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On

"Advanced and Innovative Practices in Commerce & Management, Science & Technology, Humanities, Languages and Their Role in Achieving the Exponential Growth"

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SHRI VENKATESH MAHAVIDYALAYA, ICHALKARANJI

In collaboration with

SHIVAJI UNIVERSITY COMMERCE AND MANAGEMENT TEACHERS ASSOCIATION (SUCOMATA)

and

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Web : www.venkateshcollege.com
Mail Id : mshrivenkatesh@yahoo.com

Editor:

Shri. N.B. Education Society's
Shri Venkatesh Mahavidyalaya,
Govindrao High School Campus,
Ichalkaranji- 416 115
District: Kolhapur
State: Maharashtra
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FROM PRINCIPAL'S DESK ………………..

It's a matter of great pleasure that our college is organizing One Day International Conference on 16th February, 2019. The purpose behind this intellectual activity is to provide an opportunity to students, teachers, scholars and academicians to assemble at the one platform and get their ideas exchanged. The title of the conference incorporates multidisciplinary stand-points from where it would be possible to get the present status of changes taking place in each field.

The theme of the conference is quite important as it suggests the growing interest of the students as well as the scholars in management studies and in information technology these days. I highly appreciate this step because a conference on topic like this and that too on an international level is a big challenge to the organizers.

In today's world of globalization where the stream of Commerce is growing and expanding with amazing speed, such seminars and conferences play a very vital role in creating insights among the participants regarding several issues. Today, it is necessary for the students as well as the teachers to acquire application-oriented knowledge. I firmly believe that it should go with solid plans and designs in mind.

Let's therefore go forward with an intense sensibility to acquaint ourselves with new global scenario and innovative techniques that we need to be equipped with the multi tasking capabilities. It becomes our responsibility as an individual to restructure our personality in a new era.

This conference is a step forward in acquiring such capabilities. I sincerely hope that this event might inculcate some application-oriented knowledge among all the participants. The Journal of the conference being presented in six volumes shall be fruitful and meaningful.

It is my duty to express deep sense of gratitude towards the office bearers of Shri Venkatesh Mahavidyalaya, Ichalkaranji as well as the stake holders for their kind support for organizing this conference.

I wish you all the best on this occasion.

Prin. Dr. Vijay Annaso Mane

EDITORIAL …………………..

I am immensely delighted to present this journal of One Day International Conference on '*Advanced and Innovative Practices in Commerce and Management, Science and Technology, Humanities, Languages and Their Role in Achieving Exponential Growth*' being held on 16th February, 2019. This conference will prove to be an excellent opportunity for the participants to interact and exchange their ideas and to discuss new developments in various disciplines. I sincerely hope that the conference will open new avenues and enrich new perspective about many disciplines and the purpose of the conference will be served through discussion of the most of the relevant issues by the resource persons and participants.

The 21st Century is characterized by the rapid pace of change which is transforming the whole world in many ways. From the first Industrial Revolution (IR-1.0) in the late 18th century with steam power and mechanization, the second revolution (IR-2.0) starting in the late 19th century with electricity and leading to assembly lines, and the third revolution (IR-3.0) starting somewhere in the mid-20th century, powered by new Information Technology and Automation, now the business has been riding on the fourth revolution (popularly known as Industry 4.0), with a wide range of new technologies and innovations. The spectrum of fourth revolution encompasses many new technologies and innovations like Artificial Intelligence (AI), Virtual Reality (VR), smart robots, chatbots, the Internet of Things (IoT) and 3D printing and so on and so forth. The fourth industrial revolution is characterized by the increasing digitization of the entire value chain and resulting in interconnection of people, resources, tools and systems, objects and entities through real-time data exchange. The concepts of paperless offices and man-less factories are getting firm roots in the society. Every entity has to live and work in the environments endangered by high levels of Volatility, Uncertainty, Complexity and Ambiguity, popularly termed as VUCA. These aspects of growth and development have touched almost all aspects of human life. This pace of change has raised many questions for which the research scholars have to find the solutions in coming times. The present conference will hopefully give an insight to various such aspects.

As convener of the conference, I take pleasure to welcome all resource persons, delegates, scholars and our knowledge partners on our campus. I consider it my prime duty to express here the sense of gratitude towards all office-bearers and trustees of Shri. N.B. Education Society for their continued patronage, the office-bearers of Shivaji University Commerce and Management Teachers Association (SUCOMATA) and Dr. Sachin Vernekar of Bharat Vidyapith Deemed University's Institute of Management and Entrepreneurship Development (IMED), Pune for being our Knowledge Partners, members of Advisory Committee, Prin. Dr. Vijay Mane for giving me an excellent opportunity to convene this conference, all my colleagues including non-teaching staff and everyone who has directly or indirectly helped me in organizing the conference.

I extend my thanks to Mr. Pramod Tandale for publishing the Special Issue of the conference in his reputed journal 'Aayushi International Interdisciplinary Research Journal (AIIRJ), Mr. Khalil Bablu Mulla for cover design, Mr. Mubin Naushad Mujawar for data and typesetting and Mr. Aslam Makbool Mujawar of Ajij Printers, Kolhapur for timely printing and bringing out the various volumes of the said journal.

Dear participants, we must confess that there is a lot left in us as a teacher and a researcher and the best is yet to come. I hope that all participants in whatever capacity they might have participated in the conference will be contented with our earnest efforts to provide the common platform for deliberations.

A lot of thanks to all of you……………………….

Dr. Naushad Makbool Mujawar,
Convener

THEME OF CONFERENCE ……………….

The conference, founded on four pillars namely internationalism, interdisciplinarity, inclusiveness and interaction, aims to bring innovative academics, researchers, practitioners, scholars and budding students on one common platform to present and discuss the most recent innovations, research concepts, trends, results, experiences relating to several disciplines with a view to foster research relations between universities and industries to gear up the growth and development at a faster rate.

This conference will bring together the best and innovative minds from academic fields and social and corporate world to discuss the issues, challenges, new trends, strategies, innovations and best practices in Commerce and Management, Economics and other Social Sciences , Science and Technology, Computer Science and Information Technology, Humanities and Environment, Education , Literature and Law and the like.

CONFERENCE OBJECTIVES ……………….

(1) To provide a platform for interactive sessions between researchers, practitioners, policymakers and academicians from a range of disciplines and countries

(2) To provide a networking opportunity for exchange of multidisciplinary ideas with a hope to develop the solutions to the current issues that hinders the momentum of economic growth and development

(3) To provide an opportunity to participants to learn about the best and state-of-art technologies, the best practices in various disciplines and global experiences

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ROLE AND IMPORTANCE OF HUMAN RESOURCE IN FASHION INDUSTRY

Dr.Sachin S. Vernekar
Dean FMS BVU and Director of Institute of Management and Entrepreneurship Development (IMED) Bharati Vidyapeeth (Deemed to be University), Pune, India
Dorsa Heidari (Iran)
Research Scholar of Institute of Management and Entrepreneurship Development (IMED) Bharati Vidyapeeth (Deemed to be University), Pune, India

Abstract:

To initiate any industry, Money (financial aspects), Material(Raw Material) and Machinery (Technology) are like the fuel , in lack of each and every one of them, that industry does not perform perfectly so that there would not be profitability improvement, nor proper strategy to move accordingly and not even a clear vision and mission implemented for the future of the industry. All the mentioned process above needs to be done by human capitals/resources, and HRM plays a crucial role for this arrangement. Fashion Industry also is one of those fields that needs a unique culture in the organization in order to create the relationship among employees and also between employees and customers; and this target is not achievable but with a real HRM department. (Fashion Apparel)

Key Words: *Human Resource Management, Fashion Industry, Human Capitals*

1. Introduction:

All departments of a company should follow the objectives of the company and try to accomplish them. Strategies designed by human resource department, make this achievement easier .HR is in charge of motivation of employees specially who are often reluctant , dealing with interpersonal or company disputes, increase in sale by helping marketing department and contract management and make the way for new technologies. When the need of an industry depends upon its creativity and design, then employees and human resource looks more important. (Pike, 2018) HR is an important aspect of any industry, from manufacturing, to retail, and in case of fashion industry, to the runway (Gordon). Therefore, in all facets of a company related to fashion, HR is an important function. This industry is a service-based manufacturing field which is always in confrontation with customers and sometimes not even usual ones! Therefore, it is always important to have satisfied and motivated human capitals in the company which unfortunately does not happen frequently in fashion industry. HR is a safe bridge between employees and the customers of the company which are the main part of organizational objectives. The key factor of HR resource in fashion industry is proper staffing, it helps to keep a positive organizational culture which causes happiness and loyalty for employees because every loss in case of human capitals in any corporate causes more consequent problems.

2. Literature review:

Manpower in fashion industry known as the greatest capital for each company in this industry, therefore we can say that human capitals play a vital role in augmentation of productivity and improvement of company's fame, development and they are one of the competitive advantage elements in the organization. The Conference Board Business research association say that, the chief executives across the globe believe in importance and challenging nature of human resource, but they still put it in the 8^{th} or 9^{th} rank of preference. (Pike, 2018)

Function of human resource management in fashion industry is given in a graph below:

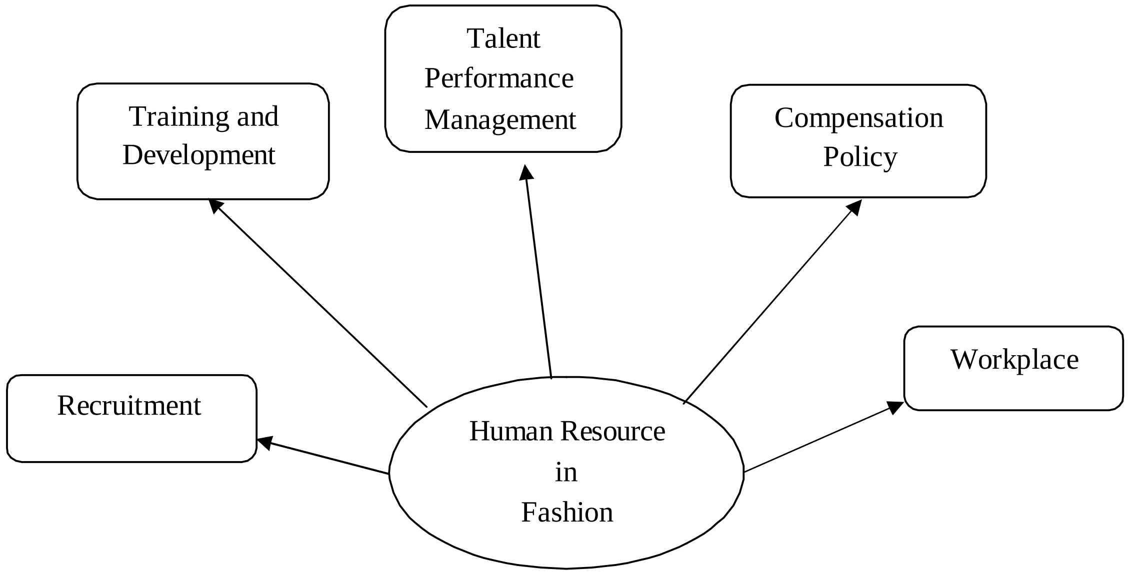

Fig 1: Human Resource in Fashion Industry

As it is shown in the figure above, the importance of human resource management in fashion industry is focused of human capitals more. In fashion industry human resources are the assets of the company so their level of life, comfort and satisfaction must make sense for the managers. Many issues for the survival of a company such as profitability, social compliance, labor problem are for the betterment, so, now it is HR's role to act a chain ring between employees, managers, and customers for satisfaction of all. (Fashion Apparel)

Marcus Wainwright and David Nevillethe designers of Rag & Bone brand, hired Traci Wilk as the vice president of human resources. Now, their company has 550 employees and a Six-member HR team. Traci Wilk says:" Hr should not be an afterthought". She also believes that paying attention and giving value to employees have a direct relation with the result of your business, which is a part of fundamental to Rag & Bone's growth strategy. According to Boston Consulting Group (BCG) , revenue growth among firms that excel at recruitment is three and a half times faster, and profit margins twice as robust. (Pike, 2018)

3. Objectives:

After all the information got through the literature review about Human Resource Management and its importance and impact on fashion industry, now there would be a claim, regarding forming a strong and organized HR for all the fashion companies with the help of objectives below:

- To immune fashion companies from usual HR challenges.
- To utilize the new methods of talent recruitment (i.e. Hire Vue) in fashion industry
- To give more importance to Human Resource Department in fashion industry.
- To develop another attitude about role of human capitals among fashion industry legends. (Pike, 2018)

4. Human Resource Management key functions in Fashion Industry:

Human Resources in all the organizations are one of the key factors, without which running any business is almost impossible. Human Resource department has various functions among which, recruitment, training, talent development, compensation and work environment management are listed as the most important ones in Fashion Industry.

Recruitment

Fashion industry is all about pattern production, designing, styles, ramp walks, it means the face- to-face relationship with human resources, therefore, the recruitment strategies should designed perfectly in order to hire professional manpower. They have the direct impact on customer relations, production, sales, marketing and at the end the financial aspect of the company (Fashion Apparel). But in reality, because of the less attention of fashion companies to the HR , their recruitment practices follow the traditional ways and sometimes it happens by outsourcing of manpower through recruitment agencies. According to the BCG/BoF report, about 40 percent of fashion companies, follow these channels yet, that is exactly why, the rate of job rotation across talents is high among these companies. (Pike, 2018)

According to Dunn, taking a wrong job, for both, candidate as well as employer is a major problem, because it takes at least a year to evaluate it from different aspects. As meticulous as the process of recruitment takes place, chance of hiring more qualified and motivated employees would be higher. They will be more loyal, because they know the value of their job and workplace. (Pike, 2018)

Training and Development

Employees training is another part of HR department in order to make employees familiar with organizational culture and new technologies used in that organization, for betterment of production in that competitive fashion market. This function of human resource takes place in a format of training courses for employees and soft skill trainings for marketing and sales department. There is also existing and new employee's qualification system to assess their work and better determination of their requirements. It is recommended that Human Resource department also needs to align their programs with international ones for better achievement of objectives. (Fashion Apparel) Unlike the mentioned background of importance of training, but according to -the partner and managing director and topic lead for luxury, fashion and beauty at BCG, and one of the authors of the BCG/BoF report- Sarah Willersdorf "Unfortunately, most of the fashion companies do not pay attention to the HR aspects and functions such as planning and training in comparison with the other companies." She also added " sometimes it is matter of HR team but in other cases the issue is resources, because even the heads of departments are aware of problems but they do not give attention to this area of industry as much as the others."(Pike, 2018)

Talent performance management

Effective talent management and leadership development are two important functions of HR, if any fashion business follows, can get a fantastic result. At Rag & Bone, Wilk overcame to this problem with a help of an strategy in the name of "employee-led development" program, which gives employees the ownership of their developments and do not let them sit back and wait for the managers to make them develop. (Pike, 2018)

According to The Boston Consulting Group (BCG) and The Business Of Fashion (BoF) repot on fashion and luxury brands competitions for talent identification, talent gap was known as the greatest challenge in this industry during next 10 years. Half of the international fashion and luxury brands believe this fact, and around 67 percent of companies complained about difficulty in finding creative directors. (Pike, 2018) Another example of successful companies in fashion industry, HUGO BOSS is recognizable.

According to the head of HR, Alicia Gangell, even for famous companies, fight for talents is a not a new challenge. She also claimed about building a talent pipeline with the help of our candidates and other retailers as well. She , as the head of HR prefers to hire according to the attitude and passion of the candidates which means less importance to the resume and more attention to their attributes, so that they follow the "Hire Vue" method that is based on video interviewing. One of the advantages of "Hire Vue" is ease of candidates in pre-recording his/her interview in a preferred place; therefore there would not be any tension or interruption for them while recording. This method can be another form of their CV, Gangell said. "It can be called as one of the best and new ways of interview. Moreover it gives the chance of better recruitment to both candidates and HR people to have access to more talented and eligible individuals. In this way also videos can be saved and utilized for the future" Gangell said. (Bolza, 2016)

Compensation Policy

Salary is one of the motivations for each and every one! Therefore, the designed strategies of salary and compensation should be encouraging enough to keep existing employees continuing and quite attractive for new comers. The salary level should stimulate the competition among workforce. Some motivational payments such as instant bonuses for sale sales team when they get contracts done can help them to reach the performance target. There might be also foreign employees whose compensation should be based on company regulations.

The other way of managing employees effectively, is to involve them in a part of the business. According to Dunn, the founder of Bonobos, "giving personnel, the stock option gives them the feeling of belongingness and importance. No matter who they are, they are having the feeling of being invited." (Pike, 2018)

4. 5. Workplace

Making working place a pleasant environment is a part of HR responsibilities. Employees should be physically and mentally in a safe and secured atmosphere. Implementing basic physical safety tools is the very beginner task for a workplace; such as fire alarms, first aid kits in all departments and monitoring systems. Providing a professional workplace, with all the task and responsibilities described without any confusion are the examples of healthy and safe psychological work environment. A free-communication and respectful workplace can mostly be productive if managed correctly. (Gordon)

5. Methodology

This article is an outcome of a library work and extracted from secondary data like books, websites, reports, articles and case studies (in case of examples). Therefore, the findings, are analyzed, categorized and classified according to a rational order.

6. Findings:

HR must consider the following steps for a much needed organizational development in the fashion industry:

- HR should align its aims and organizational objectives and missions, i.e. quality and productivity in different departments.
- Hr functions in fashion industry should get developed in a smart way for better and effective recruitment, development, training and talent management to support the goals of organization.
- The single focus of HR should move from candidate's CV to their talents and abilities (implementation of " Hire Vue") (Bolza, 2016)

7. Recommendation:

After all discussions and revision of all sources as secondary data, the recommendations are as follow:

- A routine rule regarding keeping the documentations for the employment of employees.

- Proper rules and regulations regarding wages and compensation and not only the monthly payments.
- Training opportunities should be for every employees equally and not only the old employees.
- HRM practices should be follow regularly and according to the conditions (in case of recruitment, training and development, talent management and etc.)
- To maintain a physical and mental secure and safe workplace according to the labor rules and regulations.
- Implementing of new strategies in recruitment for getting access to the skilled and talented candidates and not only the educated ones.

Conclusion:

Fashion industry as one the leading industries in recent years have caught many attentions due to its high recruitment and talent utilization. In addition, fashion industry has two aspects, one aspect is nature of fashion industry manufacturing and the other aspect is service-orientation nature of this industry, which attaches this industry to the customers. Therefore, we can say it is more depended on the human capitals to produce and attract customers with the productions and their behavior. Despite all these facts, the attention to human capitals in fashion industry seems to be very less, therefore, during this article the author finds out various strategies and practices to honor human resource more than expectation.

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CHALLENGES OF ENTREPRENEURIAL WOMEN IN INDIA AND BANGLADESH

Litton Prosad Mowalie (Bangladesh)
Ph.D. Scholar,
Department of Commerce and Management, Shivaji University, Vidyanagar, Kolhapur, Maharashtra, India
E-mail: litton1983@gmail.com.

Abstract

Entrepreneurship is the key to the creation of new enterprises that energize and revitalize an economy. In under developed and developing economies, the need of entrepreneurship is been recognized as the major factor of growth in an economy. Entrepreneurship serves as a major and unavoidable catalyst in the process of industrialization and economic development. It is a known fact that for achieving the goal of economic development, promotion of entrepreneurship both qualitatively and quantitatively in the country is imperative. Around the globe, for sustainable and lasting development undertaking of a nation, women's empowerment is an inseparable part of economic development discourse. Since women's empowerment cannot happen without various development activities; therefore it is observed that the involvement of women in various entrepreneurial activities has empowered them in social, economic and cultural fields. Women constitute no more than 14% percent of total entrepreneurs of India. And in Bangladesh, women constitute only above 10% percent of the total number of entrepreneurs in the country. Many women have surpassed their male counterparts especially in the small and cottage industries like handicrafts sector; while many brave & courageous entrepreneurs have excelled in Small and Medium Enterprises (SMEs).However, despite recent progress and empowerment, the majority of women still remain vulnerable at the clutches of lack of quality education, poverty, social stigma, exploitation and deprivations. Women entrepreneurs are often in a less favorable position compared to men in terms of accessing commercial credit from formal financial service providers, more lucrative markets than the traditional local ones, and technology and information to establish and grow their businesses.

Keywords*: Women Entrepreneurship, Entrepreneurial Women, Problems and Challenges, Entrepreneurship in India, Entrepreneurship in Bangladesh.*

Introduction:

Entrepreneurship is the act of creating a business or businesses while building and scaling it to generate a profit. But it is not limited within that, it is also about transforming the world by solving big problems. Like initiating social change, creating an innovative product or presenting a new life-changing solution. Government of India has defined women entrepreneur as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.

In India, 'women are no longer restricted to being homemakers that condescending and rather patronizing 'vocation' thrust upon them. They have become newsmakers too in pretty much every aspect of society be it art, education, politics or business' (Nina Lekhi). Despite this development no more than 14% of business establishments in India are run by female entrepreneurs, according to the **Sixth Economic Census** by the National Sample Survey Organization (NSSO). India ranked 29th of 31 countries in the 2015 Global Women Entrepreneurs Leader report by ACG Inc, a consultancy, above only Pakistan and Bangladesh. With 17 points of a possible 100, India fared worse than countries such as Nigeria, Uganda and Ghana.

In Bangladesh, women constitute above 10% percent of the total number of entrepreneurs in the country. Many women have shown their exemplary business acumen and surpassed their male counterparts in the small and cottage industries, especially the handicrafts sector. In addition, many courageous and self-inspired women entrepreneurs have excelled in Small and Medium Enterprises (SMEs).However, despite all the recent progress in advancement and empowerment, the majority of women still remain vulnerable to poverty and social deprivations. Unfortunately, even today, women entrepreneurs faces more challenges compared to men in terms of accessing commercial credit, more lucrative market for their products, technical skills and mentorship, family support, technology and information to establish and grow their businesses.

Aims and Objectives:

The objectives of a research work set the stage for what is to be achieved at the end of the study. Without valid objectives that set the tone of the study, a good study cannot be complete. The main aims and objectives of the present study are:

- **a.** To have a snapshots of the recent development of Entrepreneurship in India and Bangladesh
- **b.** To address the key challenges (i.e. Socio-Cultural, Economical, Personal and Intra-Personal) faced by women entrepreneurs in India and Bangladesh.

Research Methodology:

Studying female entrepreneurship contributes to our understanding of entrepreneurship and human behavior in general, and allows researchers to ask questions that shed light not only on why women behave the way they do but also on the linkages between entrepreneurship and wealth creation, employment, human capital accumulation, labor market dynamics and many others (Minniti et al., 2010).The present study is descriptive in nature. Secondary data from journals, theses, research articles, newspapers, websites and other sources are the source for this study. The researcher has done a through literature review in order to find out issues and challenges pertaining to women entrepreneurs in India and Bangladesh.

Conceptual Development and Details of the Study:

Entrepreneurship is a term, which has acquired special significance in the context of economic growth in the rapidly changing socio-economic and socio-cultural climates both in developed and developing countries (Begum, 1993). It is a unique resource, which is indispensable for any country's economic development. Woman entrepreneurship development is the key variable, which connects socio-cultural environment with the rate of economic development. Women Entrepreneurs may be defined as the woman or group of women who initiate, organize and co-operate a business enterprise.

Development of Women Entrepreneurship in India:

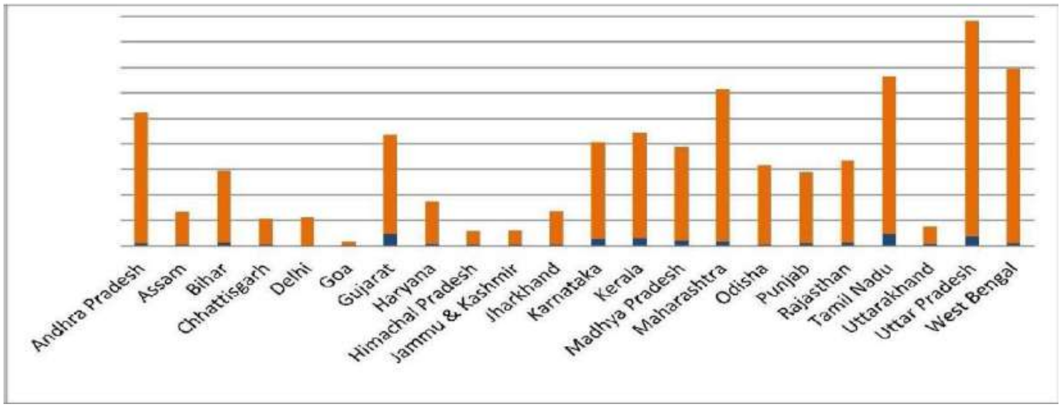
In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the Fifth Five Year Plan (1974-78) onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. There are 58.5 million businesses in India, of which 8.05 million are managed by women, employing over 13.48 million people. These enterprises range from corner shops to venture-funded startups.

Since the 21st century, the status of women in India has been changing as a result to growing industrialization and urbanization, spasmodic mobility and social legislation. Over the years, more and more women are going in for higher education, technical and professional education and their proportion in the workforce has also been increased. The Indian women are no longer like to be treated as show pieces to be kept at home.

Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. In recent years, even among the developed countries like USA and Canada, Women's role in terms of their share in small business has been increasing.

A study by Amit Singh Khokhar and Bharat Singh on the entrepreneurship situation in India for the MSMEs shows that entrepreneurship is mostly concentrated in unregistered or unorganized sector in India. The duo studied 22 MSMEs in India.

Figure 1: Number of Registered and Unregistered MSMEs in India



Source: *Asian Journal of Multidisciplinary Studies (Vol.4, Issue 5, April 2016)*

The statistics suggests that women entrepreneurship in India is relatively lacking in comparison to peer countries. The percentage of firms with majority share of women is alarmingly low at 2.8%. Also, the percentage of firms with female participation in ownership staggers at paltry 10.7 per cent. These statistics are disturbing and demoralizing.

Table 1: Participation of women in entrepreneurship (Organized Sector)

Economy or Country	% of firms With Female participation in ownership	% of firms With a female top manager	% of firms With majority female ownership	% of permanent Full-time workers that Are female
All Countries	33.9	17.3	10.9	32.9
High Income non-ECD	38.2	22.9	18.5	41.8
High Income OECD	35.1	14.7	9.8	33.7
South Asia	18.4	11.0	9.6	18.3
China	64.2	17.5	-	37.8
India (2014)	10.7	8.9	2.8	14.7

Source: *World Bank Enterprise Data - (Asian Journal of Multidisciplinary Studies (Vol.4, Issue 5, April 2016)*

Features and Categories of Woman Entrepreneur in India:

Women entrepreneurs in India are of various characteristics and categories. A study by Priyanka Sharma (2013) reveals that the women entrepreneurs of India can be divided into 3 categories: The first, are women entrepreneurs who are established in big cities, have professional qualification and deals with non-traditional items. Then the second, are the women entrepreneurs who are established in cities and towns, have moderate financial support and workable education. Finally, the third are the women entrepreneurs who are from village; they lack education, financial support, and business acumen. They are greatly in peril from all sides.

Woman Entrepreneurship Development in Bangladesh:

Many countries have made substantial progress and achievement by involving women in economic activities specifically in entrepreneurship.

In Bangladesh, the magnitude and momentum of women's involvement in economic activities is still very low. Begum (1993) stated that before 1985, Bangladesh had very few women entrepreneurs. In fact women entrepreneurship started developing in Bangladesh after the liberation.

From 1990s, Bangladesh along with other developing nations has started to place attention on women entrepreneurship. Women make about 50% of the total population indicating the opportunity of socio-economic development through their proper utilization. Study shows that the number of women entrepreneurs is around 3000, representing only 2% of the total entrepreneurs in the country, although women constitute about 50% of the population (Ahmed, 2003).

According to the 2010 Labor Force Survey (LFS), the labor force of Bangladesh was estimated at 54.1 million, more than 16 million being women. Not good enough employment opportunities for women are available in Bangladesh. In recent years, Women have achieved good prospects in industry, especially the small and cottage and micro-home-based ones. Their present involvement in manufacturing and in recent times, trends of their involvement in construction activities in growing numbers is likely to continue.

Starting from late 2000, several NGOs started contributing to women entrepreneurship development in the country. The major ones are the National Alliance of Young Entrepreneurs (NAYE), the World Assembly of Small and Medium Entrepreneurs (WASME) Rural Development and Self Employment Training Institute (RUDSETIs) etc.

Types of Industries run by Women Entrepreneurs in Bangladesh:

The entrepreneurship status of Bangladesh population shows that out of 46.8% self-employed citizen, women make only 8.3%. (Source: Statistical Pocketbook, Bangladesh 99, Bangladesh Bureau of Statistics, Government of the People's Republic of Bangladesh, Dhaka 2012 (Page 144). Previously, women's enterprises were confined in sectors that were dominated by traditional gender role, such as food and beverage, beauty parlor, health, education, webbing, tailoring and wholesale and retail apparel trade. But the situation is improving slowly; today women are also in occupations, which were solely controlled by the male before. Now, some of them possess top management post in private and public sector enterprises, sit in the most important policy making bodies of the country, are entrepreneurs and own enterprises. Women are now seen also as owners and managers of cold storage, shipping lines, advertising firms, travel agencies, interior decoration, engineering workshops and even garment industries, etc.

A study by Lamina Binta Jahan (2017) shows number of women entrepreneurs in different divisions of Bangladesh. These women are engaged in various sectors and excelling despite the challenges. The following table would enumerate the statistics:

Table 2: Women entrepreneurs of Bangladesh in 2015

Name of Division (Number of Districts)	Number of Women Entrepreneur	Percent of Women Entrepreneur
Dhaka (17)	155	33.4
Chittagong (11)	81	17.1
Rangpur (8)	68	13.9
Rajshahi (8)	52	12.5

Khulna (10)	46	11.1
Sylhet (4)	31	7.5
Barisal (6)	19	4.6

Source: *Field Survey, BB, 2015 - (European Journal of Business and Management, Vol.9, No.29)*

Despite, all the programs of development and empowerment of women entrepreneurs which have taken place lately; there are still numerous challenges that the women entrepreneurs of both India and Bangladesh are struggling with. These are not only issues for the sake of mentioning it; it is their stumbling blocks, their hurdles on the paths moving for success and living in full extent of their potentials.

Challenges of Women Entrepreneurs in India and Bangladesh:

a) Socio- Cultural Issues :

1) Patriarchal Mentality: Entrepreneurship in business has long been a male bastion, and the idea of women going toe to toe with them won't sit well always. Women are considered only good for home; their business passion is often considered rebellion against male society. Women entrepreneurs constantly have to battle with patriarchal male egos and mental barriers.

2) Religious Customs and Cultural Gridlocks: In rural areas, women are very much abided by cultural barriers, norms and customs (Rahman, Hossain & Miah, 2000). Female entrepreneurs operating in rural areas are bound to follow the cultural codes, religious customs and social norms. Moreover, restricted societal norms do not always allow women to go outside their homes and to be involved in different entrepreneurial activities. All these barriers are hurdles in the growth and development of female entrepreneurs.

3) Not Being Taken Seriously: Comparisons based on gender are cannot be avoided in the business space, and when a woman starts a business, even family and friends may tend to view it as a hobby or a side project to "just keep her busy". Not only family, even financial institutions don't provide ample space for women entrepreneurs in terms of financial support.

4) Work-Life Balance and Pressures: Women often want to please everyone. Women entrepreneur requires to be an "entrepreneur" and "business owner" in one hand and family maintainer on the other hand; these types of multiple roles and responsibilities are very challenging and to cope and maintain a balance is a huge pressure on them.

5) Family Conflicts & Restrictions: Women entrepreneurs face the conflict of performing of home role as they are not available to spend enough time with their families. Their inability to attend to domestic work, time for education of children, personal hobbies, and entertainment adds to their conflicts. In Bangladeshi society many women have to seek permission from their counterparts at every step of their life. A study in Khulna division showed that around 66 percent of the respondents had to seek permission to start-up their business.

b) Economical Issues :

1) Limited Access to Funds and Financial Resources: A prerequisite for starting a firm is to have capital in terms of financial assets and in terms of relevant knowledge assets. Women's position in society has led to a lack of assets in both these aspects. In additions, Bank and other Financial Institutions do not consider women entrepreneurs as proper applicants for setting up their projects and they are hesitant to provide financial assistance. Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the males' domain.

2) Inaccessibility of Credit Facilities: Women's access to risk capital is limited. The procedures of bank loans are often complicated; the inordinate delay in obtaining the loans and running about involved do deter many women from venturing out to start a business. In Bangladesh, the interests' rates of banks loans ranges from 9% to 18%, the interest loan from micro-credits institutions ranges from 12% to

24%. These rates are too high for a prospective entrepreneur.

3) Problems of Women Rights: Women do not enjoy the right over the property of any form and they have limited access over external sources of funds, even getting loans from either a bank or financial institution becomes exceedingly difficult.

4) Shortage of raw materials: Women entrepreneurs find it difficult to procure the required raw materials and other necessary inputs for production in sufficient quantity and quality. The prices of raw materials are quite high and it fluctuates without notice.

5) Marketing Gridlocks and Hassles of Middlemen: Products and services created by women cannot reach the market without the support and channels of men entrepreneurs. Male middlemen suppliers, contractors and exporters dominate the industry. These men take advantage of women isolation in the home and lack of access to credit, supplies and knowledge about the economy of their work .Women find themselves handicapped in the current centralized wholesale market set-up controlled by men. Women entrepreneurs are often even cheated by their male partners in trade through unscrupulous means.

6) Stiff competition: Women entrepreneurs have to face severe competition from organized industries and male entrepreneurs having vast experience. Many of the women enterprises have imperfect organizational set up as refresher. Therefore facing competition from an organized sector becomes a barrier for them.

c) Personal and Intrapersonal Barriers:

1) Lack of Education: Women are generally denied higher education, especially in rural areas in India and even in Bangladesh. Often women are not allowed to enrich their knowledge in technical and research areas to introduce new products. According to UNESCO, Bangladesh has an adult literacy rate of 72.76%. While the male literacy rate is 75.62%, for it is females is 69.9%. This lack of knowledge and gap in education creates a vacuum for women entrepreurship growth and development.

2) Lack of Entrepreneurial Training: Large numbers of women don't have sufficient technical and professional training to set-up a new venture. Having no prior knowledge and technical business acumen, they face dire consequences and fail to survive in the business world.

3) Inadequate Knowledge of Technology: Production cannot meet the demand unless its quality is up to the market requirement (Rahman, Hossain & Miah, 2000).The rural women entrepreneurs are still left behind with traditional technology, which ultimately results into increasing inefficiency. Many of them are still ignorant of how to use modern technology innovatively.

4) Letting Fear Stand in the Way: In general, women can be less prone to taking risks and can let their own fears (such as the fear of failure, fear of success, fear of being on their own etc.) stand in the way of "going for it" and pursuing the path of entrepreneurship.

5) Lack of Network and Mentors: Women usually remain at home, their circle of friends are often limited within their known family members and near kith and kin. In India 14% and in Bangladesh, women constitute above 10 percent of the total number of entrepreneurs in the country, these leading entrepreneurs are rarely seen or can be reached to for assistance and guidance. Having few to guide and mentor, women entrepreneurs suffers for role models.

d) Other Issues:

1) Restrictions on Mobility: Due to primary household responsibilities towards her family, women entrepreneurs are often not in a position to travel frequently and be away for longer periods. Thus, her mobility is restricted. This also has an implication on business.

2) Legal Formalities: Women entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses etc. The procedures of paper submissions, follow ups and other lengthy legal processes are too strenuous for women to handle.

3) Safety and Security at Work place: Working at wee hours due to business reasons is often risky for women as roads and transportations are not safe. Ample amount of studies show how women are sexually exploited due to their weakness. Law and order are still not efficient enough to support the late hour working of women and safe passage to their home.

4) Lack of Infrastructural Facilities: Infrastructural facilities such as transportation, communication and supply of electricity are not at optimum level. These pose a great barrier for entrepreneurship development in the rural area. It is found that about 75% female entrepreneurs in Bangladesh viewed that underdeveloped infrastructure facilities affect the expansion of their businesses.

The government of India and Bangladesh has taken various steps to solve issues of women and women entrepreneurs. These programs are showing some positive results though in a limited way, only future would be determine when complete results of these programs can be tested. The problems enumerated must be resolved to create better environment for the growth of women entrepreneurs.

Conclusion:

Entrepreneurship plays a vital role in economic development and industrial growth of a country. As nearly fifty percent of total population of both India and Bangladesh is female, so it is obviously necessary to develop the women entrepreneurship for the achievement of economic development of the nation. According to Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, India, the average employment in women-owned enterprises is meager 1.67. This is not only low but very pathetic. Women genuinely love their work, are willing to put in those extra hours to make the business succeed, and research ways to make the business better. But women entrepreneurs of both India and Bangladesh face challenges of lack of equal access to education, inequalities in the labor market, lack of finances, poor infrastructural support, less family support, social bias, violence and gender discrimination etc.

It is imperative that more and more government organizations, NGO and the private stakeholders engage to promote women entrepreneurship development and help the women to overcome the existing obstacles. In recent time, whatever development has been done in regards to women empowerment is praiseworthy but not sufficient. Without continuous and fervent efforts in eradicating evils and obstacles on the paths of women entrepreneurs, advancement of women will remain a distant reality and balanced economic development will not be possible.

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IN SEARCH OF LOW VOLATILITY AND HIGH PREDICTABILITY STOCKS

Dinesh K
Research Scholar, Department of Managment Studies, Ballari Institute of Technology & Management, Ballari (Karnataka), India
Dr. Janet Jyothi D'souza
Associate Professor, Department of Managment Studies, Ballari Institute of Technology & Management, Ballari (Karnataka), India

Abstract

Alpha and Beta are the risk ratios, which are used for determining the return .Many investors prefer a high alpha alongside a low beta compare to the benchmark. This infers returns above market returns without the high volatility risk of large upward or downward swings in performance. This study was based on observed daily share prices on 50 listed stocks on NSE NIFTY Index from January2008 to December 2017 and we have computed log arithmetic for estimate annual alpha and beta coefficient through OLS regressions. Our results reveal that past alpha of the stock are 64 % are not statistically significant different from zero and only 0.08 % of the stock are positively greater than the benchmark index. Furthermore, only 3 companies namely Hindustan unilever Ltd (0.49), Dr Reddy lab (0.47) and Bharti Infratel (0.46) has very least beta co efficient. We conclude that, Alpha and beta are important tools for many investors when it comes to figuring out if their investments are doing well. Higher alpha suggest the potential of the fund manager as well as fund holdings of providing returns and lower beta suggest the lower volatility. JEL classification: G02, G11, G12

Keywords: *Alpha, Beta, NSE NIFTY, Regression.*

Introduction

The dialogue in modern finance stated in the Capital Asset Pricing Model (CAPM) developed by William Sharpe(1964) and John Lintner (1965), proposes that the expected return on an asset is the risk-free rate plus the product of the market return and the asset's **beta**, or its systemic risk. .According to CAPM model, the higher the beta, the higher the expected return should be. This is widely in business and among financial advisors in evaluating the performance of portfolios. The stock price volatility is called systematic risk in the security market. The volatility or unexpected variation in the price is called as systematic risk. The systematic risk or volatility is measured through the beta coefficient. Alpha and Beta are the risk ratios which are used for determining the returns. Alpha is the movement of a stock or portfolio relative to a benchmark index. An alpha of zero means that your stock or portfolio moves exactly the same as the benchmark index. Stocks with beta value greater than one are said to be more volatile compared to stocks with beta value below one. Alpha and beta are important tools for many investors when it comes to figuring out if their investments are doing well. Higher alpha suggest the potential of the fund manager as well as fund holdings of providing returns and lower beta suggest the lower volatility.

Many investors prefer a high alpha (or returns in excess of the benchmark's returns) alongside a low beta (implying that their investment is less volatile than the benchmark). This infers returns above market returns without the high volatility risk of large upward or downward swings in performance. However, if a fund manager or stock has had a high alpha, but also a high beta. Therefore, the researches and market participants are intensely interested in analyzing the alpha and beta movements of the stocks.

Literature Review

A number of empirical studies attempted to investigate the Alpha and beta coefficient of the stocks. Blume (1971) was the first researcher to explore the work on beta stability. Levy (1971) documents that the portfolio betas are stable, while individual security betas are unstable. Altman *et al*. (1974), supported this view that beta is extreme from being stable. Alexander and Benson (1982) find that stocks have varying betas. Black (1972), DeBondt and Thaler (1987) investigate the relationship the stock market and systematic risk. Vipul (1999) concludes that the stability of beta varies based on the size and liquidity of the firmCampbell and Vuolteenaho (2004) classified the betas into two types, good and bad beta, to capture the discount-rate and cash-flow, respectively. Irala (2007) investigated the randomness of beta by using monthly observations of BSE data. Das (2008) concluded that eighty five percent of betas are stable in the Indian financial market. Sarma and Sarmah (2008) used five stocks that are listed in the BSE to test the stability of beta. Balkrishnan and Rekha (2012), also conclude that the beta is not stable over the study period. Mallikarjunappa and Vasantha (2013) studied stability of the beta by using stocks which are part of S&P CNX Nifty and confirm that the market capitalisation, firm size, market development and seasonality in the market influence the stability of the beta. Xia *et al*. (2014) concluded that macroeconomic factors greatly affect company's beta. Dubey (2014) indicates that analysis of beta series helps to know the characteristics of the bull and bearish markets. Harish and Mallikarjunappa (2015), studied the Indian market Microstructure and motivate to analyze the structure of the beta series of the Indian market. Sathyanarayana and Harish (2017) investigates the stability of beta in Indian stock markets for longer time frame and the results show that beta of a portfolio as well as individual stocks vary across the study period. These factors motivate us to investigate the performance of alpha and of beta in Indian stock market. Thus, this study is significant and contributes to the existing literature on stationary of beta in Indian market**.**

Data & Methodology

The study is based on NSE NIFTY companies listed as on December 2017 .The data used for the analysis discussed in this paper are downloaded from the internet using the yahoo finance website .This study was based on observed daily share prices on 50 listed stocks on NSE NIFTY Index from January2008 to December 2017.we have computed log arithmetic mean returns for daily closing prices and to estimate beta coefficient through OLS regressions, we have used individual stock as dependent variable and NSE NIFTY Index as independent variable. We have the observation of totally 536 yearly alpha and beta coefficients for 50 companies, each company having a annual bet for 10 years, only for India bulls housing finance we have data available for 5 years and for coal India we have data for 8 years. Further we have extracted the data of only alpha and beta for all the companies and run descriptive statistics to identify their behavior.

Hypotheses

The null hypotheses are

H_0 : The Intercept (Alpha) is not significantly different from zero

$H_{0:}$ The slope (beta co-efficient) is not significantly different from zero

Empirical Results

We provide the descriptive statistics of yearly alpha and beta co efficient variables of the 50 companies included in the NSE NIFTY as the analysis is shown in the below table 1 & table 2 respectively. The descriptive statistics in the Table 1 shows that the alpha variable computed on a yearly basis for 10 years extracted from the Linear regression analysis conducted at individual companies on a yearly basis, further the this variable separated into two components having the value of alpha and beta value to run the descriptive statistics, this study having the total count of 10, the data for India bulls housing finance and coal India are for 5 and 8 years as available for the study. While similar process is conducted to receive the descriptive statistics shown in the table 2 for beta coefficient for all the NIFTY companies.

Table 1: Descriptive Statistics of Alpha of NSE NIFTY Companies

SN	Companies	Mean	S E	S. D	Kurtosis	Skewness	Min	Max	Count
1	ZEE ENTERTAINMENT	0.000	0.000	0.001	2.086	-1.183	-0.003	0.002	10
2	YES BANK LTD	0.000	0.001	0.003	4.223	-1.842	-0.007	0.003	10
3	WIPRO LTD	0.000	0.000	0.001	0.575	0.608	-0.002	0.002	10
4	VEDANTA LIMITED	-0.002	0.001	0.005	5.102	-1.886	-0.013	0.004	10
5	ULTRATECH CEMENT LTD	0.000	0.000	0.001	0.946	-0.516	-0.002	0.002	10
6	UPL LIMITED	0.000	0.000	0.001	1.140	-0.915	-0.003	0.002	10
7	TITAN COMPANY LIMITED	0.000	0.001	0.004	7.600	-2.610	-0.012	0.003	10
8	TECH MAHINDRA LTD	0.000	0.001	0.003	0.657	-0.820	-0.006	0.004	10
9	TATA STEEL LTD	-0.001	0.000	0.001	-1.168	0.394	-0.002	0.002	10
10	TATA MOTORS LTD	-0.001	0.001	0.003	0.673	-0.478	-0.005	0.004	10
11	TATA CONSULTANCY SERVICES LTD	0.000	0.000	0.001	0.297	1.068	-0.001	0.002	10
12	OIL AND NATURAL GAS COR	-0.001	0.001	0.002	7.311	-2.563	-0.005	0.000	10
13	NTPC LTD	0.000	0.000	0.001	0.909	1.040	-0.001	0.001	10
14	MARUTI SUZUKI INDIA LTD	0.001	0.000	0.001	-0.425	0.250	-0.001	0.003	10
15	MAHINDRA MAHINDRA LTD	0.000	0.001	0.002	1.037	0.465	-0.003	0.003	10
16	LARSEN TOUBRO LTD	-0.001	0.000	0.001	1.711	-1.381	-0.004	0.000	10
17	KOTAK MAHINDRA BANK LTD	0.000	0.000	0.001	-0.562	-0.802	-0.003	0.001	10
18	JSW STEEL LTD	-0.001	0.001	0.003	3.293	-1.604	-0.009	0.003	10
19	INFOSYS LTD	0.000	0.000	0.002	-0.494	-0.421	-0.003	0.002	10
20	INDUSIND BANK LTD	0.001	0.000	0.001	1.001	-0.656	-0.002	0.003	10
21	NDIAN OIL CORP	0.000	0.000	0.001	0.676	-0.310	-0.002	0.001	10
22	INDIABULLS HOUSING FIN	0.001	0.001	0.002	-1.141	-0.898	-0.002	0.002	5
23	ITC LTD	0.000	0.000	0.001	-0.713	-0.327	-0.002	0.001	10
24	ICICI BANK LTD	-0.001	0.001	0.002	7.686	-2.631	-0.006	0.001	10
25	HINDUSTAN UNILEVER LTD	0.001	0.000	0.001	-0.494	0.210	-0.001	0.002	10
26	HINDALCO INDUSTRIES LTD	0.000	0.000	0.002	-0.765	0.472	-0.002	0.002	10
27	HINDUSTAN PETROLEUM CORP	0.000	0.000	0.001	-0.616	-0.172	-0.003	0.002	10
28	HERO MOTOCORP LTD	0.000	0.000	0.001	-0.007	0.761	-0.001	0.002	10
29	HDFC BANK LTD	0.000	0.001	0.002	8.725	-2.899	-0.006	0.001	10
30	HOUSING DEVELOPMENT FINANCE	0.000	0.001	0.002	8.107	-2.752	-0.005	0.001	10
31	HCL TECHNOLOGIES LTD	0.000	0.000	0.001	0.308	-0.248	-0.002	0.003	10
32	GRASIM INDUSTRIES LTD.	-0.001	0.001	0.002	4.172	-1.933	-0.006	0.001	10
33	GAIL (INDIA) LTD	0.000	0.000	0.001	0.392	0.899	-0.001	0.001	10
34	EICHER MOTORS LTD	0.002	0.000	0.001	-0.277	0.468	0.000	0.004	10
35	DRREDDYS LABORATORIES LTD	0.000	0.000	0.001	0.910	0.159	-0.002	0.003	10

36	COAL INDIA LTD	-0.001	0.000	0.001	-0.014	-0.398	-0.002	0.001	8
37	CIPLA LTD	0.000	0.000	0.001	-1.515	0.320	-0.001	0.001	10
38	BHARTI INFRATEL LTD	0.000	0.001	0.001	0.613	1.208	-0.001	0.003	6
39	BHARTI AIRTEL LTD	0.000	0.001	0.002	5.192	-2.011	-0.005	0.001	10
40	BHARAT PETROLEUM CORP	0.000	0.000	0.001	-1.498	0.106	-0.002	0.002	10
41	BAJAJ FINSERV LTD	0.001	0.001	0.003	6.056	-2.359	-0.006	0.003	10
42	BAJAJ FINANCE LIMITED	0.000	0.001	0.004	1.114	-1.433	-0.008	0.005	10
43	BAJAJ AUTO LTD	0.001	0.001	0.002	6.684	2.394	-0.001	0.005	10
44	AXIS BANK LTD	-0.001	0.001	0.002	7.971	-2.683	-0.006	0.001	10
45	ASIAN PAINTS LTD	0.000	0.001	0.003	8.305	-2.776	-0.009	0.002	10
46	ADANI PORT	-0.001	0.001	0.002	4.348	-2.119	-0.006	0.001	10
47	SUN PHARMA ADVA	0.000	0.000	0.001	-0.084	-1.008	-0.001	0.002	10
48	STATE BANK OF INDIA	0.000	0.000	0.001	-1.333	-0.161	-0.002	0.001	10
49	RELIANCE INDUSTRIES LTD	0.000	0.000	0.001	0.009	0.083	-0.001	0.001	10
50	POWER GRID CORP	-0.001	0.001	0.002	8.173	-2.767	-0.007	0.001	10

Source: computed data

We have to test the volatility of alpha value for the individual securities for the period of 2008 to 2017.The descriptive statistics are given in the table 1 where very clear that about 64% (32 out of 50) of the companies mean alpha (0.000), this means that momentum of stock prices of securities moves exactly the same as the benchmark index. Mean alpha values of (0.08%) companies having the positive value of (0.001) which indicate that momentum of the stock is greater than the benchmark index. The analysis shows that only one company (Either motors) have given higher positive mean returns (0.02) out of all the 50 companies analyzed. We find that 22 %(11 out of 50) companies was having negative mean returns of (0.001).

It could be noted that minimum value of alpha is observed for Vedanta limited (-0.013) and maximum value of (0.005) for Bajaj Finance Limited and Bajaj auto Limited. The results from Skewness show the asymmetry of the returns distribution around its mean .While for the Tata steels ltd(0.394) , Maruti Suzuki India Ltd (0.250) ,Hindustan Unilever ltd (0.210) and Cipla Ltd (0.320) has approximately symmetric of returns .The skewness are highly skewed for Asian paints (-2.776) and Bajaj auto ltd(2.394). This can confirm that returns were asymmetric and did not conform to normal distribution during the study period. We note that alpha value are not significantly zero for all the stocks, here we can partially accept the null hypothesis as 64 % of the stocks having alpha value near to zero in the selected sample.

Table 2: Descriptive Statistics of Beta of NSE NIFTY Companies

SN	Companies	Mean	S E	S. D	Kurtosis	Skewness	Min	Max	Count
1	ZEE ENTERTAINMENT	0.81	0.08	0.24	-0.57	0.63	0.52	1.26	10
2	YES BANK LTD	1.48	0.09	0.30	2.45	1.54	1.13	2.17	10
3	WIPRO LTD	0.65	0.06	0.20	-1.58	-0.02	0.36	0.92	10
4	VEDANTA LIMITED	1.46	0.14	0.44	1.13	0.67	0.78	2.39	10
5	ULTRATECH CEMENT LTD	0.79	0.08	0.24	-2.22	0.13	0.52	1.07	10
6	UPL LIMITED	0.92	0.04	0.14	0.51	0.58	0.72	1.19	10

7	**TITAN COMPANY LIMITED**	0.79	0.11	0.36	0.60	-1.04	0.04	1.19	10
8	**TECH MAHINDRA LTD**	0.73	0.08	0.25	-0.96	-0.81	0.31	1.00	10
9	**TATA STEEL LTD**	1.44	0.05	0.15	-1.00	-0.60	1.20	1.61	10
10	**TATA MOTORS LTD**	1.49	0.13	0.40	1.00	0.92	0.99	2.34	10
11	**TATA CONSULTANCY SERVICES LTD**	0.66	0.07	0.22	-0.82	-0.09	0.29	1.01	10
12	**OIL AND NATURAL GAS COR**	0.97	0.10	0.31	1.29	1.19	0.65	1.64	10
13	**NTPC LTD**	0.76	0.05	0.14	-0.59	0.08	0.56	1.01	10
14	**MARUTI SUZUKI INDIA LTD**	0.84	0.06	0.20	-0.31	0.84	0.63	1.23	10
15	**MAHINDRA MAHINDRA LTD**	0.96	0.03	0.08	-1.43	0.40	0.86	1.08	10
16	**LARSEN TOUBRO LTD**	1.22	0.07	0.22	0.12	0.78	0.97	1.66	10
17	**KOTAK MAHINDRA BANK LTD**	1.07	0.09	0.29	-0.85	-0.52	0.59	1.44	10
18	**JSW STEEL LTD**	1.43	0.12	0.37	-0.92	-0.15	0.80	1.94	10
19	**INFOSYS LTD**	0.73	0.04	0.13	0.39	0.58	0.55	0.98	10
20	**INDUSIND BANK LTD**	1.14	0.07	0.22	4.89	1.54	0.80	1.68	10
21	**NDIAN OIL CORP**	0.64	0.11	0.34	1.85	1.39	0.36	1.42	10
22	**INDIABULLS HOUSING FIN**	1.13	0.10	0.22	-0.91	-0.42	0.82	1.34	5
23	**ITC LTD**	0.72	0.08	0.26	1.21	1.15	0.44	1.28	10
24	**ICICI BANK LTD**	1.53	0.05	0.14	0.97	-0.71	1.23	1.72	10
25	**HINDUSTAN UNILEVER LTD**	0.49	0.05	0.17	-0.77	0.24	0.25	0.77	10
26	**HINDALCO INDUSTRIES LTD**	1.52	0.09	0.27	-2.07	-0.02	1.18	1.84	10
27	**HINDUSTAN PETROLEUM CORP**	0.84	0.13	0.40	-1.36	0.24	0.36	1.50	10
28	**HERO MOTOCORP LTD**	0.68	0.06	0.20	-1.30	-0.02	0.41	0.99	10
29	**HDFC BANK LTD**	0.91	0.05	0.16	2.00	0.84	0.67	1.26	10
30	**HOUSING DEVELOPMENT FINANCE**	1.05	0.09	0.28	3.54	-1.67	0.37	1.35	10
31	**HCL TECHNOLOGIES LTD**	0.72	0.10	0.31	-1.17	-0.35	0.19	1.10	10
32	**GRASIM INDUSTRIES LTD.**	0.81	0.06	0.19	0.68	0.88	0.57	1.21	10
33	**GAIL (INDIA) LTD**	0.81	0.07	0.22	-1.04	0.31	0.53	1.19	10
34	**EICHER MOTORS LTD**	0.71	0.06	0.20	-0.40	0.62	0.45	1.08	10
35	**DRREDDYS LABORATORIES LTD**	0.47	0.06	0.18	-0.78	-0.45	0.19	0.72	10
36	**COAL INDIA LTD**	0.73	0.09	0.25	6.62	2.50	0.55	1.33	8
37	**CIPLA LTD**	0.59	0.06	0.20	5.14	2.13	0.39	1.10	10
38	**BHARTI INFRATEL LTD**	0.46	0.11	0.28	0.98	-0.90	0.00	0.80	6
39	**BHARTI AIRTEL LTD**	0.83	0.06	0.18	1.41	1.44	0.69	1.23	10
40	**BHARAT PETROLEUM CORP**	0.74	0.11	0.36	1.00	1.26	0.33	1.49	10
41	**BAJAJ FINSERV LTD**	0.72	0.07	0.22	0.73	0.69	0.39	1.17	10
42	**BAJAJ FINANCE LIMITED**	0.82	0.06	0.19	3.70	1.79	0.63	1.27	10
43	**BAJAJ AUTO LTD**	0.72	0.03	0.11	-1.56	-0.13	0.55	0.87	10
44	**AXIS BANK LTD**	1.45	0.09	0.28	1.11	1.39	1.21	2.06	10
45	**ASIAN PAINTS LTD**	0.66	0.15	0.48	3.91	1.77	0.20	1.85	10

46	**ADANI PORT**	1.16	0.13	0.40	-0.98	0.59	0.75	1.87	10
47	**SUN PHARMA ADVA**	0.56	0.08	0.26	-0.65	0.55	0.27	1.03	10
48	**STATE BANK OF INDIA**	1.35	0.09	0.28	-0.61	0.60	0.99	1.87	10
49	**RELIANCE INDUSTRIES LTD**	1.10	0.04	0.12	2.83	-1.25	0.82	1.28	10
50	**POWER GRID CORP**	0.67	0.04	0.13	0.76	0.94	0.50	0.94	10

Source: *computed data*

The descriptive statistics of beta co-efficient for NSE NIFTY have been presented in table 2. It could be observed that about 32% (16 out of 50) of the companies mean beta are greater than , this means stock prices of securities are highly volatile and move greater the benchmark index. Among this only 3 companies Hindustan unilever Ltd (0.49) ,Dr Reddy lab(0.47) and Bharti Infratel(0.46) has very least beta co efficient .the volatile stocks are found be Tata Motors (1.49) , Hindalco Industries (1.52) and ICICI Bank (1.53) are having higher movement of stock price compare to benchmark index . Among this 50 companies 62 % (31 out of 50) while have a beta values very less sensitive to benchmarks market index .As far as skewness is concerned 32 %(17 out of 50) of the companies has negatively skewed. We found the beta co-efficient are not near to zero and varying from the +1 to -1 volatility, therefore the null hypothesis can be strongly rejected.

Conclusion

This research paper contributes to the extensive literature on momentum of market variable identified by William Sharpe model on measurement of systematic risk and importance of Alpha and Beta Co efficient in the estimating the performance of the given securities. We have attempted to measure the volatility and predictability of the stocks by estimating the values on the basis of daily returns. First, we find historical alphas to which has power in predicting the individual returns over the benchmark index which shows the higher alpha stocks for better value investment. In addition, we also measure the beta co efficient, which shows higher, and lower return volatility. Our results reveal that past alpha of the stock are 64 % are not statistically significant different from zero and only 0.08 % of the stock are positively greater than the benchmark index. Furthermore, only 3 companies namely Hindustan unilever Ltd (0.49), Dr Reddy lab (0.47) and Bharti Infratel (0.46) has very least beta co efficient. Moreover, we gain further insight relate to behavioral movement of stocks in the index to and identified the low volatility stocks and high predictability stock in the National Stock Exchange of India Ltd which is the leading stock exchange in India and the second largest in the world by number of trades in equity shares.

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RECRUITMENT TO RETIREMENT: A ROADMAP FOR TEACHERS IN HIGHER EDUCATION

Prof. A. M. Gurav
Dept. of Commerce and Management , Shivaji University, Kolhapur- 4, Maharashtra, India
e-mail: *annsahebg@yahoo.co.in*

Abstract

Globalization, Choice Based Credit System (CBCS), COs, POs, PSOs and Outcome Based Education (OBE) are the vibrant words in Higher Education. Due to globalization, really western doors are opened for higher education. The basic Indian higher education was, is and will be rich in the global context e. g. Takshashila and Nalanda Universities, Convents Schools, Samarth Ramadas's educational thoughts, Tukarama's educational thoughts and A.J. Kalam's education thought. At present HE is in dilemma due to different reasons including Recruitment, Temporary Teachers, Career Advancement Schemes, Faculty Training, Orientation Programmes, Refresher Courses, Workshops and Seminars. All stakeholders are the 'Pandawas and we teachers are the 'Sarathies' in Higher Education. To face the challenges in HE ancient and modern approaches are required for Recruitment to Retirement (R to R).

Key words: *CBCS, COs, PSOs, Sarathies, R to R.*

1. Introduction:

Globalization, Choice Based Credit System (CBCS), Course Outcomes (COs), Programme Outcomes (POs), Programme Specific Outcomes (PSOs) and Outcome Based Education (OBE) are the vibrant words in Higher Education (HE). Due to globalization, really western doors are opened for higher education. The basic Indian higher education was, is and will be rich in the global context e. g. Takshashila and Nalanda Universities, Convents Schools, Samarth Ramadas's educational thoughts, Tukarama's educational thoughts and A.J. Kalam's education thought. At present HE is in dilemma due to different reasons including Recruitment, Temporary Teachers, Career Advancement Schemes, Faculty Training, Orientation Programmes, Refresher Courses, Workshops and Seminars. It has observed that, from Recruitment to Retirement, there are number of issues, which affect on qualitative education. All stakeholders in HE are the 'Pandawas and we teachers are the 'Sarathies' in Higher Education. We Sarathies will not lift any weapon but we are the great warriors in Higher Education. To face the challenges in HE ancient and modern approaches are required for Recruitment to Retirement (R to R). The **W**orld is full of **T**hreats and **O**pportunities (WTO) where students have to face the challenges and for which teachers to make them competent. Considering vast history of Indian higher education, the all stakeholders includes Students, Teachers, Principals, Directors, Management, Parents, Society, Policy makers and Government have involved in 'Recruitment to Retirement: A Roadmap for Teachers in Higher Education'.

2. Objectives:

a. To study the Recruitment to Retirement activities of the Teachers in Higher Education.
b. To study the skill development of the teachers for employment enhancement of the students.

3. Research Methodology:

This research paper is an attempt to explore the Recruitment to Retirement of Teachers in Higher Education. The researcher has discussed with 20 Professors and Deans from India for three days in a round table workshop. The designated stall-ward Professors and Deans has contributed their views regarding Recruitment, shortage and recruitment of temporary teachers, career advancement schemes (CAS) in university and colleges, faculty training, orientation programmes, refresher courses, workshops and seminars etc. The rigorous discussion has undertaken in three days and the outcome of this discussion is this paper which is a conceptual nature. It is declaimer that the purpose of this paper is not to blame/ critics anybody, but only to put facts before the learnate academicians.

4. A Roadmap for Teachers and Teaching Skills:

I. Recruitment of Regular Teachers: It was observed that there is s shortage of faculty at all levels in colleges and universities. There are issues like state government is not allowing to recruit the faculty, lack of rolling advertisement, litigations, policy of UGC and state government differs, roster issues, student-teacher ratio, lack of financial autonomy, beaurocratic delay, short listing criteria are not uniform in all universities, local politics, confusion due to frequent amendments in regulations etc. Mostly sanctioned posts are filled as Contractual, Part Time base, CHB, Sahayak Adhyapak, Guest Faculty, Academic Consultant, Visiting Faculty, Adjunct Faculty, Emeritious Faculty, Term Based Contract etc basis. These teachers are not able to apply for research funding and not able to get any long term benefits. Due to uncertainty about the career of the contractual teachers, it is very difficult to maintain commitment as a teacher. It is noted that the contractual teachers suppose to do the non teaching work as an additional responsibility, which affect of academic performance.

II. Recruitment of Temporary Teachers (RTT): It is discussed on nomenclatures of temporary teachers. It include Contractual teachers on sanctioned post, Contractual teachers on non-sanctioned post, Full time guest faculties, Part time guest faculties, Ad-hoc teachers, Clock hour basis teachers, Adhyapak Sahayak, Visiting teachers, Adjunct faculty/professors, Academic assistants, Teaching assistants, Teaching associates, Lecturers, Guest assistant professors. The key issues of temporary teachers are recruitment policies and guidelines where most of the State Governments are reluctant in giving NOCs for the new posts in colleges and universities. Although UGC has clearly stated guidelines for the appointment of temporary teachers. Since the nature of employment is temporary, they don't have any rights or say on the issues like work lot distribution, the choice of subject or number of lectures per week etc. Usually employers exploit their helplessness by giving them more lectures and other duties like invigilation, assessment, (internal/external), responsibilities of curricular and extra –curricular activities. One of the major issues faced by the Temporary Teachers is that they are paid a meagre amount Rs. 15,000 to 35,000 per month, since the nature of employment is temporary, the candidates are appointed as per the need of the organization which ranges from 6-7 hours per week to a semester or 11 months period. Temporary teachers are not given importance in academic and research events like organizing any seminars/conference/workshop etc. Temporary teachers are not allowed to participate in academic programmes like refresher courses, orientation courses, seminars, workshops etc. They are not eligible for applying for research grants because their appointment is either for six months or for 11 months. They always feel job insecurity and fear of not getting extension of the service. It is also found that the dignity of temporary teachers not maintained in most case. Majority permanent teachers do not count them at par with them. These teachers' have works more but not on paper.

III. Career Advancement Schemes (CAS): UGC Regulations for promotion of teachers to next cadres under CAS are implemented across the colleges and universities. The understanding, comprehension, interpretations and implementations have variances in different Universities. The CAS promotions are not taking place on time in universities and colleges (except exception) due to number of reasons. The university follows the procedure as prescribed by UGC in their regulations time to time. The teachers who wish to apply for the same put their applications as per the notification of the universities. IQAC or any other similar body verify candidates' API scores and screen the applications. The scrutiny of the applications is done by IQAC Coordinator, Dean and HOD. The selection committee is formed with Vice Chancellor and the representative from Government such as Joint Director, Higher Education. The selection committee interviews the candidate and recommends to the higher authority. It has observed that the slight difference in procedure of State Universities, Central Universities and Private Universities CAS promotion. In some of the states, this activity is done on a mass scale. All the eligible teachers from Government aided colleges are called to a district level camp/ *mela* where the procedure is completed in a stipulated time of 3 days or so. This is an easier process as the teachers are called with their verified API scores; the Joint Director approves their placement in the higher cadres. Self Finance University departments and Un-aided colleges; where UGC scale of pay is given, is done at University/ college level. The Universities and Government Aided Colleges are routinely doing the CAS related activity and placements of teachers in the higher grades, but some time delayed some or other reason. There are many challenges and problems in the procedure. The changing UGC regulations are pivot source of interpretations. UGC regulations 2010, 2013 and 2018 on CAS are not implemented in word and spirit. The eligibility for placement/ promotions to higher cadre includes attending orientation and refresher courses. Most of the refresher/ orientation courses are over-crowded to accommodate more faculty members due for promotion. Hence the core purpose of the training is lost. Further there are some specialized subjects where no refresher programs are available. UGC regulation 2018 on CAS has created confusion in terms of requirement of attending orientation program and refresher courses. Self supporting institutions are not willing to send the teachers for orientation/ refresher programs. The UGC list of approved journals is also posing a challenge. As a teacher has published his work in some journal approved by UGC; but when he is going for CAS, the removal of the Journal from the UGC list; creates a problem. This needs to be addressed. UGC has proposed the online courses for the training of teachers/ faculty development. The online training courses are of 40 hours duration. The face to face mode of refresher courses is 21 day and every day-say 7 hours. How can we equate the two different modes of teacher training? Though; the UGC is promoting SWAYAM and online courses. One to one training programs are more effective. The disciplines of the teachers, who have been attending orientation / refresher courses, have issues. A teacher working in self supported, un-aided colleges/ department/ courses lose their years of experience if they want to apply for the aided college/ university department.

IV. Faculty Training, Orientation Programmes, Refresher Courses, Workshops and Seminars: It has observed that the teachers are less aware about self development, unaided college teachers are not getting any benefit of faculty development programmes, teachers are reluctant to join orientation programmes (OP) and refresher courses (RC), teachers' don't want to disturb their comfort, a few teachers are interested to acquire knowledge and skills through faculty development programmes, new and innovative ideas are not demanded from the teachers, limited funds to HRDCs, shortage of funds for seminars and workshops, duration for OP is 28 days and RC is 21 days; which is not suitable to the teachers for FDP, Principals/ Directors are not allowing to attend OP and RS because academic of the students will hamper in the respective college, ARPIT programme is 40 hrs and OP and RC courses duration is more. There is confusion regarding duration for FDP and equivalence, workshops, conferences, seminars participation and paper presentation duration is limited, which is not giving justice for FDP, seminar, conference and workshop mantra is "Seating- Eating-Chatting-Slipping-Whatsapping-Certificating etc". It is also observed that lack of good number of Resource

Persons in specialized areas, same Resource Person has invited repeatedly, Resource Persons caliber need to be checked and lack of updated Resource Persons. Along with these issues lack of five years plans for FDs, no long term policy for HRDCs, specific curriculum for OP but not for RC, temporary teaching staff is more, quality of OP and RC is doubtful, no tailor made programme for OP and RC, lack of innovation is OP and RC programmes, lack of proper examination/ evaluation system for OP and RC etc.

5 Suggestions:

I. RRT: It is suggested that State university teacher's recruitment should be as like Central University. Strict and uniform compliances of UGC Regulations, 2018 and as amended time to time from the State/ Central etc without an exception. Time bound recruitment programme has to introduce by the State Governments and reinstating the lapsed positions as that of IIMs, IITs and IISs etc. Teachers should be appointed as per student-teacher ratio. The ration should be maintained as 20:1.

II. RTT: Universities should have a well-defined ordinance for the recruitment of temporary teachers. The procedure for the appointment of temporary should be as per UGC norms and uniform pan India. Salary of temporary teachers should be on par with regular faculty members and should be revised from time to time on the basis of the principle of equal pay for equal work. Temporary teachers should be allowed to attend soft skill development and in-service education programmes (OP, RC, seminars and conferences, workshops, symposia and training programme). Temporary teachers should be given at least basic and HRA along with other allowances (Since HRA and other allowances are being given to the project assistant/ research scholars). Experience of temporary teachers should be considered for future permanent appointment. All types of leave should be granted to temporary teachers. Pay should be given to the temporary teachers based on their teaching experience and academic qualifications. Exploitation Prevention of Temporary Teachers Act/regulation should be prepared. UGC need to prepare comprehensive uniform policy for contractual teaches at national and state level.

III. CAS: CAS is very important motivational tool to the teachers. Grievance redressed procedure for CAS to be created at every university level to take care of the problems faced by the teachers. Periodically CAS should be exercised. It should be undertaken in once in three months. Administrative support should be extended to entire CAS process as full cooperation of the administrative staff is mandatory. UGC regulations should be kept consistent for a reasonable period of time. Self financing colleges where UGC pay scales are implemented should have CAS. The mass procedure may be conducted if the need be to address many cases at the same time. API scores, publications, need more rationalization considering quality and all faculty teachers cannot be compared on the same scale. In certain disciplines it is difficult to publications in scopus indexed journals, with impact factors and check for plagiarism as per UGC regulations, where some alternative arrangement should be made. .

IV. OP& RC: It is suggested to develop skills and employment enhancement of the students, teachers' participation in training programmes through OP and RC awareness. Private colleges should allow their teachers to participate in OP and RC. Medium of instruction is in regional language and Hindi. Self respect and moral value education should be provided to all teachers. Teacher should take minimum one activity every year e.g. research paper writing, book writing, e-material development, audio-visual material development, case writing, OP, RC etc. College should conduct two sessions per year for creation of awareness and brain storming session for FD. UGC, MHRD should provide substantial financial assistance to HRDCs and colleges. Central and State Universities should be funded substantially and equally. CSR funds can be diverted to FDPs. University affiliation fees should be spend on FDs. Independent body should be established for organization and monitoring seminars, conferences, workshops, OP and RC for self supportive and Government colleges. Short and long term programmes should be organized under OP and RCs. Ten days OP and RC should be organized. Daily 4 hrs programme should be organized, so local teaches will join along with their daily work. UGC must issue order to Principals and Directors to relive the Teacher for OP and RC. Face to face training is required and not online training. Seminar, conference and workshops should be arranged in minimum 3 years. University wise, State wise, Nation wise Resource Persons' list should be prepared. One Resource Person should be allowed only for three places and six sessions per year. Resource Person must be Ph D/ 10 year academic/ industrial expression. Impact of OP and RC should be measured. HRDC should function properly. OP and RC syllabus should be designed properly. Proper use of ICT is essential for FD. Interdisciplinary and multidisciplinary OP and RC should be organized. Temporary teachers should be incorporated for OP and RC. Tailor made and need based programmes should be designed. Bring innovation in OP and RC programmes as per subject. OP and RC examination system should be revised includes objective, descriptive, online, continuous evaluation, case study based etc. Participation-Teaching-Training-Learning-Evaluation quality should be improved. Regular accreditation of HRDC by NAAC is essential to improve the quality of HRDC.

6. Conclusion:

The above discussion and scenario is very depressing for the teachers working in universities and colleges. The motivation for the teachers to carry out their day to day teaching activities, research, publication, guidance etc gets hampered. If the process is on time and fair, the level of contribution and performance will increase and will benefit the organizations. In short Globalization, CBCS, COs, POs, PSOs and OBE are possible if teachers are appointed effectively and regularly. The basic Indian higher education will be rich in the global context if R to R is effective. Recruitment, Temporary Teachers, Career Advancement Schemes, Faculty Training, Orientation Programmes, Refresher Courses, Workshops and Seminars etc should be effectively implemented for the betterment of HE. The paper writer has been imparting different types of skills with the help of teachers. These activities have shown as follows.

Trainers Training at Infosys, Mysore

Skill on Wheel

Skill Training at Infosys, Pune 1600 students from SUK 19.1.19

Skill Training at College

Activity Base Skill Training

Skill Training to Trainers

Trained Trainers

Trainers Training at SUK

It is observed and studied by the researcher that Employability Skills should be provided to the students and for whivh OP and RC should be effectively organized. It is noted that 7 Ps (Product, Price, Place, Promotion, Purpose, Position and Proportion) and 7 Ss (Syllabus, Support, System, Strategy, Staff, Students and Studies) mix should be used for imparting the knowledge and skills. The employability skills are ….

I. Convergent Thinking Skills:		II. Divergent Thinking skills:
• Critical • Positive • Inductive • Deductive • Productive • Predictive • Analytical • Lateral		• Originality • Fluency • Redefinition • Elaboration • Flexibility • Systematic • Strategic
IV. Entrepreneurial Skills: • Calculated Risk Taking • Goal Setting • Time Bound Planning • Positive Self Concept • Need for Achievement • Information Seeking • Enterprising • Patenting	**Skill Education for Employability**	
	III. Generic Skills: • Inter and Intra Personal • Negotiation • Management • Decision Making • Team Work • Attitude • Perception	

7. References: Fieldwork and brain storming

A STUDY ON AWARENESS LEVEL OF VARIOUS INTERNET SERVICES AMONG THE FACULTY MEMBERS WORKING IN THE MANAGEMENT INSTITUTES UNDER THE JURISDICTION OF SHIVAJI UNIVERSITY, KOLHAPUR

Dr. Mohite Pratapsinh.V.
Associate Professor & Head, Department of Commerce Arts & Commerce College, Ashta
Mr. Purushottam A. Petare
Assistant Professor, Sanjay Ghodawat University, Kolhapur

Abstract

The aim of the research paper is to study the awareness level of various Internet services among the faculty members working in the Management Institutes under the jurisdiction of Shivaji University, Kolhapur. The study demonstrates and elaborates the various aspects of internet services with respect to awareness such as E-mail, www (world wide web), Search engines, Remote login (Telnet), File Transfer Protocol, Archie, Discussion Group & Blogs, Bulletin Board Service, Frequently Asked Questions (FAQs), Chatting/ Networking Sites etc. for the present research study the data was collected from 143 faculty members through the structured questionnaire which consist demographic questions like Age of the faculty, Academic qualification, Designation, appointment type, and years of Experience etc. researcher has made an attempt to test the hypothesis statement Ho Knowledge level of faculties for internet services do not varies as per their demographics. To study the knowledge level of the faculties for internet services the list of internet services was prepared as faculties were asked to grade their knowledge level for those services on five-point scale. Here 1 represents not at all aware and 5 represent fully aware. As per the hypothesis testing it is concluded that, Knowledge level of faculties for internet services do varies as per their demographics.

Keywords: *Management Faculty, Internet Services, Demographics and Awareness Level*

Introduction:

The internet provides wealth of information to the faculty members to get current trends and knowledge about the various subjects. The ICT tool internet provides a wealth of information to the faculty members as well as students. In modem information era, internet has become an invaluable tool for teaching, learning and research. It has changed the traditional methods of research, preserving, retrieving and communicating of information to academic community. The benefits are so great that there is no aspect of life untouched without an ICT &internet application. Internet can help faculty members to get the variety of information in their concerned subjects without time lag and that can be incorporated into their teaching.

Research Methodology:

A) Primary Data Collection: - The study includes both primary as well as secondary data collected from 143 MBA faculty members. (The data was collected through structured questionnaire from the faculty members working under jurisdiction of Shivaji University, Kolhapur.)

B) Secondary Data Collection: - The secondary information has been obtained from the books, websites, magazines, journals and newspapers to study the relevant aspects.

Data Analysis And Interpretation Gender—wise distribution: Table depicting the Gender—wise distribution.

Particulars	Gender wise Distribution Frequency	Percent
Male	82	57
Female	61	43
Total	143	100

***Source**: Survey Data*

Table 4.l depicting the gender—wise distribution of the faculty members. it shows that out of 143 faculty members 82 are male& 61are female.

Table 4.2 Age—wise distribution.

Table 4.2 depicting the Age—wise distribution.

Age Years	Age wise Distribution Frequency	Percent
21-30	44	31
31-40	70	49
41-50	24	17
51-60	5	3
60+	0	0
Total	143	100

***Source**: Survey Data*

Table 4.2 depicting the age—wise distribution of the faculty members and it shows that 49 percent of faculty members are within the age group of 31-40 years. 31 percent faculty members are from 21-30 years of age group, 17 percent are from 41-50 years of age group and 3 percent faculty members are from 51-60 years of age group. It can be interpreted that, most of the faculty members are from age group of 31-40 i.e.49 percent followed by the age group 21-30 i.e. 31 percent. It is also interpreted that, there is no faculty member found from age group above 60 years.

Table 4.3 depicting the Academic Qualification.

Table 4.3 depicting the Academic Qualification

Particulars	Academic Qualification Frequency	Percent
M.Phil.	18	13
Ph.D	23	16
Pursuing Ph.D.	26	18
Pursuing M.Phil.	14	10
Master's	62	43
Total	143	100

***Source:** Survey Data*

Table No. 4.3 depicts the Academic Qualification of the faculty members. From the table & graph it shows that 43 percent faculty members are having Master's Degree, 18 percent are pursuing Ph.D. degree, 10 percent are pursuing M.Phil. Degree, 16 percent Faculty members are having Ph.D. degree and 13 percent are having M.Phil. Degree.

Table 4.4 depicting the Designation of the faculty members.

Table 4.4 depicting the Designation of the faculty members.

Particulars	Designation Frequency	Percent
Assistant professor	96	67
Associate Professor	32	22
Professor	8	6
Librarian	7	5
Total	143	100

***Source**: Survey Data*

Table 4.4 depicts the Designation of the faculty Form the table & graph it shows that 67 percent faculty are Assistant Professor, 22 percent are Associate Professor, 6 percent are Professor and 5 percent are Librarian.

Table 4.5 depicting the Appointment Type

Table 4.5 depicting the Appointment type.

Particulars	Appointment type Frequency	Percent
Permanent	66	46
Probation Period	15	11
Ad-hoc	53	37
Visiting	9	6
Total	143	100

***Source**: Survey Data*

Table 4.5 depicts the Appointment type of the faculty members. From the table & graph it shows that 46 percent faculty members are permanent, 37 percent are on Ad-hoc Basis, 11 percent are on Probation Period and 6 percent are Visiting Type of Appointment.

Table 4.6 depicting the Teaching Experience

Table 4.6 depicting the Teaching Experience

Particulars	Teaching Experience Frequency	Percent
Less than 1 year	4	3
1 to 5 year	44	31
6 to 10 years	64	45
More than 10 years	31	21
Total	143	100

***Source**: Survey Data*

Table 4.6 depicts about the Teaching Experience from the table & graph it shows that, 31 percent faculty members having 1 to 5yearsof teaching experience. 45 percent faculty members are having 6-10 years of teaching experience, 21percent are having more than 10 years' of teaching experience and 3percent faculty members having less than 1 year of Teaching Experience.

Table 4.7 depicting the Experience of Internet Use.

Table 4.7 depicting the Experience of Internet Use

Particulars	Experience of Internet Use Frequency	Percent
Less than 1 year	0	0
1 to 5 year	12	8
6 to 10 years	67	47
More than 10 years	64	45
Total	143	100

***Source**: Survey Data*

Table 4.7 depicting the Experience of Internet Use. Form the table & graph it shows that; 47percent faculty members are having 6 to 10yearsof experience regarding using internet. 45percent faculty members are having more than 10 years of experience regarding using internet and 8percent faculty members are having 1-5 years of experience of using internet.

Table 4.8 depicting the Frequency of Internet Use.

Table 4.8 depicting the Frequency of Internet Use

Particulars	Frequency of Internet Use Frequency	Percent
Daily	131	92
2-3 times a week	12	8
2-3 times a month	0	0
Once in a month	0	0
Total	143	100

***Source**: Survey Data*

Table 4.8 depicting the Frequency of Internet Use by the faculty members. From the table & graph it shows that, 92 percent faculty members are using internet Daily, and 8 percent faculty members are using internet 2-3 times a week.

Table 4.16 depicting the Awareness of Various Internet Services.

Table 4.16 depicting the Awareness of Various Internet Services.

Sr.No	Particulars	To full Extents Aware	To some Extents Aware	Neutral	To Little Extends Aware	Not at All Aware
1	Electronic Mail	124	19	0	0	0
2	World Wide Web	90	42	03	0	0
3	Search Engine	97	38	05	3	0
4	Telnet	17	51	34	22	19
5	File Transfer Protocols	27	54	30	14	18
6	Archie	19	44	33	15	32
7	Discussion Group /Blogs	33	43	22	23	22
8	Bulletin Board Services	18	44	28	22	31
9	Frequently Asked Questions	36	45	23	25	14
10	Chatting/ Networking Sites	40	72	7	15	9

Source: *Survey Data*

From the table it shows that, faculty members aware up to full extents regarding Electronic Mail i.e. 124 Faculty Members, 97 faculty members aware up to full extents regarding Search Engine and 90 faculty members aware up to full extents regarding World Wide Web internet services. From the table it is interpreted that, very few faculty members are aware up to full extents regarding Telnet service i.e. 17 faculty members. 27 faculty members regarding file transfer protocol and 19 faculties aware up to full extents regarding Archie internet services.

Hypotheses of the study:

- H0: The Knowledge level of faculties for internet services do not varies as per their demographics.
- Ha:The Knowledge level of faculties for internet services varies as per their demographics.
- **Independent Variable:** Age of the faculty, Academic qualification of the faculty, Designation, appointment type.
- **Dependent variable:** The Knowledge level of faculties for internet services
- To study the knowledge level of the faculties for internet services the list of internet services was prepared as faculties were asked to grade their knowledge level for those services on five-point scale. Here one represents not at all aware and 5 represent fully aware.
- The list is as follows.
  1.E-mail
  2. WWW (World Wide Web)
  3. Search engines 4.Remotelogin (Telnet)
  5. File Transfer Protocol (FTP)
  6. Archie 7.Discussion Group/ Blogs
  8.Bulletin Board Service (BBS)
  9. Frequently Asked Questions (FAQs)
  10. Chatting/ Networking Sites

Hypothesis Test used: Here respondent has graded their awareness level for each services. Hence it is measured at ordinal level, so to test the hypothesis non-parametric test is used. The Kruskal-Wallis test offer the solution to test the hypothesis that whether there are statistically significant differences between two or more independent groups (Kanji, 2006).

Hypothesis-H0: **The Knowledge level of faculties for internet services do not varies as per their demographics.**	**Calculated Value**	**Explanation**	**Accept /Reject Of H_0**
H0: The awareness level towards using internet do not vary as per the age of the faculty.	Search engines (P=0.027), Frequently Asked Questions (FAQs) (P value = .011).	search engines and frequently asked questions awareness level of the faculty differs to age of the faculty	Reject
H0: The awareness level towards using internet do not varies as per the qualification of the faculty.	Search engines (P=0.027), Achieve (P value=0.025), Discussion Group/Blogs (P value=.004) Frequently Asked Questions (FAQs) (P value = .027) and Chatting Networking Sites (P value=0.012).	Search engines, Achieve, Discussion Group/Blogs, Frequently Asked Questions (FAQs) and chatting Networking Sites for these internet services awareness level of the faculty differs to qualification	Reject
H0: The awareness level towards using internet do not varies as per the designation of the faculty.	Remote login (P value=0.041<0.05).	remote login internet service awareness level of the faculties differs to designation	Reject
H0: The awareness level towards using internet do not varies as per the nature of employment of the faculty.	for all internet services P value is greater than 5 percent level of significance	It is concluded that awareness level of the faculties for internet services is independent of their nature of employment	Accept
H0: The awareness level towards using internet do not varies as per the years of experience of the faculty.	for all internet services P value is greater than 5 percent level of significance	It is concluded that awareness level of the faculties for internet services is independent of their years of experience.	Accept

From the result of hypothesis testing it can be concluded that, Knowledge level of faculties for internet services varies as per their demographics.

Conclusion:

Drastic changing Developments in information and communication technologies due to internet have great influence & impact on each and every sphere of academic activity. We all are using Internet and its various tools in education for more than three decades, and today Internet is accepted “unconditionally” as an integral part of our whole educational system. The study reveals that the awareness level of the faculty members towards various internet services varies as per the demographics. Most of the faculty members are aware about the electronic mail, World Wide Web, search engines and chatting services provided by the internet but many of them unaware about telnet, Bulletin Board Services, Discussion Groups, Frequently Asked Questions and Archie services.

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A STUDY OF ATTITUDES AND EXPECTATIONS OF CELL PHONE USERS OF KOLHAPUR DISTRICT

Dr. A. S. Bagwan
Assistant Professor, BMCC, Pune
e-mail id: *asmabagwan05@gmail.com*

Abstract

The present research paper has highlighted attitudes and expectations of cell phone users of Kolhapur district. The researcher has studied responses of 480 cell phone users on a five point Likert scale. The factors showing customer expectations are classified into three categories such as core benefits, life standard factors and entertainment benefits by applying factor analysis method. The paper further shows the relationship between demographic variables and customer expectations. It is concluded that most of the respondents expect full talk time offers, free SMS offers and mobile banking facility. Customer expectations do vary as per changes in demographic variables i.e. age, gender, education, monthly income, occupation, marital status and locality. The researcher has applied ANOVA to test the hypothesis.

Key Words: *Customer Attitudes, Customer Expectations, Demographic Variables*

Introduction:

Customer is the focus point of all marketing operations. In today's globalized era, it has become very difficult to retain the customer once acquired. Needs and expectations differ from customer to customer. Customer expectations are increasing day by day. It has become inevitable to understand customer expectations and preferences and fulfill it for retaining the customers. Indian cellular industry has been witnessing severe competition and rapidly changing business scenario after the entry of Reliance Jio. It has resulted in increased expectations of customers. In this research paper, the researcher has studied factors showing customer expectations and the relationship between demographic variables and customer expectations.

Objectives:

1) To study the factors showing attitudes and expectations of cell phone users
2) To test the relationship between demographic variables and customer expectations

Hypothesis:

H_o : There is no significant relationship between demographic variables and customer expectations.

H_1 : There is significant relationship between demographic variables and customer expectations.

Research Methodology:

The author has explored factors showing customer expectations and investigated the relationship between demographic variables and customer expectations. Hence, the present research is exploratory and investigative in nature. The primary data has been gathered through multistage stratified random sampling. Suitable statistical tools have been applied to analyse the collected data such as percentages, averages, exploratory factor analysis, one way ANOVA with the help of SPSS.

Data Analysis and Interpretation:

Table No.5.1: Factors showing customer expectations

Sr. No.	Particulars	Number of Respondents					Total
		1	2	3	4	5	
01	Full Talk Time	15 (3.12)	10 (2.08)	07 (1.46)	76 (15.84)	372 (77.5)	480 (100)
02	Free SMS	56 (11.67)	29 (6.04)	29 (6.04)	123 (25.63)	243 (50.63)	480 (100)
03	Mobile Banking	49 (10.21)	34 (7.08)	37 (7.71)	110 (22.92)	250 (52.08)	480 (100)
04	Ringtones	108 (22.5)	112 (23.33)	51 (10.63)	97 (20.21)	112 (23.33)	480 (100)
05	Astrology	215 (44.79)	128 (26.67)	63 (13.16)	34 (7.08)	40 (8.30)	480 (100)
06	Cricket Updates	157 (32.70)	96 (20)	61 (12.71)	73 (15.21)	93 (19.38)	480 (100)
07	Downloading	75 (15.62)	34 (7.08)	22 (4.58)	107 (22.29)	242 (50.43)	480 (100)
08	Games	123 (25.63)	68 (14.17)	53 (11.04)	99 (20.63)	137 (28.53)	480 (100)
09	Voice Mail	112 (23.33)	66 (13.75)	57 (11.88)	103 (21.46)	142 (29.58)	480 (100)
10	E-Recharge	70 (14.58)	34 (7.08)	33 (6.88)	129 (26.88)	214 (44.58)	480 (100)
11	Free Roaming	60 (12.50)	30 (6.25)	19 (3.96)	89 (18.54)	282 (58.75)	480 (100)
12	News Updates	86 (17.92)	52 (10.83)	32 (6.67)	94 (19.58)	216 (45)	480 (100)
13	E-Ticketing	120 (25)	51 (10.63)	70 (14.58)	97 (20.21)	142 (29.58)	480 (100)
14	Movie Clippings	155 (32.29)	74 (15.42)	64 (13.34)	85 (17.70)	102 (21.25)	480 (100)
15	Internet Packs	75 (15.62)	38 (7.92)	33 (6.88)	109 (22.71)	225 (46.87)	480 (100)

***Source** : Survey data*

Table No. 5.1 presents data for the factors that show customer expectations on a five point scale such as 1=Highly Undesirable, 2=Undesirable, 3=Neutral, 4=Desirable, 5=Highly Desirable.

Table No. 5.2: Means for the factors showing customer expectations

Sr.No.	Factor	Mean	Rank
01	Full Talk Time	4.625	1
02	Free SMS	3.975	4
03	Mobile Banking	3.9958	3
04	Ringtones	2.9854	11
05	Astrology	2.075	15
06	Cricket Updates	2.6854	14
07	Downloading	3.8479	5
08	Games	2.8916	12
09	Voice Mail	3.2020	9
10	E-Recharge	3.7979	6
11	Free Roaming	4.0479	2
12	News Updates	3.6291	8
13	E-ticketing	3.1875	10
14	Movie Clippings	2.8020	13
15	Internet Packs	3.7729	7
Mean of the Means = 3.434505			

***Source** : Survey Data*

Table No. 5.2 shows means for the factors showing customer expectations along with mean of the means. 'Exploratory factor analysis technique' is used to understand the factors showing customer expectations from their service providers. The result of factor analysis is discussed as follows:

Table No.5.3 KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.892
Bartlett's Test of Sphericity	Approx. Chi-Square	2500.781
	Df	105
	Sig.	.000

***Source** : SPSS Output*

As per the above table, the value of KMO Statistics is 0.892 which is greater than It indicates that factor analysis could be used for the given set of data. As per the Bartlett's test of Sphericity, P value is 0.000 which is less than 0.05 which indicates the rejection of hypothesis. Both the above test indicates that data is suitable for conducting factor analysis.

Table No.5.4: Total variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.532	36.880	36.880	5.532	36.880	36.880	3.734	24.894	24.894
2	1.543	10.283	47.164	1.543	10.283	47.164	2.974	19.826	44.720
3	1.315	8.764	55.928	1.315	8.764	55.928	1.681	11.208	55.928
4	.889	5.926	61.854						
5	.836	5.575	67.428						
6	.664	4.430	71.858						
7	.634	4.230	76.088						
8	.581	3.872	79.960						
9	.514	3.424	83.384						
10	.507	3.381	86.765						
11	.466	3.106	89.871						
12	.438	2.918	92.788						
13	.382	2.545	95.333						
14	.360	2.400	97.733						
15	.340	2.267	100.000						
Extraction Method: Principal Component Analysis									

***Source** : SPSS Output*

The above table shows that all factors are extractable from the analysis along with their eigen values, the percentage of variance attributable to each factor, the cumulative variance of the factor and previous factors. From the above table, it is identified that there are three factors with eigen values greater than1.

Table No. 5.5: Based on the pattern of factor loading, labels were assigned to the factors as below

Statement	Factor Loading		
Downloading	0.57		
Voice Mail	0.575		
E-recharge	0.776		
Free Roaming	0.703		
News	0.626		
E-Ticketing	0.698		
Internet Packs	0.671		
Ring Tones		0.704	
Astrology		0.793	
Cricket updates		0.693	

Games		0.716	
Movie Clippings		0.509	
Full Talk Time			0.805
Free SMS			0.802
Mobile-banking			0.442

***Source** : SPSS Output*

The above table shows classification of factors based on patterns of factor loading.

Table No. 5.6: Levene's Test of Equality of Error Variances Result

		Customer Expectations		
		Core benefits	**Life Standard Factors**	**Entertainment Benefits**
Gender	F	2.926	0.249	0.896
	Sig.	0.088	0.618	0.344
Age	F	8.354	11.661	1.094
	Sig.	0	0	0.336
Education	F	0.564	0.56	0.168
	Sig.	0.639	0.642	0.918
Marital Status	F	11.843	21.824	0.148
	Sig.	0.001	0	0.701
Monthly Income	F	3.399	2.751	0.512
	Sig.	0.034	0.065	0.6
Occupation	F	6.69	12.072	2.653
	Sig.	0	0	0.048
Location	F	1.001	0.418	1.834
	Sig.	0.368	0.658	0.161

***Source :** SPSS Output*

The Levene's test Statistic shows that $p>0.05$. Henceforth assumption of ANOVA for homogeneity of variance has not been violated.

Table No. 5.7: ANOVA Result

		Customer Expectations		
Dependent Variable		**Core Benefits**	**Life Standards Factors**	**Entertainment Benefits**
Gender	F	1.183	1.816	8.725
	Sig.	0.277	0.178	0.003
Age	F	3.629	16.906	12.089
	Sig.	0.027	0	0
Education	F	0.269	2.228	0.517
	Sig.	0.848	0.084	0.671
Marital Status	F	3.997	29.48	29.184
	Sig.	0.046	0	0
Monthly Income	F	0.441	2.041	9.402
	Sig.	0.644	0.131	0

Occupation	F	1.92	9.757	12.719
	Sig.	0.125	0	0
Locality	F	0.967	1.362	2.894
	Sig.	0.381	0.257	0.056

***Source** : SPSS Output*

Conclusions:

After testing the hypothesis, it can be concluded that core benefits and life standard factors are not influenced by gender, but there is significant relationship between gender and entertainment benefits. There is significant relationship between age and customer expectations. Customer expectations are influenced by marital status of the respondents. Core benefits and life standard factors are influenced by monthly income, whereas entertainment benefits are not related with this factor. Life standard factors and entertainment benefits are influenced by occupation whereas core benefits are not related with this factor. There is no significant relationship between location and customer expectation.

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OPPORTUNITIES AND CHALLENGES IN IMPLEMENTING IFRS IN INDIA

Prof. Yadav Sachin Vilas
Sadguru Gadage Maharaj College, Karad

Abstract

The economic integration of the world is compelling countries and industries to adopt uniform accounting standards. IFRS is no longer a buzz word but has become a necessity. It is used in many countries across continents. More than 120 countries around the world, including all of Europe, currently require or permit IFRS reporting. Approximately 80% of these countries require IFRS reporting for all domestic, listed companies. The US is also gearing towards IFRS progressively shifting from requiring only US GAAP to accepting IFRS.

In India, the Institute of Chartered Accountants of India (ICAI) has made IFRS mandatory for financial statements for the periods beginning on or after 1 April 2011. This is done by revising existing accounting standards to make them compatible with IFRS. Reserve Bank of India has stated that financial statements of banks need to be IFRS-compliant for periods beginning on or after 1 April 2011.

This research study makes a table top comparative analysis of the IGAAP and IFRS, and the advantages and challenges in its implementation. Adopting IFRS by Indian companies would help integrate with the world economy faster. Indian companies' image would improve internationally thereby enhancing their global rankings and competitiveness. While the challenges in implementation of IFRS in Indian Corporates are many, the advantages that accrue to the Indian industries and the Indian economy are far too many. Indian companies can tap international markets for resources. It will also create confidence in the minds of foreign investors for investing in Indian markets. It will throw up enormous opportunities for Indian Accounting and Risk management professionals in India and abroad with the Indian industries expanding their footprints in other countries. The convergence with IFRS standards is set to change the landscape for financial reporting in India. IFRS represents the most commonly accepted global accounting framework as it has been adopted by more than 130 countries of the world. While the Core Group of Ministry of Corporate Affairs (MCA) has recommended convergence to IFRS in a phased manner from 1 April, 2011, Indian corporate having global aspirations should consider earlier voluntary adoption. There are several similarities between Indian GAAP and IFRS, still there are differences which can have significant impact on the financial statements.

Keywords: IFRS, Indian Accounting Standards, Foreign investors, IGAAP, Financial Reporting, FASB

Introduction:

In the recent past Indian Economy is growing fast and simultaneously it is integrating with the global economies. Indian companies are also increasingly raising the capital from the international financial markets and have listed their stocks on the international stocks exchanges. Under the circumstances, it would be obligatory for Indian companies to adopt IFRS for their financial reporting. India has set a roadmap for convergence with International Financial Reporting Standards (IFRS) commencing from 1 April, 2011. The convergence with IFRS standards is set to change the landscape for financial reporting in India. IFRS represents the most commonly accepted global accounting framework as it has been adopted by more than 130 countries of the world. While the Core Group of Ministry of Corporate Affairs (MCA) has recommended convergence to IFRS in a phased manner from 1 April, 2011, Indian corporate having global aspirations should consider earlier voluntary adoption. While there are several similarities between Indian GAAP and IFRS, still there are differences which can have significant impact on the financial statements. This paper is aimed to highlight the significant features of IFRS and do the comparative analysis of on Indian Generally Accepted Accounting Principles (Indian GAAP) *vis-à-vis* IFRS.

Objectives of Study

1) To understand the concept of Accounting Standards.
2) To study the objectives, need and benefits of Accounting Standards.
3) To review the evolution of International and Indian Accounting Standards.
4) To appreciate the need for the adoption of IFRS by India.
5) To do the comparative analysis of Indian GAAP and IFRS.

Methodology:

The present study is exploratory cum descriptive in nature. It is based on the analysis of secondary data. The secondary data is availed from various journals, internet, and books. The data collected from these various sources has been analyzed and interpreted.

Meaning and need of Accounting Standards:

Accounting Standards (ASs) refers to a written policy documents issued by an expert accounting body covering the aspects of recognition, measurement, presentation and disclosure of accounting transactions in the financial statements. They provide a set of standard accounting policies, valuation norms and disclosure requirements so as to reduce the accounting alternatives in preparation of financial statements within the bounds of rationality, thereby ensuring inter-firm and intra-firm comparability of financial statements of different enterprises. Accounting standards reduce to a reasonable extent confusing variations in the accounting treatment used to prepare financial statements. There are certain areas where it is not mandatory to disclose some significant information. Standards may call for such information.

Evolution of Accounting Standards:

In the year 1932-34, the American Institute of Accountants (now known as American Institute of Certified Public Accountants), collaborated with the New York Stock Exchange in the formulation of five '*rules or principles'* of Accounting to narrow down the variations in accounting policies, recommend disclosures for significant items, and suggest improvement in disclosures required by accounting standards keeping in view the company law and other regulatory requirement. In 1959, the American Institute of Certified Public Accountants (AICPA) established Accounting Principles Board (APB) with the objective of carrying on research so as to provide a solid base for its opinions. In 1973 APB was replaced by Financial Accounting Standards Board (FASB). Currently, standard setting boards or committees are active in number of countries including the United States, United Kingdom, Australia, Canada, India etc. In June 1973 the International Accounting Standards Committee (IASC) was established at London and assigned with the task of developing International Accounting Standards. (ICAI 2009)

In the year 2001 the International Accounting Standards Board (IASB) replaced the IASC. The IASB's mandate is to develop International Financial Reporting Standards (IFRS). IFRS are high-quality, compatible accounting standards that could be used for both domestic and cross- border financial reporting. In 2005 the U.S. Security Exchange Commission (SEC) announced that it will accept form foreign filers in United States financial statements of listed companies prepared in accordance with IFRS, as issued by the IASB, without reconciliation to

U.S. GAAP. . Also, the SEC issues a Concept Release asking if U.S. public companies should be given an option to follow IFRS instead of U.S. GAAP. From 2011 Canadian and Indian companies begin using the global standards, and Japan is stated to have eliminated all major differences between Japanese GAAP and IFRS. (AICPA.IFRS.com).

The Accounting Standards Board of the Institute of Chartered Accountants of India ('ICAI') was constituted on 21 April, 1977, to formulate

Accounting Standards applicable to Indian enterprises. Initially, the Accounting Standards were recommendatory in nature and gradually the Accounting Standards were made mandatory. The legal recognition to the Accounting Standards was accorded for the companies in the Companies Act, 1956, by introduction of Section 211(3C) through the Companies (Amendment) Act, 1999,whereby it is required that the companies shall follow the Accounting Standards notified by the Central Government on a recommendation made by the National Advisory Committee on Accounting Standards (NACAS) constituted under section 210Aof the said Act.

The Reserve Bank of India ('RBI') in case of banks, the Insurance Regulatory and Development Authority (IRDA) in case of insurance companies and the Securities and Exchange Board of India (SEBI) in case of all listed companies, requires compliance with the Accounting Standards issued by ICAI.

ICAI, being a full-fledged member of the International Federation of Accountants (IFAC), while formulating the Accounting Standards (ASs), the ASB gives due consideration to International Accounting Standards (IASs) issued by the International Accounting Standards Committee or International Financial Reporting Standards (IFRSs) issued by the IASB, as the case may be, and try to integrate them, to the extent possible. However, where departure from IFRS is warranted keeping in view the Indian conditions, the ASs have been modified to that extent. (www.astuteconsulting.com)

The need for the adoption of IFRS by India:

IFRS are increasingly being recognized as Global Reporting Standards for financial statements. 'National GAAP' is becoming rare. As global capital markets become increasingly integrated, many countries are moving to IFRS. International analysts and investors would like to compare financial statements based on similar accounting standards. This has led to the growing support for an internationally accepted set of accounting standards for cross-border filings of financial statements for various purposes. Multiple accounting standards around the world create confusion, encourage errors and facilitate frauds. Hence it is detrimental to public interest. To cure these problems a single set of high quality global standards was essential. IFRS fulfill this deficiency by providing a single set of quality global standards that are universally acceptable allowing investors to compare the performance of business entities across geographic boundaries. The harmony in financial reporting around the world though IFRS would raise authenticity of accounting data displayed in the financial statements. It would boost the confidence of investors and agencies making decisions on the basis of such data. If accounting for the same events and information produces divergent reported financial statements due to adoption of different set of accounting standards, then reliability of accounting in the users of financial statement would be at stake. Also for the companies listing in both domestic and foreign countries, the convergence to IFRS is essential.

Following are some of the benefits of adopting IFRS –(IFRS – Indian Context)

(1) Improved access to international capital markets
(2) Lower cost of capital
(3) Benchmarking with global peers
(4) Enhanced brand value
(5) Avoidance of multiple reporting
(6) Reflecting true value of acquisitions
(7) Transparency in reporting

Presently more than 130 countries such as European Union, Australia, New Zealand and Russia currently permit the use of IFRS in their countries. ICAI / MCA has also expressed their view that IFRSs should be adopted in India for the public interest entities such as listed entities, banks and insurance entities and large-sized entities from the accounting periods beginning on or after 1 April, 2011. As a consequence the Indian entities will need to start preparing for convergence to IFRS, preferable much earlier. The next few years will be exciting, but challenging at the same time (www.astuteconsulting.com)

Phases for implementation:

On 22nd January, 2010, the Ministry of Corporate Affairs (MCA) issued a press release setting out the road map for convergence with IFRS. Accordingly, timelines of convergence to IFRS in India are as under:

Phase I - 1 April 2011*

a) Companies which are part of NSE Index - Nifty 50.

b) Companies which are part of BSE Sensex – BSE 30.

c) Companies whose shares or other securities are listed on stock exchanges outside India.

d) Companies, whether listed or not, which have a net worth in excess of Rs. 1,000 crores.

Phase II - 1 April 2013*

The companies, whether listed or not, having a net worth exceeding Rs. 500 crores but not exceeding Rs. 1,000 Crores.

Phase III - 1 April 2014*

Listed companies which have a net worth of Rs. 500 crores or less.

Impact of convergence with IFRS in India: The financial statements to which the IFRS apply are directed towards the common information needs of a wide range of users like the shareholders, creditors, employees and public at large. The IFRSs comprises of following: (Krutika Fadnis 2011)

International Financial Reporting Standards (IFRSs) 9

International Accounting Standards (IAS) 29

Interpretations issued by International Financial Reporting Interpretations Committee (IFRIC)16

Interpretations issued by Standing Interpretations Committee (SIC) 11

Moving from Indian GAAP to IFRS has significant accounting consequences and far reaching business implications. Some of the major areas affected due to convergence are as under: (M. Subramanian 2011)

Business Combinations: IFRS 3 (Revised) requires the net assets taken over, including contingent liabilities and intangible assets to be recorded at fair value, unlike Indian GAAP which requires, (in the cases of subsidiaries, associates and joint ventures) the recording net assets at carrying cost. Contingent liabilities of the vendor firm are not recorded as liabilities under Indian GAAP. Likewise, there are differences in treatment of amortization of goodwill, reverse acquisitions (Indian GAAP does not deal with reverse acquisitions), measurement of contingent consideration and other areas. The changes brought in by IFRS-3 (Revised) will affect all stages of acquisition process, from planning to presentation of the post deal results. The implications primarily involve providing greater transparency and insights into what has been acquired, and allowing the market to evaluate the management's explanations of the rationale behind a transaction.

Group Accounts: There are several crucial differences with regard to accounting for Group Accounts under IFRS. Under IAS 27 (Revised), Consolidated and Separate Financial Statements, the preparation of group accounts is mandatory, subject to few exemptions, whereas preparation of Consolidated Financial Statements (CFS) is required only for listed entities under Indian GAAP. Both IFRS and Indian GAAP require use of uniform accounting policies for preparation of CFS. However, Indian GAAP provides an exemption on the ground of impracticability.

IFRS allows a 3 month's time gap between financial statements of parent and its subsidiary, associate or jointly controlled entity. Indian GAAP allows a 6 months' time gap for subsidiaries and jointly controlled entities. For associates there is no time gap prescribed.

IFRS requires losses incurred by the subsidiary to be allocated between the controlling and non-controlling equity investment in the subsidiary. Under Indian GAAP, excess losses attributable to minority shareholders over the minority interest are adjusted against the majority interest unless the minority has a binding obligation to and is able to make good the losses.

Fixed Assets and Investment Property: As per the provisions contained in IAS 16, Property, Plant and Equipments (PPE) mandates component accounting, whereas AS10 recommends, but does not require component accounting. IFRS requires depreciation to be based on useful economic life of an asset. In Indian GAAP, depreciation is based on higher of useful life or Schedule XIV rates. Major repairs and overhaul expenditure are capitalized under IFRS as replacement costs, if they satisfy the recognition criteria, whereas in most cases Indian GAAP requires these to be charged off to the Profit & Loss Account as incurred. IFRS requires estimates of useful lives and residual values to be reviewed at least at each financial year end. In Indian GAAP, there is no need for an annual review of estimates of useful lives and residual values.

Both IFRS and Indian GAAP permit the revaluation model for subsequent measurement.

If an asset is revalued, IFRS mandates revaluation to be done for the entire class of property, plant and equipment to which that asset belongs, and the revaluation to be updated periodically. In Indian GAAP, revaluation is not required for all the assets of a given class. It is sufficient that the selection of the asset to be revalued is made on systematic basis. For example, a firm may revalue a class of assets of one unit and ignore the same class of asset at other location. Also, there is no need to update revaluation regularly under Indian GAAP. Under IFRS, depreciation on revaluation portion cannot be recouped out of revaluation reserve and will have to be charged to income statement over the useful life of the asset whereas, Indian GAAP permits depreciation on revaluation portion to be recouped out of revaluation reserve to the income statement.

IFRS provides detailed rules for classification of an asset as an investment property and allows subsequent measurement of investment property at cost or at fair value. Indian GAAP requires investment property to be recognized at cost less diminutions other than temporary diminutions in value.

Under IFRS, intangible assets can have indefinite useful life. Such assets are required to be tested for impairment and are not to be amortized. Under Indian GAAP, there is no concept of indefinite useful life.

Presentation of Financial Statements: IAS 1 (Revised) is significantly different from Indian GAAP in respect of Presentation of Financial Statement. While the former sets out overall requirements for the presentation of financial statements, guidelines for their structure and minimum requirements for their contents etc. the latter offers no standard outlines in respect presentation of financial statements. For example, in case of companies' format and disclosure requirements are set out under Schedule VI to the Companies Act, 1956.For banking companies the format of Financial Statements is given in Banking Regulation Act. For partnership firms the Indian Partnership Act does not lay down any specific format of financial statements. A suitable amendment needs to be brought into the Laws governing these entities enabling them to converge to IFRS.

Further IAS 1 (Revised) requires the presentation of a *Statement of Comprehensive Income* as a part of the financial statements. This statement presents all items all items of income and expense recognized in Profit and Loss Account together with several other items of recognized income and expense displayed in the form of *Other Comprehensive Income*. The concept of *Other Comprehensive Income* does not prevail under Indian GAAP.

1.8.6 Application of Fair Value Concept: Further the IFRS are principle based standards and their application requires the increased use of Fair Value Accounting (FVA) for valuation and measurement of assets and liabilities. Fair Value is defined as "An estimate of price an entity would realize if it had sold an asset or paid if it had been relieved of a liability on the reporting date in an arm's length exchange motivated by normal business considerations." Evidence shows that FVA would result in added volatility in earnings and equity especially for banking and financial institutions. Application of FVA to the assets and liabilities may cause evil effects on their working triggering of contagion effect on the entire banking industry and economy.

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A STUDY OF PERFORMANCE ANALYSIS OF ADITYA BIRLA SUN LIFE TAX RELIEF '96-GROWTH EQUITY LINKED SAVINGS SCHEME

Mr. B. Ashok
Research Scholar, Department of Commerce, Yogi Vemana University, Kadapa

Dr. G. Haranath
Assistant Professor, Department of Commerce, Yogi Vemana University, Kadapa

Abstract

Mutual fund is an investment vehicle which pools the savings of small investors and the collected money is invested by the fund manager in different types of securities like shares, debentures, money market instruments etc. Mutual funds offernumber of schemes to the investor, based on the investment objective the investor chooses the particular mutual fund scheme to invest his savings. Thus investment in mutual fund is quite suitable to the common man and also it is an opportunity to the small investor to holding the units of diversified portfolio investment. Minimizing tax burden is one of the challenges to every assessee, because of tax benefit ELSS are popular investment vehicle among the mutual fund investors. Hence in the present research paper an attempt has been made to analyse the performance of Aditya Birla Sun Life Tax Relief '96 ELSS Mutual Fund scheme in terms of risk and return forthe period January, 2009 to December, 2018. The NAV results are tested through risk return analysis, Beta, Sharpe's ratio, Treynor's ratio, Jensen's measure, Fama's measure, M^2&R^2. The data used is monthly beginning and closing NAV'S of selected scheme and benchmark index. The results showed that the scheme performed better than the market.

Keywords –*Equity Linked Savings Scheme, Financial system.Net Asset Value, Risk and return, Bench mark.*

I. Introduction:

Mutual Fund is an investment vehicle for retail and institutional investors to benefit from the capital markets. Mutual funds provide various kinds of schemes based on investment objectives. Tax Planning is an integral part of financial year. Minimizing tax burden is one of the challenges to every Assesse. As per Income tax Act 1961 under section 80cwhatever invests in an ELSS scheme is deducted from total taxable income up to Rs. 1, 50,000.Investment in an ELSS schemes helps the investor not only to save tax but also create wealth. ELSS mutual funds has lock-in period of 3 years from the date of investment.

II. Review of Literature

Several studies are conducted by the researcher son the performance analysis of various schemes offered by Mutual Fund houses. The following are the important research studies.

(Bhayani, A study of recent trends in Indian Mutual Fund Industry, 2017) An attempt has been made to study the recent trends in growth of mutual fund industry on Total assets, Investors types and Location wise. "He observed that mutual funds have become significant part of investment medium. Investment industry in India has gone through huge pace of reinventions, given changes in monetary and political policies of government". At the same time the study focused on the major changes which can be marked for mutual funds as an investment options.

(Reepu, 2017) In this paper an attempt has been made by the author to know about the various Mutual Fund schemes, Structure of Mutual Fund Schemes, Advantages and Disadvantages of Mutual fund Schemes and analyse the different risk factors (i.e. Standard Deviation, Beta, R-Square, Alpha, and Sharpe Ratio). Finally, in conclusion part the author stated about management of risk through diversification and SIP and the author also stated that investment in mutual funds offer wealth creation and tax benefit to the investor.

(Ashraf Syed Husain, 2014) The paper entitled Performance Evaluation of Indian Equity Mutual Funds against Established Benchmarks Index, the authors analyses the performance of equity mutual funds industry against benchmarks return and risk free rate over the period of five years. The study covers10 samples of growths oriented-open ended- equity mutual fund schemes, out of

10 selected samples 5 are taken from private mutual fund companies, 2 are taken from Bank sponsored mutual fund companies. The Outcomes of the selected samples are tested by the authors through risk-return analysis Coefficient of Variation, Treynor's ratio, Sharp's ratio, Jensen's measure, Fama's measure and Regression. The data used for the study is monthly closing Net Asset Values and benchmark market index closing values, the study period is from April 2007 to March 2012. The conclude the performance of selected samples through the risk return analysis, while compare with the market in terms of Sharpe ratio 3 schemes are under performed and 7 schemes out performed with lower total risk. While compare with risk free rate all the schemes have given returns higher than risk free rates.In terms of Treynor ratio of 10 out of 10 scheme are outperform the benchmark market index. The result in terms of regression analysis recommends that benchmark market return index has statistically significant impact on mutual fund return at 5% level of significance.

(Dr. J K Raju, 2015)"In their paper an attempt has been made to study an over-view of Mutual Fund Industry and to understand investor's perception about Mutual Funds in the context of their trading performance, explore investors risk perception and find out their preference over top Mutual Funds. The research study is focused to understand and evaluation of mutual funds. The objective is to evaluate the investment performance of Indian equity mutual fund with risk adjustment by using the theoretical parameters as suggested by William, Sharpe's, Treynor, and Jensen model".

III. Objectives of the Research Study

The objective of the research study is to analyse the risk return analysis of Aditya Birla Sun Life Tax Relief '96-GrowthELSS and compare with the benchmark Performance (S&P BSESENSEX) by using various performance measures for the period 2009 to 2018.

IV. Research Methodology

The data used for this research is collected from the secondary sources of Data. The secondary data relating to Net Asset Value (NAV) of Aditya Birla Sun Life Tax Relief '96-Growth and market indices are taken on monthly basis for the period 1st January 2009 to 31st December 2018from the respective AMC website, as well as AMFI website& National Stock Exchange of India website. The risk free rate of return has been taken as 5.684 from the 91 days' treasury bills of Government of India. For the purpose of measuring the performance of selected scheme against the benchmark (i.e., S&P BSESENSEX) the following tools are used like risk return analysis, beta, standard deviation of the portfolio of the scheme and market indices, Sharpe ratio of the scheme and market indices, Treynor ratio, Jensen, Fama, Franco Modigliani and Lea Modigliani and Correlation-squared (R^2) of the scheme and market indices. The limitation of the study is that the NAVs were studied for only ten years.

V. Analysis

Performance Analysis of Aditya Birla Sun Life Tax Relief '96 with S&P BSE SENSEX from 2009-18

Year	Rp	Rm	Beta	SDp	SDm	S p	S m	Tp	Tm	J	Fama	M^2	R^2
2009	5.91	4.92	1.08	10.78	8.86	0.54	0.55	5.39	4.87	10.91	34.66	4.87	0.95
2010	0.35	0.88	0.80	4.53	4.79	0.07	0.17	0.37	0.82	0.96	0.23	0.37	0.86
2011	-2.89	-2.32	0.75	5.03	5.88	-0.59	-0.40	-3.94	-2.38	-4.54	6.01	-3.39	0.91
2012	2.55	2.13	0.84	4.68	5.05	0.53	0.41	2.97	2.07	4.17	4.78	2.75	0.98
2013	0.39	0.38	0.96	4.10	3.48	0.08	0.09	0.34	0.33	0.68	0.13	0.34	0.79
2014	3.72	2.39	0.86	4.19	3.72	0.87	0.63	4.28	2.33	5.58	9.61	3.31	0.69
2015	0.51	-0.53	0.84	3.51	3.51	0.13	-0.17	0.54	-0.59	0.05	-0.26	0.51	0.84
2016	0.08	-0.06	1.00	4.79	4.11	0.01	-0.03	0.03	-0.12	-0.03	0.00	0.08	0.88
2017	2.65	1.60	0.51	2.43	2.77	1.07	0.56	5.04	1.54	3.35	3.50	3.01	0.41
2018	-0.28	0.69	0.68	4.23	4.70	-0.08	0.13	-0.50	0.63	0.11	-0.19	-0.32	0.69

Source: *Author Calculations*

The able table shows the performance analysis of Mutual Fund Aditya Birla Sun Life Tax Relief '96 growth Scheme with market index S & P BSE SENSEX.

The highest positive return of the Aditya Birla Sun Life Tax Relief '96 growth Scheme is 5.91 in the year 2009 and the benchmark return during the same year is 4.92 shows that the scheme has more return than the market return. The scheme returns are positive in 8 out of 10 years and the market returns are positive in 7 out of 10 years. Here the scheme is getting more returns than the market returns in 7 out of 10 years indicating that the scheme has outperformed the market.

The calculated beta values of the scheme are positive in all the years indicating that the investment's risk is going along with the market. Beta value of the scheme is less than 1 in 8 out of 10 years indicating that the scheme is less volatile than the market. Beta value of the scheme is greater than 1 in 2 out of 10 years indicating that the scheme is more volatile than the market. The highest Beta value of the scheme is 1.08 in the year 2009 shows that the scheme is more volatile and posing more risk with higher rate of return than the market.

The highest standard deviation of the fund is 10.78 in the year 2009 indicates that the fund is risky than the benchmark which is 8.86 during the same year. The fund is more risky than the market in 4 out of 10 years but less risky than the market in 6 out of 10 years.

The fund Sharpe ratio is better than market Sharpe ratio in 5 out of 10 years indicating that the fund shows better performance than the market.

The Treynor's ratio of the fund is better than market Treynor ratio in 6 out of 10 years indicating that the fund shows superior risk-adjusted performance than the market.

The highest Jensen ratio of the fund is 10.91 in the year 2009 shows that the highest superior performance of the fund. Jensen ratio is positive in 8 out of 10 years indicating that the fund return is higher than the expected beta statistic i.e., superior performance of the fund. Jensen ratio is negative in 2 out of 10 years indicating that the fund return are lower than the market return implying that the mutual fund manager would not have earned enough return given the amount of risk he was taking.

Fama's measure shows the highest value of the fund is 34.66 in the year 2009. Fama values are positive in 8 out of 10 years indicates superior stock selection skills of the manager. Fama value is negative in 2 years (i.e., 2015 & 2018) out of 10 years, indicating that the fund performance is poor in that year.

The highest positive M^2 value is 4.87 in the year 2009 shows that the scheme has outperformed the market. M^2 values are positive in 8 out of 10 years shows that the scheme has outperformed the market portfolio. M^2 values are negative in 2 out of 10 years shows that the scheme has underperformed the market portfolio.

The R^2 value is high in 5 out of 10 years indicating that the fund's performance moves relatively in line with the chosen index. The R^2 value is low in 3 out of 10 years indicating that the fund does not generally follow the movements of the chosen index.

VI. Conclusion

The study conducts a comparative performance between Aditya Birla Sun Life Tax Relief '96 growth Scheme and market index S&P BSE SENSEXover a period of 10 years. The results of Aditya Birla Sun Life Tax Relief '96 growth Scheme are tested in terms of return shows that Scheme is outperformed than the market indices in 7 years. The risk measure, beta is more than 1 in 2 years indicating that the scheme is more volatile than the market indices rest of the years the scheme is less volatile than the market indices. The risk adjusted measures are also shows that the scheme is outperformed the benchmark. The overall analysis shows that the Aditya Birla Sun Life Tax Relief '96 growth Scheme performed better than the market indices and risk free rate.

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CUSTOMER OPINION OF RETAIL SERVICES IN SELECTED CITIES

Dr. C. S. Dalvi
Associate Professor, CSIBER, Kolhapur

1) Introduction

Retail market In India is estimated to grow by 60% to reach US$ 1.1 trillion by 2020, factors considering rising income & lifestyle changes by the middle class and increasing connectivity through the internet. The growth of the overall retail market is 12% per annum. Organised trade would expand twice as fast at 20% per annum and traditional trade at 10%. The e-commerce market in India is a fast-growing market in the world. The primary cause is growing no. of internet users. E-commerce sales in 2017 were $39 billion. By 2026, Sales through the internet is expected to cross $ 200 billion by 2026. Estimated shoppers to the tune of 530 million by 2025, reliable telecom networks growth in India, customers can cope up with changing technology. Jio mobile service provider is an accelerating factor for internet usage in India in the last three years. Luxury retail market of India is expected to grow the US $ 30 billion by the end of 2018 from the US $ 23.8 billion in 2017. (2, IBEF 2018).Retail shop industry is an upcoming industry in India. The growth of the retail industry is because of changes in lifestyles, tastes and preferences of the customers. Some other factors like changes in awareness about brand & various services offered are responsible for the growth of the retail sector. Indian customers' expectations are increasing day-by-day than ever before. The middle class is growing in new India, and hence they demand a quality product and looking for a change. They are in a transition state of lifestyle. As a result, the customers are shifting from traditional shops to organised retail shops. They not only afford to spend money but also have a strong desire for uplifting their lifestyle.The article discusses about the various services provided by the retail stores in the selected cities, i.e. Kolhapur, Satara, Solapur and Sangli. The services such as billing procedure, customer care, help desk, grievance only are considered in the present article.

2) Objectives of Study

1) To understand the Indian market of the organised retail industry.
2) To study the various service aspects of Organised retail stores in selected cities of western Maharashtra.
3) To asses customer attitude and opinion about organised retail stores in selected cities.
6. Research Methodology of the Study

3) Collection of Data

Primary data was collected from the shoppers of the organised retail stores from Kolhapur, Solapur, Satara and Sangli cities. They were contacted at the retail stores and information was sought from them. One thousand customers of the retail stores were contacted at different times. 1000 customers were contacted by using stratified disproportionate sampling method.

4) Data Analysis and Interpretation

Table No. 4.1: Provision of Hassle Free Complaint Handling

City	Kolhapur		Solapur		Satara		Sangli		Total	
Opinion	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly agree	13	5.2	45	18	69	27.6	45	18	172	17.2
Agree	89	35.6	108	43.2	59	23.6	126	50.4	382	38.2
Undecided	125	50	83	33.2	112	44.8	68	27.2	388	38.8
Disagree	23	9.2	10	4	7	2.8	8	3.2	48	4.8

Strongly Disagree	0	0	4	1.6	3	1.2	3	1.2	10	1
Total	250	100	250	100	250	100	250	100	1000	100

It is observed from the above table that 55.4 % respondents were strongly agree that the hassle free company handling system exist at the retail stores. 38.8 % respondents gave no answer as they never faced any complaints from the retailers. This indicates that the retailers in the region are sensitive to the grievances of the customer. This will help the retailer in the future to increase the business as the complaints are handled smoothly by the retailers in the region.

Table No. 4 .2: Efficient Customer Help Desk Handling

City	Kolhapur		Solapur		Satara		Sangli		Total	
Opinion	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly agree	55	22	96	38.4	100	40	61	24.4	312	31.2
Agree	108	43.2	107	42.8	84	33.6	142	56.8	441	44.1
Undecided	82	32.8	34	13.6	59	23.6	43	17.2	218	21.8
Disagree	5	2	11	4.4	6	2.4	3	1.2	25	2.5
Strongly Disagree	0	0	2	0.8	1	0.4	1	0.4	4	0.4
Total	250	100	250	99.2	250	99.6	250	99.6	1000	99.6

The above table states that 31.2% respondents were strongly agree that the help desk is efficient in handling the customer problems. More positive response was observed in Solapur and Sangli (38 to 40 %) as compared to Sangli and Kolhapur responses(22 to 24%). 44.1% respondents in the region were agree that the help desk is efficient in handling the customer problems.. Overall, it can be noted that 75.3% respondents are quite happy with the assistance provided by the retail stores in the region. 21.8% respondents unable to gave the answer because they may not have taken any help from the help desk at the retail stores. Only 2.5% respondents are unhappy with the assistance provided by the help desk.

Table No.4.3: Satisfaction about Billing Procedure

City	Kolhapur		Solapur		Satara		Sangli		Total	
Opinion	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly agree	100	40	113	45.2	113	45.2	127	50.8	453	45.3
Agree	109	43.6	97	38.8	115	46	96	38.4	417	41.7
Undecided	1	0.4	9	3.6	1	0.4	3	1.2	14	1.4
Disagree	22	8.8	26	10.4	11	4.4	19	7.6	78	7.8
Strongly Disagree	18	7.2	5	2	10	4	5	2	38	3.8
Total	250	100	250	100	250	100	250	100	1000	100

The above table shows that 45.3% respondents are very happy about the billing procedure followed at the retails stores.50 % Sangli respondents are strongly stated about the satisfaction about the billing procedure which is maximum in the region followed by Solapur and Satara ((Around 45%). Kolhapur had shown 40% strong satisfaction level which is minimum in the region.41.7% respondents showed lower satisfaction as compared to the earlier category. This is almost same in the region. Overall , it can be noted that 87% respondents are satisfied with the billing procedure followed at the retail stores. It is observed that the retail stores have increased the number of counters for smooth handling of the billing procedure. 11.6 % respondents in the region were dissatisfied with the billing procedure followed at the stores.

Table No. 4.4: Conducive Environment of the Store

City	Kolhapur		Solapur		Satara		Sangli		Total	
Opinion	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly agree	117	46.8	107	42.8	97	38.8	87	34.8	408	40.8
Agree	72	28.8	64	25.6	104	41.6	110	44	350	35
Undecided	19	7.6	15	6	10	4	13	5.2	57	5.7
Disagree	22	8.8	36	14.4	27	10.8	19	7.6	104	10.4
Strongly Disagree	20	8	28	11.2	12	4.8	21	8.4	81	8.1
Total	250	100	250	100	250	100	250	100	1000	100

The above table shows that 40.8 % respondents are strongly satisfied with the store atmosphere. Best atmosphere perceived by the Kolhapur respondents as compared to the other cities in the region.(46.8%) while 34.8 % is lowest observed in Sangli city. Satara and Sangli respondents have shown better response (41-44%) as compared to Kolhapur and Solapur(26-29%).. Overall 75% respondents felt happy in the store atmosphere. The stores have taken care to establish conducive atmosphere . 18.5 % respondents shows that they are not happy with store atmosphere. There may be some sections which has created bad impression on the mind of the customer. Some sections are crowed or the store itself is crowded market and not quite place being perceived by the customers. 25.6 % respondents of Solapur are most dissatisfied with store atmosphere which is highest in the region while 15.4 % Satara respondents are unhappy with the store atmosphere which is lowest in the region. Now a day's mall culture has grown in the metro cities. People who have visited the malls may have strong effect on the opinion about the store atmosphere.

Table No. 4.5: Opinion about Baggage Good Facility

City	Kolhapur		Solapur		Satara		Sangli		Total	
Opinion	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Strongly agree	65	26	96	38.4	46	18.4	55	22	262	26.2
Agree	83	33.2	88	35.2	109	43.6	98	39.2	378	37.8
Undecided	66	26.4	27	10.8	38	15.2	45	18	176	17.6
Disagree	28	11.2	29	11.6	28	11.2	43	17.2	128	12.8
Strongly disagree	8	3.2	10	4	29	11.6	9	3.6	56	5.6
Total	250	100	250	100	250	100	250	100	1000	100

The above table shows the opinion about the facility of the baggage deposited at the retail store. It shows that 26.2 % respondents are strongly agree that the baggage facility is secured one.37.8 % respondents agree that they have the opinion about the facility of the baggage. Overall 66% respondents have positive opinion about baggage facility. 73.6% Solapur respondents are happy with baggage facility(maximum) while 59.2% Kolhapur respondents are happy with the baggage facility.17.6 % respondents didn't give any opinion because they didn't use this facility.18.4% respondents are unhappy with baggage security.22.8 % respondents from Satara are not happy with baggage facility followed by Sangli(20.8%) ,This shows that the there is mix response for the baggage facility. Significant percentage respondents are not happy with baggage facility. There is need to improve this facility at the stores.

Table No. 4.6: Whether Testing Of Electrical/ Electronic Goods before Selling Done

City	Kolhapur		Solapur		Satara		Sangli		Total	
Opinion	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**	**Frequency**	**%**
Strongly agree	97	37.6	71	28.4	102	40.8	118	47.2	388	38.8
Agree	73	36.8	97	38.8	76	30.4	75	30	321	32.1
Undecided	65	24	75	30	56	22.4	45	18	241	24.1
Disagree	15	1.6	6	2.4	16	6.4	11	4.4	48	4.8
Strongly disagree	0	0	1	0.4	0	0	1	0.4	2	0.2
Total	250	100	250	100	250	100	250	100	1000	100

The above table indicates that 70.9 % respondents were agreed about the testing of the electrical / electronic goods before purchasing. In Solapur, 65.2% respondents agreed about testing as compared to other cities where responses were in the range of (75-78%).24.1 % respondents in the region were not able to decide which may be because of non purchase of such items from the retail stores. Only 5% respondents were disagree about the testing of the products before purchasing. It also indicates around 70% respondents have purchased the electrical or electronic products from the retails stores in the region.

Table No.4.7: Sales Attendants are Helping in Nature

City	Kolhapur		Solapur		Satara		Sangli		Total	
Opinion	**Frequen cy**	**%**	**Frequen cy**	**%**	**Frequen cy**	**%**	**Frequen cy**	**%**	**Frequen cy**	**%**
Strongly agree	31	12.4	61	24.4	77	30.8	62	24.8	231	23.1
Agree	123	49.2	81	32.4	112	44.8	112	44.8	428	42.8
Undecided	33	13.2	32	12.8	13	5.2	28	11.2	106	10.6
Disagree	57	22.8	53	21.2	29	11.6	41	16.4	180	18
Strongly disagree	6	2.4	23	9.2	19	7.6	7	2.8	55	5.5
Total	250	100	250	100	250	100	250	100	1000	100

The above table explains that 23.1% respondents are strongly agreed that the sales attendants are helpful in nature. However, they are found less helpful in Kolhapur stores as the only 12.4 % respondents showed strong positive opinion about them.42.8% respondents stated that the sales attendants do help the customers. Overall 65.9 % respondents were happy with the sales attendants helping nature.10.65 respondents were not able to provide answer as they were neutral. 23.5 5 respondents are unhappy with the sales attendants. They felt that the sales attendants don’t assist them properly during the visit.

5) Findings

i) Staff:- There is a need to train the staff on various fronts. Customer friendliness, support to customers, behaviour at the stores, language used among themselves, complaints about the management, personal discussions etc. require great attention. When customer flow increases in future, then the store must able to handle these staff issues. Proper attitude personnel and training will solve this problem.

ii) Home Delivery:- Some stores provide home delivery while some don't . As a value addition to their service, they must attract the customer by providing home delivery. Those who provide home delivery, they don't promote home delivery. Old age people who are always looking for this facility.

iii) Billing Section:- Long queues are observed on weekend and first ten days of the months. There is a billing pressure on the billing staff. The staff try to shrug the responsibility by sending the customers to other counters. This disappoints the customers. Grievances are mainly poor service, poor product quality and non availability of products. Retailers need to take care of billing system . Proper training need s to be given to the billing counter people. It is hard earned money of the customers and hence confrontation must be avoided on billing issue.

6) Conclusion

In the 21st century, organised retail industry has taken birth. Day by day, macro environmental factors such as demographic, social cultural , economic. Technology, political, legal and natural environmental factors are undergoing changes. International environment has influence on Indian business environment. Everyone has understand the changes. It is difficult to stop the changes. In order to survive in the changing environment, it is essential to adapt to the situation and make necessary changes in oneself. Retail sector is going to grow with lips and bounds in a years to come as there is paradigm shift in the customer behaviour.

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A STUDY ON GROWING ORGANIC VEGGIES WITH ZERO WASTE MANAGEMENT WITH REFERENCE TO SELECTED GARDEN GROUPSIN SANGLI & PUNE

Dr. Adv. Neeta Deshpande
Asst. Professor & Head,Commerce Department,V.P. Institute of Management Studies & Research, Sangli
Email:drneetadeshpande@gmail.com
Dr. R.A.Rathi
Asst. Professor, V.P. Institute of Management Studies & Research, Sangli
Email: renuashishrathi@gmail.com

Abstract

An apple a day need not always keep the doctor away. Because many of the fruits including apples are wore with chemicals and pesticides to give them a longer life. Vegetables like cabbage and cauliflower which are supposed to be very important for women's health are dipped into two or three levels of pesticides to keep them fresh. Many garden lovers, environment friends have formed their groups. Through the social media like whatsApp and face book, these groups are connecting to many people from different cities in Maharashtra. They are undertaking awareness program through their monthly meet, organizing guest lectures, posting different articles, conducting workshops for farmers and local people. They have undertaken the zero waste management campaign and they are growing organic veggies on their terrace garden. The present papercontains both primary and secondary data. Survey is conducted from the group members to know awareness about the danger of pesticide loaded vegetables and fruits, measures to get rid of these dangers, practice of zero waste management by the respondents. This will help to know how the common people can grow the organic vegetables and fruits with zero waste management and maintain the pesticides at bay level.

Introduction:

Various surveys show, fruits, vegetables are on chemical content. Leafy green cabbages and other vegetables, bananas, oranges and apples may be overloaded with some of these harmful pesticides. According to study of the food safety and standard authority of India common food items contain banned pesticides in quantities a thousand times more than the permissible limits. Brinjal tops the chart with level of banned pesticides at 860% above legal limits, cauliflower and cabbage, wheat and rice too had these danger chemicals. The level of Aldine in wheat is 21890 times more than the permissible level. Chlorfenvinfos in rice has measured at 1324% above the allowed limit.

It's a time to reinvest traditional method of farming in India. Until the mid twentieth century, organic farming was the way of life because in that time the farmerswere not able to afford modern agriculture inputs, it was their way of life. Organic farming is native to this country. Traditional agriculture practices of India dates back to more than 4000 years. A closer look at some of the traditional techniques and practices integral to organic farming clearly indicates its linkage to traditional farming systems. The farmers maintain the local varieties for pest resistance and other disease control. They use their indigenous knowledge to predict good and bad harvest, seasons, behavior of the crops, condition of the soil and many other factors. In those days oorganic farming was not about only 'farming without chemicals' but also about the environment, agricultural traditions, traditional seeds, animal welfare, farming communities, and sensible energy use, soil and water conservation.

Because of low productivity, pest attacks on crops, low yield etc people started using more and more fertilizers and pesticides. Unfortunately, many of our farmers are totally forgot the traditional farming ie organic farming. Scientific developments, introduction of various chemical fertilizers and pesticides, changing expectations of farmers, grid to earn more and more money induced the farmers to leave up the traditional farming and adapt with modern farming system. The sorrow is that many people are not aware about the effects of eating pesticide loaded food items. There is an urgent need of reinventing traditional methods of agricultural practices for sustained agriculture production.

Objectives of the study:

1. To study about the awareness of organic products, its benefits and its availability.
2. To study the awareness about the impact of consuming pesticide loaded food products.
3. To study about growing fresh veggies by practicing zero waste management.
4. To give suggestions to implement zero waste management in our area.

Need of the study:

Many people are unaware about the bad effects of eating pesticide loaded food items. They are blindly purchasing the available veggies and fruits from the market. Farmers have different problems so they have given up the traditional method of farming and using chemicals and pesticides more than the required standards.There is a need to increase awareness about the evil effects of using nonorganic food among the common people, farmers and society at large. There is a need to make aware about the concept of zero waste management and make acquaint the common people that how it is possible to practice zero waste management and how it is possible to prepare compost for our garden though the zero waste management. This study focuses on the procedure and practices undertaken by the respondents for zero waste management and growing poison less veggie to protect their families from prospective endangers

Research Methodology:

In this paper both primary and secondary data has been used. Primary data is collected by undertaking survey method. Secondary data has been collected by using different links, articles, newspapers etc. Weighted Average mean and percentage are calculated to know the responses regarding the awareness and practice of zero waste management.

Population:

The primary data has been collected from 415 respondents who are the members of garden groups from Pune and Sangli. Researcher is the member of these groups. She has undertaken the survey and collected the data from these group members who are implementing the zero waste management. It’s a survey method of data collection where total population is considered for the study.

Meaning of organic cultivation:

Organic farming is a method of crop and lives stock production that involves much more than choosing not to use pesticides, fertilizers, genetically modified organisms, antibiotics and growth hormones. Organic production is a system designed to optimize the productivity and fitness of diverse communities within agro-ecosystem, including soil organisms, plants, livestock and people. Its main goal is to develop enterprises that the sustainable and harmonious to environment. It is nothing but reducing exposure to pesticides and dangerous chemicals, it builds healthy soil, combats erosion, fights with global warming and supports water conservation and water health. Organic farming is all about maintaining soil health and entails producing the highest yields possible, in sustainable, eco-friendly manner using a number of techniques. Many research studies proved that organically grown foods contain fewer pesticides residue than conventional food.

What are Pesticides?

Pesticides are chemical substances used to kill pests that might damage the crops and fruits. It is used abundance by farmers. The development in agricultural sector has evidently shown an increase in the use of chemical fertilizers and pesticides during the cultivation of soil. According to health experts these pesticides can prove fatal. Pesticides can affect vital organs like the kidney and lever as well as endocrine system. These are more dangerous for pregnant women.

How are Pesticides Harmful?

Regular intake of fresh fruits is extremely healthy for the body. Fruits contain all the necessary vitamins and minerals which also fit the body's need. But how safe and healthy are these fruits and vegetables? We think that eating well gives our body the essential nutrients that it requires when we consume fresh fruits and vegetables. This might come as a surprise to some of the people but most of the foods contain highly contaminated pesticides residue on them. , Pesticides are used to protect the crops from insects, germs and rodents when the plants are growing up. Residual amount of these chemicals are present on the food when it gets to the grocery store. The pesticide residue cannot easily be removed with plain water. When we consume a fruit, the pesticide residue goes into the body as they get stuck and can make you sick.

Following tables contains the primary data collected from the members of the garden groups to know their awareness about the organic products.

Table 1: Awareness of Evils of Pesticides

Statements	% of Awareness
Are you aware about the veggies and fruits available in market containing pesticides, chemicals?	100%
Are you aware about the health hazards linked with the use of pesticide-loaded food?	98%
Are you aware about pesticides in food can lead to the development of diseases such as cancer, kidney, lung ailments and other dieses	90%

Its true that all these members are environment friendly so all the respondents are well aware about the concept of organic products and all are aware about the numerous health hazards linked to the use of pesticides. They are all read about the evil effects of consuming pesticide loaded food items. Pesticides can have grave effects on the health of anybody consuming fruits or vegetables highly contaminated with pesticides. They are also aware about high level of pesticides in food can lead to the development of diseases such as cancer, kidney and lung ailments. Any exposure to these high chemicals residues in veggies and fruits can lead to childhood cancers, mental health problems and attention deficit hyperactivity disorders among the children.

Table 2: Sources of getting Organic products:

Statements	Agree	Neutral	Disagree
Buying from specific farmers who practice organic farming	300 (72.28%)	----	115 (27.72%)
Purchasing from specific shops that are known to sell organic products	60 (14.46%)	25 (6.02%)	330 (79.52%)
Practicing own organic farming	35 (8.43)	-----	380 (91.57
Practicing growing organic veggies & fruits from kitchen waste	300 (72.28%)	05 (1.21%)	100 (24.09%)

Out of total population, 72.28 % respondents prefer for buying from specific farmers who practice organic farming. All are aware about benefits of using organic food items but only 14.46 % respondents replied that they purchase from specific shops which are known to sell some of the organic products. Only 8.43% respondents have their own land that is practicing organic farming. 72.28% respondents are trying to grow organic veggies and fruits from their kitchen waste and compost.

Table 3: Reasons for buying/ Consumption of Organic Food

Statements	Agree 3	Neutral 2	Disagree 1	Wt.Avg.
They are healthy / nutritious	415	----	-----	3.00
They are safe to consume / not contaminated	330	15	70	2.62
They are tasty	400	10	05	2.95
They are readily available	60	12	343	1.31
Good for management of illnesses	374	05	36	2.81
They are environmental friendly	315	10	90	2.54
No specific reason / indifferent	40	07	468	1.20

The above table depicts the reasons for using organic food items by the respondents. As the Wt average of some responses is more than 2.5 , it means all the respondents are agree that organic products are healthy and nutritious, safe to consume, tasty, good for management of illness and environment friendly. Considering the responses regarding availability, most of the respondents denied that organic products are readily available. Many are taking efforts to grow veggies and fruits from their kitchen waste but in case of some selected veggies and fruits. They responded that, they are unable to get all the products they consume in organic nature

Table 4: Practice of Zero waste management

Statements	% of respondents agree
I believe in zero waste management	96.38%
I never throw degradable garbage in corporation ghantagadi	96.38%
I use all the kitchen waste, garden leaves for making compost for own garden	98.31%
I use all the compost for my garden	100%
Along with own use, I sell the compost to other garden lovers	6.02%
I grow selected veggies and fruits by using homemade compost	72.00%
I use the compost for growing flowers, show plants in my garden	15.67%

It is true that there is evidently some increase in awareness of organic foods and organic farming in these days. All the respondents are engaged in developing their own terrace garden and growing fresh veggies and fruits. The above table depicts that more than 96 % of respondents are implementing zero waste management. They use all the kitchen waste, garden waste to make the compost or vermicompost or for pot filling. 98 % respondents use all the prepared compost for their own garden and 6% respondents are selling the extra compost after using for their garden. Most of the respondents have started growing the veggies and fruits by using kitchen waste and traditional compost, vermi-compost, vermiwash, natural ingredients as pesticides 72 % of respondents are growing some selected veggies like fenugreek, coriander, shepu, mint, palak and other leafy veggies. They replied that they are growing drumsticks, pomegranate, pear, lemons and many more crops. They have planted medicinal plants like termerik, Aeglemarmelos, adulasa, mint, shatavari, tulasi, aloera, ocimumbesilicum etc.. Only 15.67% respondents use the compost for growing flower plants, indoor plants without growing veggies. They also told that they are not using any chemical fertilizers available in market.

Procedure and practice of Zero waste management:

These group members are not only promoting for organic farming but for zero waste management. They believe in kitchen gardening is the best solution to keep pesticides at bay. They said that vegetables can be grown in pots;grow bags even we are living in apartments. These ecofriendly groups are implementing zero waste management. They do not throw away any of the garbage, vegetable residual, food residuals outside the home. They use all the waste which is degradable except plastic for making compost or vermicompost. These group members assimilate the needed information and guide the group members in zero waste management and growing organic veggies and fruits in garden. Daily kitchen waste, dry leafs, stale food items etc can be used for making compost by using natural ingredients like buttermilk, slurry of co cow dung and cow-urine or readymade culture available any agro shop. They use organic things like turmeric, vekhand powder, kapoor, urine of cow, jivamrit ,Nim oil, onion and garlic paste etc. as a pesticide. They said that “Jiwamrit” is the best fertilizer and best pesticide. These group members mostly use Jiwamrit for growing organic veggies and fruits.

Jivamrit: They said that Jivamrut is really an “Amrit” for every plant and every crop. It is prepared by using 10kg cow dung, 5 lts. Of cow urine, 1 kg black jaggery, 1 kg lentil powder or Besan floor, handful of live soil and 200 lts of water. By adding all these ingredients, stir the solution daily in clockwise or anticlockwise (ie in one direction) and keep it for fermentation for 4 to 7 days. Jiwamrita will be ready to pour or spray as a pesticide. The crops, veggies, fruits grown on Jiwamrit will be pure organic, healthy and tasty.

Some of the respondents are using grow bags as a option for pots. Now a day’s grow bags are available which are less costly and durable in nature. These grow bags with many shapes and sizes costing Rs 20 to Rs 150 can be used to grow leafy vegetables and fruit vegetables and fruits on the terrace.

Findings:

1. All the respondents are aware about the numerous health hazards linked to the use of pesticides. They are aware about the high level of pesticides in food can lead to the development of diseases such as cancer, kidney and lung ailments.

2. 72.28% respondents are trying to grow organic veggies and fruits from their kitchen waste and compost and they for buying from specific farmers who grows organic products.

3. All the respondents are agree that organic products are healthy and nutritious, safe to consume, tasty, good for management of illness and environment friendly. But unfortunately, they also agreed that waste for making compost for their garden. Many of respondents are growing the daily used leafy veggies on their terrace garden without using any chemical fertilizers or pesticides.

4. All the respondents are aware about the zero waste management, they practice it and use all the compost prepared from home waste for their garden. All the respondents are engaged in developing their own terrace garden and 72 % respondents are growing fresh veggies and fruits.

Suggestions:

1. These groups should undertake awareness programmes in their own local places and guide the people for zero waste management.
2. Training should be provided to the prospective practitioners by local government authorities.
3. Awareness regarding ill effects of eating chemicals and pesticide loaded food products should be imparted among school children and their parents.
4. The environment friendly groups should undertake the zero waste management campaign with a tag line “our waste our responsibility” to increase awareness among the citizens.

5. These groups can induce the farmers for organic farming by taking the responsibility of marketing their organic products even at extra price. This needs time, efforts to induce the farmers and buyers to grow and consume the organic products only to get rid of ill effects of chemicals and pesticides.

Solution for those who can't grow organic veggies and fruits:

While discussing with them they have suggested measures to keep the pesticides on bay. It's not possible for everyone to go with zero waste management and growing organic veggies on the terrace or surrounding the bungalow. If they purchased organic products from the market, mall, but not 100 percent sure that those produce are really organic then they should try to keep at least these dangerous chemicals at bay level by adopting following measures.

1. Wash the fruits and vegetables in running water four to five times.
2. Soak the veggies or fruits in salt water for a few minutes. This will help to kill the germs.
3. Wash the vegetables or fruits with potassium permanganate solution and wash again with fresh water before consuming them.
4. Peel skin of fruit and vegetables if possible. Smaller the veggie is in size, more organic it is.
5. Washing the veggies with salt water will remove most of the pesticide residues that normally appear on the surface of the vegetables and fruits.

Conclusion:

Kitchen waste gardening to grow organic veggies is possible in every home, in every apartment. The need of an hour is that conducts an awareness programme, launch zero waste management campaign in every city. There is a need to increase awareness among the people that it will be better to buy organic products even if they are significantly more expensive than non-organic products to protect the family from future health problems. Making aware the people about the evil effects of using non organic food items will increase the demand for organic farm produce. It will help the farmers to get market. Even some social members, eco-friendly group members can come forward to organize the farmers who will supply the organic produce and these members will help them to market their produce so that organic veggies and fruits are readily available in the market. There is a need to undertake a survey to understand whether the customers are ready to buy or consider buying organic products even if they are slightly more expensive than non-organic products? All this will take time in implementation. So as a good citizen, one can start zero waste management and start growing veggies at initial stage which will satisfy his/her family need and help to protect the family health. Zero waste management will help to keep the environment clean and healthy.

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CREATIVITY AND INNOVATION

Dr. Sawant Vitthal Kundalika
Associate Professor & HOD Commerce, Savitribai Phule Mahila Mahavidyalaya, Satara(M.S.)
E-mail:vksawant1965@gmail.com

Abstract

Creativity is the capability or act on conceiving something original or unusual. Innovation is the implementation of something new. Invention is the creation something that has never been made before and is recognized. Creativity is the ability of a person or group to make something new and useful or valuable or the process of making something new and useful or valuable. It happens in all areas of life- science, art, literature and music. As a personal ability it is very difficult to measure. Creativity is a function of knowledge, imagination and evaluation. The greater is our knowledge more ideas, patterns or combinations we can achieve. Merely having the knowledge does not guarantee the formation of new patterns; the units and pieces must be shaken and interrelated in new ways. Innovations lead to the overall socio-economic transformation of the society. In the last 50 years innovation has played significant role in improving health, education, transport, communication, infrastructure, energy and Government. "Knowledge can be converted into wealth only through the process of innovation. World leadership in every walk of life is dominated by those, who innovate aggressively and continuously." -{Raghunath Mashelkar}. If you are creative, innovative or driver of change, chances are you will emerge a winner. To be innovative requires creative skills, removal of mental blocks, and rewards for taking risks and challenges. In the present paper an attempt has been made to elaborate creativity and innovation from which we may clear understood relevance of creativity and innovation in well being of the society.

Key Words: *Change, Creativity, Innovation, Society.*

Introduction:

Creativity by individuals or teams is a starting point for innovation. Creativity is concerned with making something useful. Creative ideas may be generated at the individual level or the group level. Creativity cannot be limited and anything which limits cannot contain creativity. Creativity neither denotes super human ability nor a divine gift. Innovation can be simply defined as a "new idea, creative thoughts, and new imaginations in form of device or method". Innovate or evaporate is the watchword of today's competitive environment. Competition is the key factor that rules the business as well as educational world. Advancement of knowledge is possible because of continuous research, learning nature, effective leadership and technology. Creativity and innovation relates with each other to some extent. On the other hand, there is a difference between creativity and innovation. For making non-programmed decisions on unique, novel and non-repetitive problems, it helps mangers to think creatively and innovatively.

Objectives: The specific objectives of present study are as under

- To know and understand concept of creativity and innovation
- To study process of creativity
- To depict need of innovation

Data Nature and Type: The present study is of descriptive in nature. The entire study is based on secondary sources of data. The secondary data has been derived from reputed books and websites in order to fulfill objectives of the present study.

Conceptual Framework of Creativity: The term creativity refers to the ability to produce something that is both new and valuable. Creativity may be defined as an ability to think originally and come out with some novel idea. It is a part of a genuine human thinking process by which a particular individual strikes an idea which may not occur to others. Creativity neither denotes super human ability nor a divine gift.

Creative ideas may be generated at the individual level or the group level. Interaction among members of the group is considered an important source of creativity. In every situation, creative persons go beyond the conventional and beaten track and come out with best ideas and new ways of doing things.

Creativity cannot be limited and anything which limits cannot contain creativity. Learning how to be creative is not the same as learning to bake a cake. Many artists and creators, in western society, creativity viewed as something to do. There is a perception that hard work is required to create the best work. Creativity is strongly linked to receptiveness to a life and what it has to offer us. Creativity flourishes when the truth about things is admitted to oneself. Creativity is a unending process.

Think: What can I do to increase my creativity?

Process of Creativity: There are **four stages** of Creativity process-

Preparation stage: Creative ideas need some preparation; they do not arise in a vacuum. This step involves looking at a problem from different angles.

Incumbation stage: If a creative person draws a blank during the preparation stage, he forgets the problem and concentrates on other problems or activities. After some time, he may experience sudden reflection on the problem, he had relegated to background. And, forms a new idea about the problem by default.

Illumination stage: In this stage, there is a sudden flash of an idea which was being hatched by the creative person. Once the idea is illuminated, the creative person experiences profound relief and satisfaction.

Elaboration stage: The illuminated idea conceived by the creative person has to be set in its right perspective. It is to be verified, revised and modified and accommodated to deal with specific problem.

Learning to be Creative: All persons are creative, the degree of creativity differs. Certain mental locks affect on creativity. Learning is a continuous activity, if the doors of the mind are unlocked:

Looking for the right answer: The given problem may have several right answers, depending on one’s perspective.

Insisting on being practical: Impractical answer to ‘what if’ question, can become a stepping stone to creative insight.

Avoiding ambiguity: Creativity can be developed by too much objectivity and specificity.

Fearing and avoiding failure: Fear of failure can propel us into not acting on our good ideas. This is unfortunate because we learn many valuable and lasting lessons from our mistakes.

Not wanting to look foolish: Humour can release tension and unlock creative energies. Seemingly foolish questions can enhance understanding.

Saying, “I am not creative”: By nurturing small and apparently insignificant ideas we can convince that we are indeed creative.

Creativity Kit-Wisdom from Great Men: The kit-wisdom from great men about creativity quoted below-

- **Abraham Lincoln-** The best thing about the future is that it comes one day at a time.
- **Aristotle-** We are what we repeatedly do. Excellence, then, is not an act, but a habit.
- **Benjamin Disraeli-** The secret of success is consistency of purpose.
- **Edgar Allen Poe –** All that we see or seem is but a dream within a dream.
- **Goethe –** Knowing is not enough, we must apply. Willing is not enough, we must do.
- **Goethe-** Nothing should be more prized highly than the value of each day.
- **Perry Paxton-** Excellence is in the details. Give attention to the details and excellence will come.
  - **Victor Hugo-** There is one thing stronger than all the armies in the world, and that is an idea whose time has come.
  - **William Blake –** Use what talents you posses, the woods would be very silent if no birds sang there except those that sang best.

Conceptual Framework of Innovation: The term 'innovative' involves describing is the any event slightly out of the ordinary. The term innovation appears more frequently in spoken and written transactions compared to scientific research. "Innovation is the process by which knowledge from Research and Development is converted into brands and services that are delivered to Customers" (Ganguly, 2000). Technically speaking, innovation is the process of creating a product or service solution that delivers significant new customer value. In other words, do things differently is the innovation. However, innovation is often also viewed as the application of better solutions that meet new requirements, unarticulated needs, or existing market needs. Such innovation takes place through the provision of more effective products, processes, services, technologies, or business models that are made available to markets, Governments and society.

There are other terms such as 'thinking out of box' or 'lateral thinking' which traits are considered essential for innovation. Free markets provide opportunities and powerful set ups to innovate. For broader socio-economic development, the Government of India has announced 2011-2020 as a decade of innovation. National Innovation Council has been set up to herald innovations for the next 10 years. The educational institutions like Indian Institute of Technologies (IITs), Indian Institute of Managements (IIMs), and Indian Institute of Science are noteworthy in this context. It is a high time now to make a case for academia-industry interaction for innovation. It is noticed innovation moves beyond Research and Development to mean new applications of old technologies, new processes and structures, organizational creativity. Fear of failure inhibits people from taking risks. Therefore, a creator or an innovator should be free from fair of failure.

Coverage of Innovation: The coverage of innovation is unlimited. Innovation involves –

- Thinking differently, creatively and insightfully that enables new inventions and solutions.
- A wide range of activities starting from the process of the origination of an idea to its transformation into something useful.
- In the organization context innovation may be linked to positive changes in efficiency, productivity, quality, competitive positioning and market share.
- Innovation has been studied in a variety of contents including in relation to technology, commerce, social systems, economic development and policy construction.
- All organizations can innovate including hospitals, universities and local Governments.
- Innovation in industry is possible through product or service innovation, new market innovation, operational innovation, disruptive innovation etc.
- Human resource innovation is the implementation of new ideas, methods and technologies to better meet the ever-evolving requirements of the organization and its workforce. It's about anticipating future needs and circumstances rather than simply finding a response to a changing present situation, etc.

Why Innovation is needed? : The robotics engineer **Joseph F Engelberger** asserts that innovations require only **three things** viz. a recognized need, competent people with relevant technology and financial support. The Innovation is needed for the following purposes

- Betterment of lives of people.
- Make a case for change
- Better quality of life i.e. to the advancement of society
- Making the voices of less powerful people heard
- Financial planning
- Cost Management
- Strategy Management
- Operational efficiency and financial performance

- Employee morale, motivation and productivity
- International perspectives
- Market driven studies
- Evaluation studies leading to alternative strategy formulation
- Produce evidence of benefits or harms of a particular policy
- Proposing a new or redefined policy based on evidences/ experiences
- Real life issues based research
- Positive transformation or development
- Real time learning
- Talent Management

Linking of Academia- Industry for Innovation: Progression is achieved through joint efforts of academicians and business leaders. Following type of joint exercises are useful for innovation.

- Contribution by industry to curriculum designing
- Work exposure and practical training to students in industry
- Readiness of industry to associate with university or college
- Joint Conferences
- Collaborative Research

Conclusion: Creativity is the ability to produce original and unusual ideas, or to make something new or imaginative. All persons are creative, the degree of creativity differs. Whereas Innovation can be simply defined as a "new idea, creative thoughts, new imaginations in form of device or method". Decision making and problem solving is a core function of management. Decision making is a complex mental exercise in reality. The webster's dictionary defines a problem as, "a question raised for inquiry, consideration or solution". If every problem can be considered innovatively for the purpose of appropriate solution then quality of situation will be definitely improve favourably. There is a joint responsibility of thought leaders and business leaders towards enhancing India's innovation capabilities. The whole human race whether pre-modern, modern or post modern is involved in a vast process of redefining identity. Success means growth and growth means change. To be innovative requires creative skills, removal of mental blocks, and rewards for taking risks and challenges. Innovation involves creating the best practices of tomorrow.

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ESSENTIALS OF GOOD SAMPLING IN COMMERCE AND MANAGEMENT RESEARCH

Dr. Babasaheb. V. Mali

Head and Associate Professor, Department of Commerce, Kankavli College, Kankavli.

Dist: Sindhudurg (416602)

Abstract

A sample is a part of the universe that can be used asrespondents to a survey orfor the purpose of experimentation, in order to collect relevant. Sampling is an act, process or technique of selecting representative part of a population for the purpose of determining the characteristics of the whole population. The process of selecting a sample from a population using special sampling techniques called sampling. The basic assumption is that the sample selected out of the population are the best representative of the population under study. Good samples are those who accurately represent the population. Accuracy is the degree to which bias is absent from the sample and exactly represent the population. A good sample must be adequate in size and reliable. The sample size should be such that the inferences drawn from the sample are accurate to given level of confidence to represent the entire population under study

Introduction:

There is a need to select the right sample size in commerce and management research. Selection of sample size largely depends on the objective or purpose of the study. If study involves generalisation of findings based on sample survey to the population, the researcher should select large sample size so as to draw proper conclusion and make generalisation based on sample.

Though, sampling helps to improve the performance of the business organization, selection of appropriate sampling techniques generally depends upon geographical area covered under study and size and nature of population under study. Oversized sample of respondents may lead to waste of time, efforts and money. Undersized sample of respondents may lead to inaccuracy of data and therefore, poor research results. So, there is a need for appropriate size of sample of respondents for social sciences research activity.

According to Goode and Hatt, 'Sample is a smaller representative of larger whole'. In sampling, a part of the universe is selected for obtaining information. A sample is a part of the universe actually selected for data collection.

Objectives of the study:

The main objective of the study is to point out the essentials of good sampling in commerce and management research.

Methodology:

In the present study, use of secondary resource is made to evaluate the essentials of good sampling in social commerce and management research.

Essentials of Good Sampling in Commerce and Management Research:

This paper brings to light valuable analysis pertaining to essentials of good sampling in commerce and management research. Therefore, the following are some important essential characteristics of good sampling.

1. Representativeness:

Sampling is a part of representative of the population. It is a part of the universe selected for the purpose of study. The researcher should select the sample members, which have the characteristics of the representative of the universe. In measurement terms, the sample must be valid. The validity of a sample depends upon its accuracy and precision. When research is undertaken to study job satisfaction in police force, then the sample members must be the police personnel belonging to different levels in the police force.

2. Proper selection of sampling method:

The researcher must select proper method of sampling .These methods includes probability sampling and non-probability sampling. Some methods requires less time to complete the data collection. Particularly, convenience sampling requires less time to collect the necessary data.

Therefore, the researcher may select convenience method, if he has limitations of time.

3. Focus on objectives:

The sample size must be selected depending upon the research objectives. If a research is undertaken to find out the impact of unemployment on youth, then the sample size should be larger, as there are more unemployed youths everywhere.

4. Proper sampling frame:

The researcher should select proper sampling frame to collect required information. It is an instrument to obtain addresses or such other information about the various elements of universe. Such sampling frame includes telephone directories, register of members in business organization etc. Before selecting sampling frame, the researcher must take care in relation to representation of each and every unit of universe.

5. Area of the study:

The researcher must consider the size of the area for selecting the sample size. If the area coverage is large, then automatically the size of the sample must be large. In such situation, the researcher must adopt multi-stage cluster sampling. Sample should be selected depending on area coverage of study. Larger the area to be covered , larger will be sample. If study involves larger geographical area such as entire state, then the sample size should be large.

6. Economical:

A good sample should be cost effective. It should facilitate proper data collection without putting burden on available resources. A sample should be designed keeping mind availability of funds. The sample size must be economical i.e cost- effective. It should not put extra burden on the resources. The sample size should be such that it facilitates proper collection of data.

7. Proper sampling plan:

Researcher should execute his data collection, only after framing proper sampling plan. The researcher must prepare a sampling plan including sampling unit, sampling frame, methods of data collection, sources of data, resources required for the data collection, and time frame to collect necessary data. Proper sampling plan will help researcher to decide about the right sample size, which will help him to facilitate proper collection of data.

8. Suitability:

A good sample must be adequate in size in order to be reliable. The sample should be of such size that the influence drawn from the sample are accurate to the given level of confidence. The sample size should be suitable to collect relevant data. If the research is conducted to find out reading habits of college students in particular city, then the sample would be students from the colleges of that particular city and the sample size must be smaller.

9. Flexibility:

A good sampling is one which is flexible and not rigid. The sample size should not be rigidly followed. The sample size can be modified depending upon the circumstances. The sample size must be may be reduced, if sufficient information is already available or if there are some limitations of time and funds. However, sample size may be increased , if proper information is not available from the current sample.

10. Proper selection of sample Unit:

The sample unit must be appropriate depending upon the type of research. The Universe comprises of the elements, and each element can be further divided into units e.g if a study is conducted to study job satisfaction among bank employees, then the bank employees comprise the universe. The sample units may include male and female employees , junior or senior employees.

11. Accuracy:

Accuracy is defined as the degree to which bias is absent from the sample. An unbiased sample is one which exactly represents the population. It is free from any influence that causes any difference between sample value and population value.

12. Sampling techniques:

Researcher should select sample by using appropriate sampling techniques. He may use probability or non-probability sampling techniques depending on the requirement of the study and availability of resources.

13. Precision:

The sample must yield precise estimate. Precision is measured by the standard error or un-standard deviation of the sample estimate. The smaller the standard error or estimate, the higher is the precision of the sample.

Findings:

1. Good sample must be adequate in size in order to be reliable.
2. Sample is a part of the universe selected for the purpose of study.
2. A good sampling is one which is flexible and not rigid.
3. A good sample is cost effective.
4. Researcher selects sample by using appropriate sampling techniques.
5. Selection of sample depends upon area coverage of the study.
6. Sampling facilitate proper data collection without putting burden on available resources.
7. A sample must be representative of the population.

Suggestions:

1. Sample size should be suitable to collect relevant data.
2. A sample must be representative of the population.
3. The size of sample should be appropriate.
4. The sample size must be selected depending upon the research objectives.
5. The sample size should not be rigidly followed.
6. Researcher must select proper method of sampling.
7. The researcher should select proper sampling frame to collect information.
8. The sample size must be economical.
9. Sample size should be suitable to collect the relevant data.
10. The researcher must consider the size of the area for selecting the sample size.
11. Researcher should select sample by using appropriate sampling techniques.

Conclusion:

Researcher must first consider the availability of resources, and then plan for the sample size. He should select sample by using appropriate sampling techniques. He may use probability or non-probability sampling techniques depending upon the requirement of the study and availability of resources. Good sampling offers better quality results, so size of the sample should appropriate, depends on the size of universe.

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STUDY OF AGRICULTURE FINANCING BY THE PRIMARY AGRICULTURE CO-OPERATIVE SOCIETIES AND ITS IMPACT OF NON- PERFORMING ASSETS AND THEIR PROFITABILITY

Dr. D.S. Borkar
Asst. Professor, Shahu Mandir Mahavidyalaya, Parvati, Pune- 411 009
Email: borkards.72@rediffmail.com

Abstract

Primary Agriculture credit societies (PACS) in draught prone area of Maharashtra are making loss every year, their accumulated losses increased year after year with huge amount o f over dues and poor deposit mobilization. Most of them are not viable to perform and full fill the credit needs o f their Members PACS being grass root level institutions providing credit and services to the agriculture members are not able to recover loans and mobilize their deposits due to low production and low income from the agriculture of this area. Therefore PACS in this area are making losses most o f the times and becoming Non-viable to perform their operations.

Keywords: *Primary Agriculture Coop. Societies(PACS), Non Performing Assets, Loans and over dues, Profitability.*

Introduction :

Agriculture is the backbone of the Indian economy. India is predominantly agriculture dominated country. According to the latest (2011) census report there are 6,40,867 villages spread all over India. Village continues to be the basic unit of Indian census. Agriculture provides livelihood to about 65 per cent of the labour force. 43 per cent of the geographical area is used for agriculture purposes. Even today the majority of the agricultural operations are carried out traditional manner. Majority of the agriculture is dependent on the vagaries of monsoon. As compared to the western world the productivity of the Indian agriculture is very less and steps are being taken to switch over to use latest technology.

India is a developing country wherein capital formation is low. Due to variety of reasons the Indian agriculturists are solely dependent on Bank finance. Over the years India has established several institutions which are catering to the financial needs of the agriculture sector. In the year 1969 the Govt. of India has nationalized 14 Indian commercial banks and one of the reasons for taking up this move was to ensure that the flow of credit which is scarce should go according to the Govt. of India's planned priorities. Until then certain vital sectors of the Indian economy like agriculture, small scale industry, transport operators, retail traders, professionals and exports were not getting priority in the matter of allocation of credit. Subsequent to nationalization the Reserve Bank of India had directed the nationalized banks to increase their direct lending to agriculture and had set out a target of 16% of the total credit given by the banks.

In the year 1991 the Govt. of India established National Bank for Agriculture and Rural Development to pay special attention to the agriculture finance as well rural development. During the course of the last decade even the urban cooperative banks have also been allowed to extend credit to activities allied to agriculture. Thus the flow of credit to agriculture has increased.

Objectives :

1. To study the present working of the PACS.
2. To study their financial standing
3. To analyze the causes of growing NPA and its impact on profitability

Research Methodology :

The study is based on Secondary data. The data has been collected from books, magazines and websites.

Cooperative movement in Maharashtra :

Co-operative credit System in Maharashtra has all along been a leader in cooperative movement. Cooperative has become a way of life for people in the State. Almost 50% of the State's population is connected to 1.78 lakh cooperative societies, covering different aspects of people's day to day life. We have about 20,000 primary agriculture credit cooperative societies and 31 district central cooperative banks. As against six villages covered by the society in the country, we in Maharashtra have one society for two villages. More than 10 million farmers are members of the primary societies. The cooperative credit system in the State accounts for 65% of the credit disbursements for agriculture as compared to 35% at national level. That is why, the State needs to ensure that the cooperative credit institutions remain vibrant and work in a professional and competitive environment.

Co-operative movement in Maharashtra is based on the remarkable developments in co-operative societies and co-operative banks. Various institutions in the above fields are playing vital role in the process of economical, political and social development of Maharashtra. Maharashtra state is one of the leading states in the co-operative movement in India. Co-operative in State of Maharashtra have made a tremendous development during the last four and half decade, several types of co-operative societies and banks stated in Maharashtra with mission to provide overall services to their members and after all to serve for the nation. In order to development the socio-economic conditions of the rural society's co-operatives have no challenge. Co-operatives have spread over all in each and every type of services which are necessary for a common man especially contributed a lot in the uplift of the rural people. Yet, it is observed that there are some weakness and some obstacles in co-operative movement, therefore, the movement is working only on the spirit of the people and this will give strength to

people to overcome on any challenge.

Banking Sector Reforms :

In the year 1991 the Govt. of India launched economic and banking sector reforms. The Reserve Bank of India accepted Basel Committee recommendation and introduced new accounting norms for the banking industry. These norms include Capital adequacy, Asset Classification and Provisioning. These were with a view to bring in greater transparency in the banking sector. These norms are gradually in a phased manner have been implemented by the Cooperative banking sector. In India the short term agricultural credit requirements of the agriculturists are met by the Primary Agricultural Coop. Credit Societies (PACS), which get funding through District Central Coop. Bank. These DCC Banks in turn get funding from the NABARD.

Because of the implementation of the banking sector reforms and due to variety of reasons the financial strength of the PACS has been worsening year after year. "Half of the Primary agriculture credit societies are heading to liquidation", During the past 5 years the number of PACS showing losses has increased by 540". Mohan Takalkar, Amaravati:

The PACS are the important institutions providing short term agriculture credit are now heading to liquidation. Currently there are 21,238 PACS of which 11,435 PACS i.e. 53% societies are showing losses and thereby these institutions have become handicapped.

PACS are performing a vital role in providing primary agriculture credit in the form of short term loan in the primary agricultural operations. However, during the last two decades the heavy percentage of overdue, thereby insufficient funds for lending, and the irregular availability of the funds for lending has resulted in weakening the PACS. According to the sources from the Cooperative Commissioner's office, at present there are 21,185 PACS are functioning wherein the working capital of about Rs.16,887 crores is there and there are total 35.01 lakh members, of which 28 lakh are small farmers and the remaining are marginal farmers. For various reasons totally 11,279 PACS are in losses and the percentage of these societies to the total PACS works out to 53.2 per cent. Therefore, the agriculturists have to approach the Sahukaras. PACS borrow from DCC Banks at 4 per cent and lend to their members at 6 per cent. However, on this margin of 2%, it is difficult to run the PACS throughout the year. During the last year the State Govt. has provided financial assistance to those PACS who have provided agriculture loan on the basis of their loans provided, but this has not been enough to arrest the sinking position of these PACS.

Reasons for Poor Recovery of Loans in PACS

A. INTERNAL REASONS	B.EXTERNAL REASONS
1. laxity in internal control system	1. change in policy environment
2. poor management information system	2. inadequate market linkages
3. low motivation and involvement of staff	3. change in economic conditions
4. poor industrial relations climate	4. change in technology
5. improper identification of borrower	5. political interference
6. under or over financing	6. target approach under government sponsored programmes
7. lack of post disbursement follow up	7. legal process
8. lack of appraisal skills	8. geographical factors
9. failure to ensure adequate, rapport with govt agencies	9. loan waiver, write off etc.
10. perception of bank as a charity institution	
11. delay in loan sanctioning	**C. EXCLUSIVE REASONS**
12. insufficient gestation or repayment period	1. lack of transparency
13. lack of borrower contact and poor understanding of rural clientele	2. lack of professional management
14. no thrust on recovery	3. inadequacy of non-official and member education
15. Personal accident, death etc.	4. imbalance among tiers
16. misutilization of loan	
17. willful default	
18. diversion of funds	
19. shifting of place of residence or business	
20. lack of technical and management skills	
21. poor maintenance of assets	

Causes of NPA of PACS :

Cooperatives in India were shaped with a view to provide formal credit to agriculture and rural cottage and village industries which in 50's were organised in the form of Cooperatives. Over the year, the cooperatives have lost the place of prominence which they once enjoyed and are now in the middle of massive transformation. Agricultural loaning has been plagued with uncertainties. Many times natural calamities have forced bank to restructure and write of old loans. Writing of old loans have become a big political issue which many feel tends to encourage culture of willful default. Large scale defaults of loans outstanding have the impact of eroding the financial soundness of the system, critically affecting the operational efficiency. Recovery of credit is absolutely essential for recycling of credit. Timely recovery of advances keeps the business running and continues flow of funds helps retaining the customers and reducing Non-Performing Assets [NPAs]. The paper intends to examine the magnitude of NPAs in the Cooperative credit system, causes for the same, strategies adopted by different banks in reducing the Non-performing assets and the future road Map.

The ever declining financial condition of PACS is a cause of concern for all. Therefore, certain urgent steps are required to be taken by the Govt. of India / RBI and the State Govt. For taking up some long term solutions the researcher is of the view that a detailed study of the current agricultural credit delivery system and monitoring needs to be looked into afresh. Then only proper and viable long term solution can be thought of.

Result of NPA on PACS :

Various performance indicators of Primary Agricultural Cooperative Credit Societies (PACS) in Maharashtra do show perceptible improvement over time, particularly in respect of their share capital, owned funds, deposits, working capital, loan advancement and profit profile. Nonetheless, the period gone by has also been marked with a declining trend in borrowing member per society, slower growth in recovery of loan and faster growth in loans overdue.

Conclusion :

With the above analysis, it is observed that the PACS are faced with bulging of NPAs resulting in lower income higher provisioning making a dent in their profit figures. Since NPA affects the profitability and financial strength of the PACS. The NPAs of PACS has been increased for the past years due to nil recovery from water supply's societies, spinning mills, fishery societies and poor recovery from agricultural sector, government sponsored schemes like gas loan etc. Loan borrowers are not able to repay their debts because their financial health is not good. Due to monsoon failure for the past few years the due from agricultural sector are also low. Government should help the bank because the financial strength of the weaver's societies, spinning mills and wholesale stores is not good. The DCC Bank would have been still in a better position; if the Government should help the bank to reduce their Non- Performing Assets which will helps to the Primary Agriculture Credit cooperative societies for improve their financial position.

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A STUDY OF CUSTOMER SATISFACTION WITH SPECIAL REFERENCE TO INSURANCE COMPANY

Dr. Sunil Subhash Patil

Assistant Professor, Department of Commerce & Business Management, D.A.V. Velankar College of Commerce Solapur

ABSTRACT

The changing customer needs and wants competition, society and Government makes far reaching impact on today's business. Industrial and business growth can be achieved through the unique marketing policies and strategies. The marketing has special significance in underdeveloped as well as developed economies. A rapid development of economy is possible only by adopting modern of 'Marketing'. The primary objective of this study is to determine customer satisfaction among Life Insurance of Bajaj Allianz Customer-oriented thinking requires the company to define customer needs form the customer's point of view. Every buying decision involves tradeoffs and management cannot know what these are without researching customers thus a insurance policy buyers would like a safe, attractive bonus, higher interest rate, attractive accident benefits & so on, under the less price or lower premium. Since all of these desirable features cannot be combines in one policy, the designers must make hard choices based on knowing customer trade-off.

Keywords- *Customer, Satisfaction, Life Insurance, Policies, Strategies, Changing needs.*

INTRODUCTION

Today the world is moving with a pace of light, everything is now becoming lightning fast and in execution of any process of business the ultimate goal is Customer Satisfaction and Response. Every organization is keen that their customers are satisfied and they get their positive response. Companies wanting to win, let alone survive need a new philosophy, only customers centered companies will win, those that can deliver superior value to their target customer these companies will be adopt in building products they will be skillful in market engineering, not just product.

The Bajaj Group is amongst the top 10 business in India. Its footprint stretches over a wide range of industries, spanning automobiles (two-wheelers and three wheelers), home appliances, lighting, iron and steel, insurance, travel and finance. The group's flagship company, Bajaj auto is ranked as the world's fourth largest two and three wheeler manufacturer and the Bajaj brand is well-known in over a dozen countries in Europe, Latin America, the US and Asia.

Founded in 1926, at the height of India's movement for independence form the British, the group has an illustrious history. The integrity, dedication, resourcefulness and determination to succeed which are characteristic of the group today, are often traced back to its birth during those days or relentless devotion to a common cause. Jamanalal Bajaj, founder of the group, was a close confidant and disciple of Mahatma Gandhi. In fact, Gandhiji had adopted him as his son. This close relationship and his deep involvement in the independence movement did not leave Jamanalal Bajaj with much time to spend on his newly launched business venture.

Bajaj Allianz, Gadhinglaj Branch is established in 14th Jan. 2006. The Gadhinglaj Branch office is located Ajara-Sankeshwar Road, Daddi complex, Gadhinglaj. Current branch Manager is Mr.Vaibhavkumar Gurav (B.E Chemical, M.B.A Marketing). This branch is rating as "Excellent" in audit inspection. The branch is working with 7 development officers, 350 agents and 150 Lead Generators. All the branches of Bajaj Allianz are interlinked with the help of computerization and own intranet system using OPUS software systems.

OBJECTIVES OF THE STUDY

[1] To study the whole concept and system of organisation and also to know the awareness of Bajaj Alianz. Life Insurance Company Ltd.

[2] To study customer satisfaction for insurance products of Bajaj Allianz life Insurance Co. Ltd.

[3] To know response of customers regarding insurance products of Bajaj Allianz life Insurance Co. Ltd.

[4] To give suggestions to organisation after study to enhance customer satisfaction and earn positive response from customers.

HYPOTHESIS OF THE STUDY

[1] Competitive pricing & quick honest response may earn the customers trust with satisfaction.

[2] Services and Appreciation in investments provided by company to customers may lead company towards market leadership.

RESEARCH METHODOLOGY ADOPTED

Unit Selected- Bajaj Allianz Life Insurance Company.

Area Selected- For the purpose of research the researcher has selected rural areas of Gadhinglaj Taluka, District- Kolhapur, Maharashtra State.

Type of Research - Empirical Research facts finding investigation with adequate interpretation and identifying the various problems.

Data Source:

Primary source- collected by arranging extensive filed work, for this purpose questionnaire of selected question is prepared and distributed among policy holders, customers were interviewed, company personnel’s discussion and interaction was conducted

Secondary source- for secondary sources researcher has referred published literature by various magazines, research articles, seminar papers, company reports, manuals, database, dairy, website etc

Research Approach- Field Study Method

Research Instrument- Structured Questionnaire

Sampling Size- 200

Sampling Procedure- Purposive Convenience Sampling

Sampling Unit- Policy holders

Selection of Sample- 200 samples are selected from all the villages of Gadhinglaj Taluka through branch database.

Techniques Used- Likert Rank Scale and Garret’s ranking

RESULTS AND DISCUSSION

A. Occupation

By analysing the data it is found that out of total respondents (44%) of the respondent are belonging from agriculture sector. Since the study from rural area, majority are farmers. (22%) of the respondents are government employees, (10%) of the respondents are businessman, (6%) of the respondents are cooperative employees, (4%) of the respondents are private sector employees and (14%) of the respondents are in other category. So majority are farmer and government employees who approach for insurance policy of the company.

B. Monthly income

As far as monthly income is concerned, out of the total respondents it is found that (36%) of the respondents are belonging from >30,000 income group, (32%) of the respondents are belonging from 20,000-30,000 income group. Whereas (16%) of the respondents are belonging from 10,000-20,000 and <10,000 income group. So majority of the respondents whose income is high are farmers and government employees.

C. Priority for insurance policy

Priority for insurance policy is considered than out of total respondents (45%) of the respondents are taking the insurance policy for future provision, (29%) of the respondents taking the policy to eliminate risk and (26%) of the respondents taking the insurance policy to invest money for future benefit. So majority of employees take insurance policy for future provision and to reduce the future risk.

D. Information about policy schemes and facilities

The availability of information is considered about different policy schemes and facilities; it is found that out of total respondents (86%) of the respondents are able to get all information easily regarding the different policy, schemes and facilities offered by the company. (14%) of the respondents are not able to get the information easily.

E. Product satisfaction

Satisfaction regarding different products of the company is considered than out of the total respondents it is found that (80%) of the respondents are fully satisfied. (10%) of the respondents are partially satisfied, (6%) of the respondents are partially dissatisfied and (4%) of the respondents are fully dissatisfied. So it is indicate that the customers are satisfied with the different products of the company.

F. Policy premium

Policy premium is considered than it is observed that out of the total respondents (86%) of the respondents feel policy premium is reasonable, whereas (14%) of the respondents feels policy premium is high. So majority of the respondents feels policy premium of the company is reasonable to pay.

G. Satisfaction for mode of premium facility

Customer satisfaction for mode of premium facilities provided by the company is considered than out of the total respondents (100%) of the respondents are satisfied with the mode of premium facilities provided by the company. So the company is maintaining good customer relationship management.

H. Views regarding comfortable mode of premium facility

Customer views regarding comfortable mode of premium installation services is considered than out of total respondents (58%) of the respondents are comfortable to pay premium yearly, (37%) of the respondents are comfortable half yearly, (3%) of the respondents are comfortable single premium and (2%) of the respondents are comfortable with quarterly premium installation services. So majority of the respondents prefer yearly premium installation service.

I. Communication about dues/date of premium in advance

Organizational communication to the customers about dues and date of premium well in advance to the respondent is considered than out of the total respondents (100%) of the respondents are agreed that organization communicate about due and dates of the premium well in advance. So company is maintaining good customer relationship management.

J. Bonus rate

Bonus rate provided by the company is considered out of total respondents (78%) of the respondents are agree that bonus rates charged by the company is reasonable, (16%) of the respondents says bonus rate are low and (6%) of the respondents says bonus rates charged by the company are high. So majority of the respondents are agree that company charge reasonable bonus rate to the customers.

K. Loan facility provided to policy holder

Loan facility provided to policy holder is considered than out of total respondents (100%) of the respondents are agreed that company provides loan facility to the policy holder. So company makes the provisions for loan facilities to its customers.

L. Promotional activities

Fulfillments of promotional activities by the company is considered than out of total respondents (60%) of the respondents are agree that company provide the promotional activities whereas (40%) of the respondents say to some extent company provides but not as per the promise made by the company. So company should concentrate on promotional activates and try to fulfill them.

M. Satisfaction with insurance agent

Views regarding insurance agent is considered it is found that out of total respondents (78%) of the respondents are satisfied with the insurance agents. (18%) of the respondents are highly satisfied with the insurance agent and (4%) of the respondents are less satisfied with the insurance agent. So company agents provide all the necessary information to the customer regarding all the policy matters and their benefits which supports customers in decision making.

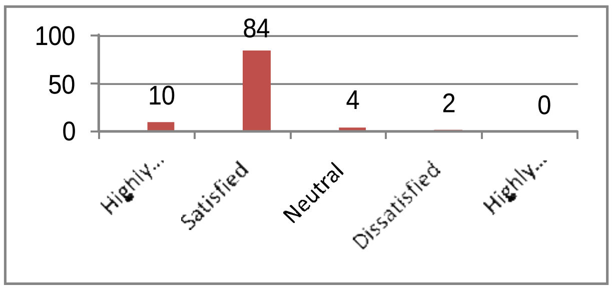
N. Satisfaction for services provided by the company Level of satisfaction with the services provided by the company is considered than out of total respondents (90%) of the respondents are fully satisfied with the services provided by the company, whereas (10%) of the respondents are partially satisfied with services provided by the company.

O. Satisfaction for services provided by the Gadhinglaj branch

Level of satisfaction with the services provided by the Gadhinglaj branch considered than out of total respondents (86%) of the respondents are fully satisfied whereas (12%) of the respondents are partially satisfied and (2%) of the respondents are partially dissatisfied. Overall it is observed that gadhinglaj branch customers are satisfied with the services provided by the company. So company is covering all the rural part of the Maharashtra, with good customer service support.

Testing Of Hypothesis (Descriptive Testing)

[1] Competitive pricing & quick honest response may earn the customers trust with satisfaction.



By applying Likert Rank Scale above graph shows that out of the total respondents (84%) of the respondents are satisfied with the company's customer care service. So the mentioned hypothesis by the researcher that Competitive pricing & quick honest response may earn the customers trust with satisfaction is <u>Accepted.</u>

[2] Services and Appreciation in investments provided by company to customers may lead company towards market leadership.

Garret's ranking techniques was used to rank the company preferred by rural customers. According to this technique the order assigned to different company by the respondents were converted into ranks by using the formula

$$\text{Percent} \qquad \frac{100\,(R_{ij} - 0.5)}{}$$

Where R_{ij} = Rank given to the i[th] attributes by j[th] individual

N_j = Number of the attributes ranked by the j[th] individual.

By referring to the Garret's table the percent position estimated were converted into scores (Garret's and WoodWorth 1969).Thus for each company, the scores for the various respondents were added and the mean score was estimated. The attributes with the highest mean value was considered as the most important one and the others followed in order.

Sr.No	Company	Mean	Rank
1	LIC	64.35	II
2	SBI Life Insurance	38.35	IV
3	Bajaj Allianz	75.25	I
4	ICICI Prudential	42.55	III
5	Others	34.25	V

From the above Garret's table shows the highest score for the Bajaj Allianz Company. So the mentioned hypothesis by the researcher that, services and Appreciation in investments provided by company to customers may lead company towards market leadership is <u>Accepte</u>d.

Conclusion

[1] As India is an agriculture oriented country it is the customers are from agricultural sector.

[2] Due to emergence of private companies in insurance sector, the people are more aware about insurance.

[3] As now people are more frequently traveling which has raise probabilities of uncertainties like

accidents so people want to cover these uncertainties and hence the insurance has become basic need of family.

[4] Number of insurance consultants is increased and these increased numbers of insurance consultants are reaching to more customers hence now customers are more informed about different policy schemes & facilities.

[5] Organization has developed new development 'Renewal vertical' for renewals which keep customers informed about due dates of premium so the customers can arrange their premiums before due dates.

[6] Organization has developed online premium payments, renewal cheque collection from customer's home so customers save their valuable time.

[7] Competition among insurance companies has forced them to give max possible bonus rate so customers are more satisfied with bonus rates.

[8] It is human psychology more it gets its better so customers are ready to switch to other companies if they increase their bonus rates.

[9] Bajaj Allianz has now become top private life insurance company and it has become a 'brand' now so customer are more willing to invest in Bajaj Allianz

[10] Nowadays insurance plans are linked to various funds like equities which are directly related to stock market hence returns are variable & fluctuating so companies cannot offer loans to customers.

[11] Company is more keen towards training & development of employees and agents hence they are more effective in market, and give more satisfactory services to customer.

[12] Bajaj Allianz is raising their each & every department to become more prompt & customer friendly. So the Gadhinglaj Branch is providing more & more satisfactory services to their customers.

Suggestions

[1] Company should introduce new plans with small premiums and Recurring Deposit (R.D.) schemes as customer is belonging from agricultural sector.

[2] Company should introduce more attractive pension & child plans because half of the customer have their monthly income around less than 30,000/- and they take insurance for future provision.

[3] Company should arrange seminars, workshops, public awareness, and camps to educate the customers about benefits of investing money in insurance than other sources of investment.

[4] Company should revise & raise their bonus rates more frequently.

[5] Company should make their renewal department more prompt & develop their communication skills to communicate due dates of premium well in advance.

[6] Company should more competitive with bonus rates and their times consuming services.

[7] Company employee and agents should be more customer friendly by taking care of their requirements.

[8] Company should focus more on rural parts and increase their penetration in rural markets.

[9] Gadhinglaj branch should frequently under take various activities such as dental checkup camps at school, drawing, competitions to aware their presence in city.

[10] Sometimes promises made during promotions are fulfilled up to some extent only so it is suggested to try fulfill the promises up to max possible limits.

[11] Company should advice their agent to get proper appointments of customer before visiting so it will take care of their convenience.

[12] Company should focus on more qualified insurance consultants so they can consult their customers with more ease and perfection.

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GRIEVANCE MANAGEMENT IN INDIAN SMALL SCALE INDUSTRIES- A CHALLENGE

Dr. Bhore Nikita (Dr. S. B. Shete)
Assistant Professor, Department of Business Economics
Ganpatrao Arwade College of Commerce Sangli,

1. Introduction:-

In their working lives, employees occasionally have cause to be uncomfortable, disappointed or aggrieved either about certain managerial decisions, practices or service conditions. The question then is whether this particular symptom or feeling is given any attention or is ignored altogether. What are the pros or cons of each of the approaches. To a large extent, the approach will be governed by several variables such as the style of management, size of the enterprise, level of education of workforce, technology of the plant and extent of unionization of workforce.

In the present-day social context, especially in democratic systems, it is accepted that employees should be able to express their dissatisfaction, whether it be a minor irritation, a serious problem or a difference of opinion with the supervisor over terms and conditions of the employment. In respect of the latter, it could stem either from the interpretation of the contract, or in the absence of a negotiated collective contract between management and union.

In India, the government has been making a plea for grievance machinery at the plant level ever since 1956-58 when the standing committee of the Indian Labour Conference submitted a draft on the various aspect of a grievance procedure. The National Commission of Labour Set up by the Government as a tripartite body in 1969 also spelt out the nature of grievance and a model grievance procedure. However, this remains a recommendation and is not a statute yet. In effect, government machinery can only recommend but it is up to the respective managements of each enterprise to formally adopt, or reject, the grievance procedure. It must be noted, though, that there are very many instances in India today where the corporate management and union, through the collective bargaining process, have adopted the grievance procedure.

The grievance procedure is one of the more important means available for employees to express their dissatisfaction. It is also a means available to management to keep a check on relevant diagnostic data on the status of the organization's health. There are other means also for this, such as decline in production/output (other things being equal), change in an individual's work habit and approach to the job itself. Statistical indexes taken together and analysed to determine a pattern could also be revealing- indexes such as absenteeism rates, accident data, request for transfer, number of disciplinary cases and separation and quits. Besides, there are some employees who by nature are not forthcoming and hence may not like to avail the grievance machinery; in such cases these indexes have an added justification. Nevertheless, rather than wait only for the grievance mechanism to indicate the state of the organization's health. The management could use the above indexes in conjunction with the grievance procedure to anticipate problem areas and take corrective action, or introduce new policies, as the situation may demand.

Whether this channel of upward communication will, in the first instance, be implemented will depend on the management's approach, the extent of unionization, and the union's strength in each particular plant.

2. Understanding Employee Grievances In Industry:-

a) Step Ladder Method

In the step ladder method (also called the formal procedure), the aggrieved employee first places his grievance before his immediate superior/supervisor (who acts as a first level grievance machinery) for suitable consideration. If the employee is not satisfied with the decision given by his immediate superior, he is allowed to take his grievance to the departmental head and to higher levels if necessary.

b) Open Door Method

Open door method (also called informal procedure) is an alternative to step ladder method for the settlement of grievances of employees. Here, formal grievance procedure is not followed. An aggrieved worker is allowed to go directly to the top management executive with his complaint for consideration and suitable action (remedial measure). There is no formal procedure. The doors of the top executive/chief executive are always kept open to the employees and they are allowed to approach him directly with their complaints/grievances.

c) Observations

A manger/supervisor can usually track the behaviour of people working under him. If a particular employee is not getting along with people, spoiling materials due to carelessness or recklessness, remaining absent etc., the signals are fairly obvious. Since the supervisor is close to the scene of action, he can always find out such unusual behavior and report promptly.

d) Opinion Surveys

Surveys may be conducted periodically to elicit the opinions of employees about organization and its policies. Group meetings, periodical interviews with workers and collective bargaining sessions are also helpful in knowing employee discontent before it becomes a grievance.

e) Gripe Boxes

A gripe box may be kept at a prominent location in the factory for lodging anonymous complaints pertaining to any aspect relating to work. Since the complainant need not reveal his identity he can express his feelings of injustice or discontent frankly and without any fear of victimization. Gripe boxes are different from suggestions with name written on them.

f) Exit Interview

Employees usually leave their current jobs due to dissatisfaction or better prospects outside. Exit interview, if conducted carefully can provide important information about the employee's grievances. If the manager tries sincerely through an exit interview, he might be able to find out the real reasons why the employee is leaving the organization.

3. Nature and Causes of Grievances in Industry:-

(a) Grievance Resulting from Working Conditions:

- Improper matching of the worker with the job.
- Changes in the schedules and procedures.
- Non-availability of proper tools, machines and equipment for doing the job.
- Tight production standards.
- Bad physical conditions of workplace.
- Failure to maintain discipline (excessive discipline or lack of it, both are equally harmful).
- Poor relationship with the supervisor.

(b) Grievance Resulting from Management Policy :

- Wages payment and job rates.
- Leave
- Overtime
- Seniority
- Transfer
- Promotion, demotion and discharges
- Lack of career planning and employment development plan
- Hostility toward a labour union

(c) Grievance Resulting From Alleged Violation of:

- The collective bargaining agreement
- Central or state Laws
- Past Practices
- Company rules
- Management's responsibility

(d) Grievance Resulting from personal maladjustment:

- Over-ambition
- Excessive self-esteem
- Impractical attitude to life etc

4. Personnel Manger And Grievances Handling:-

(a) Role of Personnel Manager in Grievance Handling

Grievance and discipline handling are one of the personnel roles that few other people want to take over. Ambitious line managers may want to select their own staff without personnel intervention or by using the services of consultants. They may try to brush their personnel colleagues aside and deal directly with trade union officials or organise their own management development, but grievance and discipline is too hot a potato. Though it may seem like a thankless task that is 'pushed onto' personnel, it is now a major feature of personnel influence and power within the organization. The requirements of the law regarding explanation of grievance handling and the legal framework to avoid unfair dismissal combine to make this an area where personnel people must be both knowledgeable and effective. That combination provides a valuable platform for influencing other aspects of organizational affairs. The personnel manager who is not skilled in grievance and discipline is seldom in a strong organizational position.

(b) Reasons for Adopting a Grievance Handling Procedure

- Most grievances seriously disturb the employees. This may affect their morale, productivity and their willingness to co-operate with the organization. If an explosive situation develops, this can be promptly attended to if a grievance handling procedures already in existence.
- It is not possible that all the complaints of the employees would be settled by first-line supervisors, for these supervisors may not have had a proper training for the purpose, and they may lack authority. Moreover, there may be personality conflicts and other causes as well.
- It serves as a check on the arbitrary action of the management because supervisors know that employees are likely to see to it that their protest does reach higher management.
- It serves as an outlet for employee gripes, discontent and frustrations. It acts like a pressure valve on a steam boiler. The employees are entitled to legislative, executive and judicial protection and they get this protection from the grievance redressal procedure, which also acts as a means of upward communication. .
- The management has complete authority to operate the business as it seems fit- subject, of course to its legal and moral obligations and the contracts it has entered into with its workers or their representative trade union. But if the trade union or the employees do not like the way the management functions, they can submit their grievance in accordance with the procedure laid down for the purpose.

(c) Basic Elements of Grievance Handling Procedure

- The existence of a sound channel through which a grievance may pass for redressal if the previous stage or channel has been found to be inadequate, unsatisfactory or unacceptable. This stage may comprise three, four or five sub stages. The procedure should be simple, definite and prompt, for any complexity or vagueness or delay may lead to an aggrieved of the dissatisfaction of the aggrieved employee.
- The steps in handling the grievance should be clearly defined. These should comprise:

1) Receiving and defining the nature of the grievance;

2) Getting at the relevant facts about the grievance;

3) Analyzing the facts, after taking into consideration the economic, social, psychological and legal issues involved in them;

4) Taking an appropriate decision about the aggrieved employee;

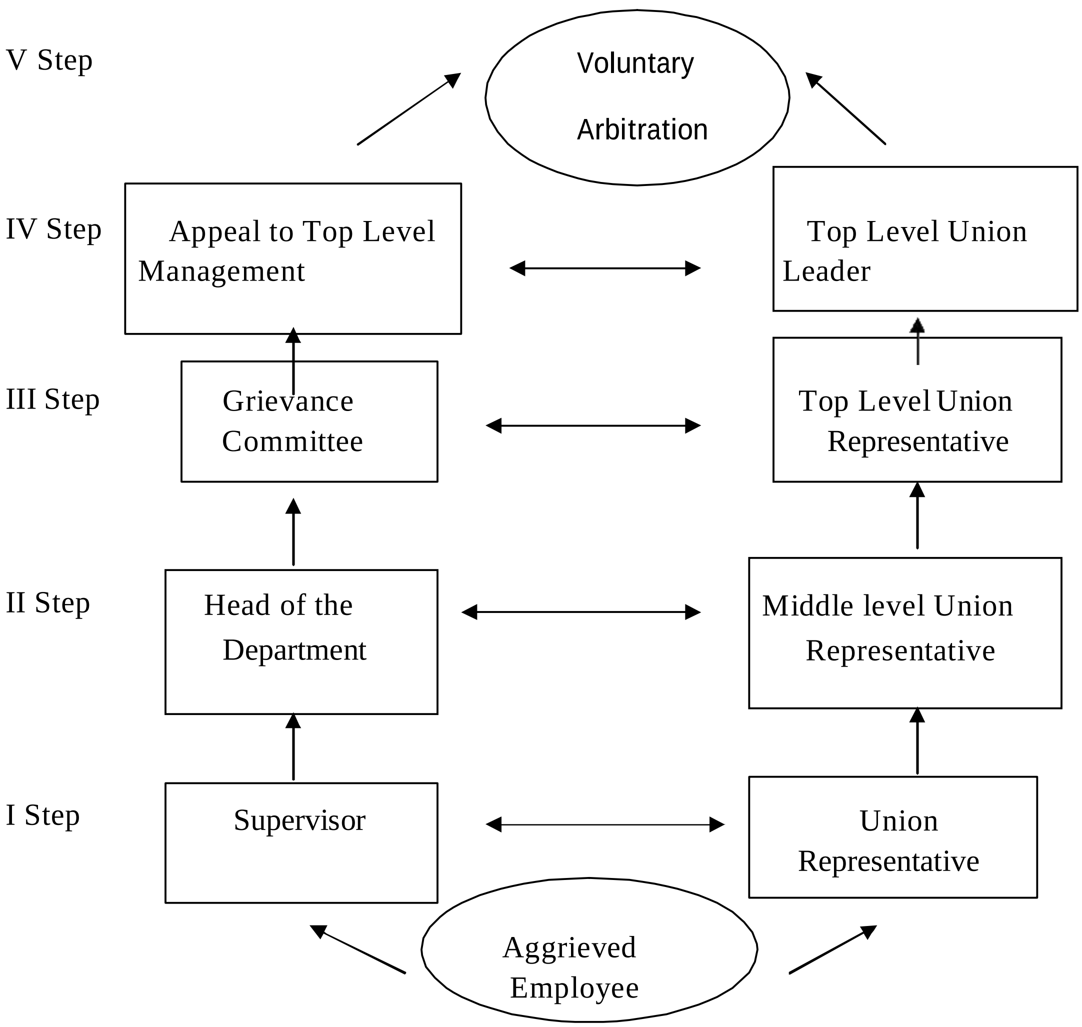
5) Communicating the decision to the aggrieved employee.

- Whatever the decision, it should be followed up in order that the reaction to the decision may be known and in order to determine whether the issue has been closed or not.

(d) Model Grievance procedure in India

The grievance procedure issue was discussed in the 15th Session of Indian Labour Conference held in 1957. In the 16th Session of the Conference (1958), a model grievance procedure was prepared

The following diagram shows five-step model grievance procedure (as suggested by Indian Labour Conference)



The steps in the procedure (as per the model grievance procedure) will be as follows

- **First step**: - Grievance is to be submitted in writing to the departmental representative of the management. Here the aggrieved worker can take the help of this union representative. He (departmental representative) has to give replay within 48 hours.
- **Second step**:- If the matter is not settled at the level , the aggrieved worker can take the matter to the head of the department who has to give the decision within three day.
- **Third step:-** If concerned worker is not satisfied at this stage, he can take his grievance to the Grievance committee**.** This Committee must make its recommendations to the management within seven days. The final; decision of the management on the report of the Committee is to be communicate to the

concerned worker within three days of the receipt.

- **Fourth step:-** If the worker is not satisfied even at this stage, he can make appeal for revision to the management and the management has to communicate its decision to concerned worker within seven days.
- **Fifth step:-** In the final stage, the grievance may be referred to voluntary arbitration.

5. Legislations Dealing With Grievance In India:-

In Indian industry, adequate attention has not been paid to the settlement of grievance. Legislative framework deals only indirectly with the redressal of individual grievance. At present, there are three legislation dealing with grievance of employee working in industries. They are:

1. The Industrial Employment (standing orders) Act 1946.
2. The Factories Act 1948.
3. The Industrial Disputes Act 1947.

The Industrial Employment (standing orders) Act 1946

Requires that every establishment employing 100 or more workers should frame standing orders. These should contain, among other things, a provision for redressal of grievance of workers against unfair treatment and wrongful exactions by employer or his agents.

The Factories Act 1948

The Factories Act 1948 provides for the appointment of a welfare officer in every factory ordinarily employing 500 or more workers. These welfare officers also look after complaints and grievance of workers. However, these provisions are not useful due to the dual role which these officers are called upon to play.

The Industrial Disputes Act 1947

The Industrial Disputes Act 1947 provides:

- The employer in relation to every industrial establishment in which fifty or more workmen are employed shall provide a grievance settlement authority.
- When an industrial dispute connected with an individual workman arises in an establishment referred to above, a workman or any trade union of workman of which such workman is a member may refer such dispute to the grievance settlement authority for settlement.
- The grievance settlement authority shall follow such procedure and complete its proceedings within such period as may be prescribed.
- No reference shall me made to boards, courts or tribunals of any dispute referred to in this section unless such dispute has been referred to the grievance settlement.

Authority concerned and the decision of the authority is not acceptable to any of the parties to the dispute.

Under section 2 – A of the Industrial Dispute Act (which was added to the act by an amendment made in 1965), the term “industrial dispute” includes all differences between an industrial workman and his employer connected with organizing out of his discharge, dissmaisal, retrenchment or termination not withstanding that no other workman nor any union or workman is a party of dispute. The effect of this provision is that the industrial grievance of a worker of the kind noted above can in future pass through the settlement machinery which has been provided for under the act.

6. Conclusion

The grievance procedure machinery decided by the Indian Labour Conference in 1957 was not working well due to lack of statutory backing. In 1982 the government amended the Industrial Disputes' Act providing for statutory grievance procedure in establishments employing 50 or more workers, but this was not notified by the government so far due to a decision of a tripartite meeting that the legal provision was dilatory and unworkable. The employers now want this amendment to be notified and make the grievance procedure unworkable.

Today if the filing of a claim is justifiably delayed by a union, the courts have powers to condone the delay. The employers now want that limit of three years should be fixed beyond which no claim should be entertained by the courts. The employers also want to keep only one year limit for filing claim of recovery of dues though the delay is due to the dilatory tactics by the employers.

Section 11-A of the Industrial Disputes' Act provides for modification of the punishment at the instance of the Labour Courts or the Industrial Tribunal. This section is provided due to arbitrary punishment imposed by the management by holding fictitious domestic enquiry. The managements want this section also deleted.

Section 17-B of the Act provides for automatic payment of the last drawn wages of the employees in case if the employers prefer to file an appeal in higher courts against the award. The employers now want to nullify the protection given to the worker and stop payment of wages. "Work to rule" or "mass casual leave" are protest actions resorted to by workers when managements resort to dilatory methods to deal with legitimate grievances of workers, but take action against the workers, when they arbitrarily change work practices calling it go-slow. The employers now want to ban these forms of action and they even quote Supreme Court judgment to justify their claims. They, however, want to preserve their right to arbitrarily declare lay off, lockout or closure, they even resort to non-payment of electricity bill and close down the operation of the unit.

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KNOWLEDGE MANAGEMENT AND E-LEARNING TECHNOLOGY IN EDUCATION

Dr. Sonkamble C.P.
kadambari6@redimail.com
Mr.Mutnale Vijaykumar
vijay.mutnale@gmail.com

ABSTRACT

E-Learning technology today is used primarily to make available training courses about carefully selected topics for delivery to employees registered for those courses. Knowledge management technology is employed to rapidly capture, organize and deliver large amounts of corporate knowledge. The educational needs of modern virtual communities like company teams cause us to explore possible solutions and to integrate E-learning capabilities and advantages of knowledge management. In this paper we investigate on relations between E-Learning and Knowledge Management technology and then illustrate some suggestions to enhance the capture, organization and delivery of large amounts of knowledge by improving and enriching E-learning contents.

What is Knowledge management?

1. Management of organizational knowledge for creating business value and generating a competitive advantage. „

2. "Knowledge management is leveraging relevant intellectual assets to enhance organizational performance." (Stankosky, 2002)

3. Processes of creating, capturing, and using knowledge to enhance organizational performance. (Stacey, 2000)

What is E-Learning?

E-Learning has many interpretations but in short it stands for learning by electronic means. This means learning not directly from lecture notes, books or face-to-face from teacher but through electronic means. Common forms are computer-based training and web based lessons or on-line lessons. With the advent of advanced technology, lessons may be taken anytime anywhere. These lessons can be made more interesting using multimedia i.e. combination of text, graphics, sound and animation. Lessons can be delivered to the learner via various means e.g. PC, PDA, mobile phone and TV.

Knowledge management models

Perhaps one of the earliest **KNOWLEDGE MANAGEMENT** models is that of Nonaka and Takeuchi (1995) The model classifies knowledge into two kinds: tacit and explicit. According to this model, four different processes are involved in transferring knowledge, depending on its type:

1. Internalisation – We learn by acquiring public knowledge. This knowledge is internalised. We obtain general knowledge from books, the internet and other public sources.

2. Socialisation – We learn by socialising with other people, exchanging ideas and experiences. We observe our elders and they share their wisdom with us.

3. Externalisation – Personal knowledge becomes public or explicit knowledge through documentation. The knowledge of individuals is captured, classified and stored using appropriate knowledge representations and then made available for reuse by others.

4. Combination – Here explicit knowledge from different sources is combined, mixed or connected to create new knowledge, this can be done using groupware and wikis, which usually leads to new innovation.

Knowledge management and the e-learning process

That is why education has to be a process of sharing and adopting knowledge, skills and competencies. The advantages of **KNOWLEDGE MANAGEMENT** are very useful for that process. **KNOWLEDGE MANAGEMENT** is a core part of team training, so the process of capturing knowledge is very similar to the processes related to the selection of the most appropriate learning content in e-learning. The outcome of an effective learning process should be not only knowing facts for a separate subject, but also having practical skills and developing competency in the given domain, thus the acquisition of knowledge is a more precise measure of the learning outcome than learning facts for different yet related domain topics. Therefore KNOWLEDGE **MANAGEMENT** processes should be more deeply and successfully integrated in learning content delivery and in the organisation and support of learning.

Common requirements/characteristics of knowledge management and e-learning systems

E-learning and KNOWLEDGE MANAGEMENT systems share many features. Some of these are as follows (Denning, 2000):

• **System architecture –** KNOWLEDGE MANAGEMENT systems and e-learning environments share the same system architecture. Mostly implemented as slim clients offer access to the systems through the use of the internet or any other kind of network.

• **Collaboration and communication –** Both systems enable and support rather rich communication and cooperation features. Different kinds of synchronous and asynchronous communication are possible. Group scheduling, application sharing, instant messaging and other forms of cooperation are supported. These tools guarantee successful education and teamwork. Both systems also include different tools related to working in groups or different types of virtual communities. Students and teachers have to exchange information related to learning activities or specific topics of the proposed learning content. Participants in education involved in different types of groups have to exchange knowledge, skills and competencies.

• **Personalisation of delivered information –** Flexible e-learning systems and high-quality **KNOWLEDGE MANAGEMENT** systems offer the possibility of personalisation. The working environment can be adapted to the user needs and characteristics where both systems are not closed or isolated. Information is most often shared among several resources and can be changed, extended, modified or removed on demand. They are small, independent units of information and can be combined in different contexts and delivered even on mobile devices.

Integration of e- learning systems and knowledge management, the knowledge management model which is to be based upon should at first be determined. How this integration can be provided should be evaluated within the framework of the related model. This mentioned integration can basically be explained as follows based upon Nonaka and Takeuchi's Knowledge Spiral Model: The integration of the staff (employees) to the effective procedures is determined with respect to knowledge source maps and knowledge domains. Staff share their expertise and knowledge with each other by means of the interaction and collaboration options provided by the system; these options can be the chat rooms, discussion forums and coordination meetings thru internet calls. New possibilities for interaction and communication provided by knowledge management systems would definitely increase the efficiency at this stage (socialization).

Knowledge management and e-learning –

Knowledge management and E-learning characteristics research - project development, collaboration, Help desk, Learning Objects use for presentation of learning content and knowledge, and Content Management systems. Project development tools and capabilities of corporate (organizational) system is critical for execution of different team and individual tasks and delivery of necessary information, data and document in time. Use of project management tools is very useful in the process of education. It allows projects developed by students to be scheduled and implemented on time. Another advantage of their integration in education is students get used to work with the tools and they know which are strong point and drawback of project management tolls implementation in their work and how to manage existing problems related to their use and e-Learning enhancements to Knowledge Management as e-Learning technology has been evolving separately from knowledge management technology. There have been recent investigations into the integration of these technologies and its effectiveness of each of the five phases of knowledge management as shown below. A sixth phase, Feedback, has also been added.

• **Socialization:** Competency and skills measurements help identify the people with specific interests, skills and knowledge in the organization.

• **Externalization:** Knowledge is captured by the system with the intent of teaching that knowledge to other people. This improves the knowledge capture process.

• **Combination:** Knowledge about products and processes of the business is organized to make learning the knowledge more effective and efficient. Pedagogical techniques are embedded in the knowledge.

• **Internalization:** Competency and skills measurements help identify which people lack the knowledge to do their job effectively and provide them with online training. e-Learning will insure that a person has learned the knowledge using assessments and alternative learning methods, if necessary.

• **Cognition:** People can be provided with on demand performance support by getting just the training that they need at the time that they need it to complete a business task.

• **Feedback:** Assessments provide feedback concerning how well a person has learned and how well they have applied what they learned to a business problem.

Knowledge Management in e-Learning Environments It has been considered that e-learning is a tool for knowledge acquisition as it helps in extracting tacit knowledge to improve knowledge sharing . Knowledge management is significant for creating, using, International Journal of e-Education, e-Business, e-Management and e-Learning collecting, exchanging and retaining knowledge to add value . Knowledge management models still many challenges, such as the knowledge management model implementation and the lack of an evaluation of the structure of practice. It has defined three different types of learner knowledge which are about, from and for and it shows that the most important electronic mechanisms for management of the three major types of learner knowledge were introduced as "electronic community of practice", "learner complaining recording/satisfaction collecting system" and "web seminar"

Conclusion:

The integration model of e-learning systems and knowledge management should be determined so as for the Learners will be able to share their knowledge and skills with each other by means provided by the system where the next step will be the transformation of tacit knowledge into explicit knowledge. In the final stage of the explicit knowledge is transformed into tacit knowledge and it is defined as sharing knowledge, practices, and skills within learners. It is essential step in the process of knowledge management as knowledge can be transferred to other learners within the community where it will help in creating new knowledge and improving learning process.

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AN OVERVIEW OF EMERGING TRENDS IN DIGITAL MARKETING IN INDIA

Dr. Sudhakar D. Bhoite
Associate Professor, Dept.M.Phil (Com & Mgt) CSIBER, Kolhapur
sdbhoite@rediffmail.com
Mr. Omkar N. Pethakar
M. Phil. Research Scholar, CSIBER, Kolhapur
pethakaromkar@gmail.com

Abstract:

In this booming age of dynamic change in technology marketers are relying more on the modern approach over being traditional. The Indian market is very huge and changing fast. The main advantage of digital marketing is getting to the target customers in real time. In India, peoples are spending more and more time on internet and day by day it is increasing rapidly. Digital marketing tools play vital role in their daily life. Every year we see the up and down of different trends that force the digital marketing world to evolve. Marketers should change their traditional marketing strategies to take competitive advantage.

Keywords: *E-Commerce, Online Marketing, Marketing Strategy*

I. Introduction

Digital Marketing trade in India is unfold to most of the business sectors. The growth in the online marketing trends is creating a substantial impact on marketing and advertisement. Digital Marketing means a term given to any variety of marketing products/services through online channels. Simply, Connecting and Marketing to the customers using online channels like website, apps, search engines, emails and social media is called Digital Marketing. The main difference of Digital marketing from traditional marketing is, it involves the use of digital channels and methods that enable organisations and businesses to monitor the success of their marketing campaigns, even in real time, which helps to understand what does and doesn't work. The businesses that are investing in digital marketing are growing fast and gaining profitable results too.

Digital Marketing is now a very important part of the Indian Economy. India is a fast paced nation towards digital economy and this has been accelerated with the demonetization of the Indian Currency in the year 2016. Indian government has launched various digital payment promotion schemes which motivated people in India to use more online medium. The telecommunication sector is also playing an important role in the digitalization of India. The free & unlimited internet facilities launched by reliance telecom Jio has played a revolutionary roll. The other telecom companies like BSNL, Vodaphone , Idea, & Airtel are also offering very attractive internet plans. Now a days, Indian banks are providing a lot of customer friendly & secure money transaction services too. People are spending most of their times online compared to previous years. So being present on the digital devices is a need of businesses, which will help for more opportunities and growth. Digital Marketing has a lot of opportunities for business growth, helps to create long lasting relationships, reach targeted customers, generate good number of leads and affordable.

Now consumer in India is spending more time on internet surfing and social media. So the reach, visibility of any product is more through online medium than traditional marketing methods. The main key players in Digital marketing are government, banking system, Shopping Portal in India, Internet Service Providers and Software Service Providers. Digital market needs digital marketing and promotion strategies. The recent Developing Digital Skills 2018 report showed, more marketers are now spending their more than 50% time of on digital marketing activities and also two of the three top job roles in marketing are related to digital, so it clearly indicates digital skills are needed for every managers and marketers.

Digital marketing techniques includes Website, Search Engine Optimisation(SEO),Search Engine Marketing(SEM), Social Media, Content Marketing, Mobile Marketing, Email Marketing, Blogging, Affiliate Marketing, Remarketing and Analytics.

a) Website:

Website is nothing but online address of your company. Every business should have proper responsive website to take advantage of Digital Marketing. The website must satisfies the very important things like responsiveness, user-friendliness, easy to navigate and consumer tracking tools.

b) Search Engine Optimisation(SEO):

There are many known search engines like Google, Yahoo, Bing, Baidu and Yandex.

Search engine optimization technique is used to increase the number of visitors to a website by getting a high-ranking placement in the search results page of a search engine (SERP).

c) Search Engine Marketing(SEM):

Search Engine Marketing is the methodology to drive traffic to your business through paid campaigns. We can say Search Engine Marketing as paid Search engine optimization. There are various platforms for SEM. Depending upon structure of business and strategies, businesses may choose CPM (cost-per-thousand impressions) model or PPC (payper-click) or CPC (cost-per-click) model.

d) Social Media:

Social Media Marketing is very important component of Digital Marketing. It involves driving traffic to your websites or business through social media sites like Facebook, Youtube, Twitter, Linkedin, Instagram, Pinterest, Google+, etc. In India Social Media startegies are very powerful due to population of India. So social media optimisation is the need of every business.

e) Content Marketing:

Content is the king of digital marketing. Content should be catchy and crispy. A good content is liked and shared very rapidly. So create content for various social media platforms are very important. Businesses need to engage their customers on a daily basis at least two to three times a day using blogs, articles, social media posts.

f) Mobile Marketing:

The mobile users are increasing day by day. The content, website, apps is being customized for mobile devices. People prefer Mobiles, Tabs instead of computers, Laptops so mobile marketing is the most effective way of marketing.

g) Email Marketing:

Email marketing is the strategy of sending commercial messages through email to a list of potential customers and prospects. With the help email marketing softwares, we can maintain email lists that are segmented based on different factors, including customers spending habits likes and dislikes etc. Email marketing is the very effective way of marketing in corporate world specially in service sector.

g) Remarketing:

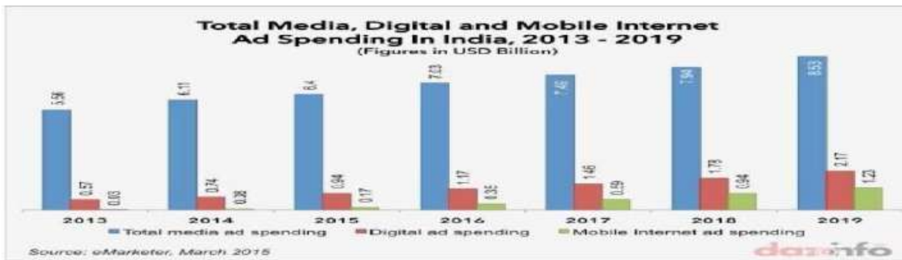
Remarketing is also known as retargeting. It is the strategy to target customers who have already visited or taken action on your website. Remarketing can help the businesses better engage with online customers. We can tap what are the interests of online customers which helps to engage these users.

h) Analytics:

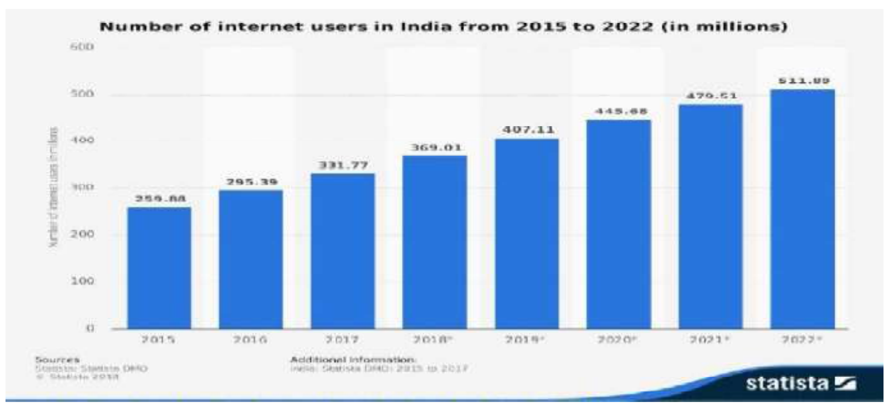
Analysis is focused on understanding the past, present and future; what happened, why it happened and what will happen. Web analytics is the process of understanding the behavior of visitors to a Web site. The Web analytics is a technique for measuring web traffic which can be used as a tool for market research, business strategies and to measure and improve the effectiveness of a website.

II. Future of digital marketing in India

Today, In India digital marketing industry is growing at its peak, and is still continuous. For this growth many factors are responsible. India is the second-largest online market worldwide. The consumer behaviour has greatly changed in the year past. People are using various digital marketing mediums. The number of ecommerce websites are increasing and E-commerce website are providing all the goods and services using online portals today. The report by the International Journal of Advanced Research Foundation showed that India is getting to see the golden period of the Online sector between 2013 to 2019 with incredible growth opportunities for E-Commerce, Online Content, Internet Advertising, Social Media, Search, , and Digital Marketing Services.



According to the Statista, the below figure indicates the number of internet users in India from 2015 to 2022. In 2018, India had 369.01 million internet users. This figure is expected to grow to 511.89 million internet users in 2022.



WARC Survey revealed that 35% of advertisers would increase their mobile advertising spend by 50% or more by 2020 in India. Several factors are responsible to contribute to the growth of digital marketing in India. In India, youth is very much technology friendly and also now there is a great change in the lifestyle of the middle class. The majority of people in India now have access to the internet. Internet and 4G technology revolutionized the marketing scenario for both marketers and the consumers. It was discovered that the standard of living and changes in lifestyle increased the level of consumption, quality and the pattern also. By 2019, mobile devices are expected to reach around 4.5 billion units worldwide. So as more people use smart phones, tablets and other different mobile devices, the potential of mobile market continues to grow.

Here are the leading digital marketing trends that will pave the path to innovative transitions in Digital Marketing and eventually shape its future.

a) Mobile Focused Digital Marketing
b) Marketing Automation
c) Personalization
d) Visual Search

e) Chatbots
f) Live Video
g) Virtual Reality
h) Smart Speakers And Audio
i) Visual content storytelling
j) Influencer Marketing
k) Artificial Intelligence
l) Big Data and Predictive Analytics
m) The Internet of things (IoT)

We are at the edge of an revolutionary stage, where marketers are evolving and bracing like never before. Businesses are trying to reach out to their relevant customers to build relevant and effective relationships. They are banking on social media, search, advertising, videos, podcasts, mailers and mobile technologies to create winning strategies and achieve real-time connections. 2019 will be about better customer experience with automation, personalization, and Artificial Intelligence technology.

III. Conclusion

In India, Digital marketing industry is still in its initial phase. Most of the businesses are still thinking to adapt to the medium while top businesses have already started exploring the digital marketing world. Digital marketing is very cost effective and having a excellent commercial impact on the business. The customers are looking and searching more on online medium to find the best deal from the sellers around India. Digital marketing such as website, search engine optimisation(SEO),search engine marketing(SEM), social media, content marketing, mobile marketing, email marketing, blogging, affiliate marketing, remarketing, web analytics, online reputation management, app store optimisation are becoming more and more common in our digital technology. We all are connecting through social media like whatsapp, facebook, instagram etc. Therefore social media is creating new opportunities in India for digital marketers to attract the customers through online platform. Many businesses will increase their ad spending budget to reach to the more and more customers to take competitive advantage. Businesses are experimenting on various new methods, technologies to reach out to their target audience. Thus, all surveys and reports conducted around the globe are revealing that the digital marketing will grow more in upcoming years in India.

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BANKING AND TECHNOLOGY IN INDIA

Prof. Tarhal Banderao Anandrao
Assistant Professor, Dept.of Economics, Chandrabai–Shantappa Shendure College, Hupari

Abstract

In India, from the early I990's, electronic banking is gaining in popularity as an important distribution channel to provide banking services. This direction is being taken by the batiks to differentiate their services to the consumers to gain their loyalty. The strategies adopted by the Indian banks to survive the increased competition are the focus of this study.

Keywords: *E-Banking, M-Banking*, *EFT, Debit Card, Credit Card*

Introduction :

A sound and effective banking system is the backbone of an economy. The economy of a country can function smoothly and without many hassles if the banking system backing it is not only flexible but also capable of meeting the new challenges posed by the technology and other external as well as internal factors. The importance and role of information technology for achieving this benign objective cannot be undermined. There is an urgent need for not only technology up gradation but also its integration with the general way of functioning of banks to give them an edge in respect of services provided to the customers, better housekeeping, optimizing the use of funds and building up of management information system for decision making. The technology has the potential to change methods of marketing, advertising, designing, pricing and distributing financial products and services and cost savings in the form of an electronic, self-service product-delivery channel. The technology holds the key to the future success of Indian Banks. Thus, "Electronic Banking" is the need of the hour, which cannot be lost sight of except at the cost of elimination from the competition. The existence of Electronic banking also becomes inevitable due to the standards required to be matched at the international level. Thus, the domestic as well as the international standards mandates the adoption of Electronic banking at the earliest possible moment.

In India, from the early I990's, electronic banking is gaining in popularity as an important distribution channel to provide banking services. This direction is being taken by the batiks to differentiate their services to the consumers to gain their loyalty. The strategies adopted by the Indian banks to survive the increased competition are the focus of this study.

Technology is enabling banks to provide the convenience of anytime-anywhere-banking. Banks are now reengineering the way in which their services can be reached to their customers by bringing in flexibility in their "distribution channels". The earlier brick-and-monar branch is no longer sufficient; technology is now taking banks to the homes or offices, 24 hours a day, 365 days a year through ATMs, phone banking and PC banking. The financial supply chain is undergoing a fundamental strategic change.

Definition of E-Banking : E-Banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels, E-banking includes the systems that enable financial institution customers, individuals of businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet. 3 Customers access e-banking services using an intelligent electronic device, such as a personal computer, personal digital assistant, automated teller machine, Touch tone telephone. While the risks and controls are similar for the various e-banking access channels, this booklet focuses specifically on Internet-based services.

Technology Used in E- Banking :

1. The Electronic Fund Transfer (EFT): This facility offers you to make payments to account holders of other banks in an efficient and fast manner. As against the physical clearing, where the cheques are cleared on presentment of the physical instrument at the clearing house, in EFT the transactions are settled electronically. EFT also provides you with an opportunity to move your collections to an electronic platform, whereby you can instruct your Dealers to pay through EFT, thus reducing the time for realization of funds. At present the electronic fund transfer facility is available in two modes and you can avail either of the following modes to transfer your funds:

I) National Electronic Fund Transfer (NEFT): This is the faster mode of fund transfer in which the funds are credited to the beneficiary's account on the same day. It is offered by computerized branches of certain banks.

II) EFT: This is the normal electronic fund transfer facility offered by the banks. It is similar to NEFT in all respects with the exception of the transaction cycle time – an EFT transaction takes a minimum of 3 working days to be credited to the beneficiary's account whereas in NEFT, the amount is credited on the same day of the transaction. The end to end transaction can be done through our Corporate Electronic banking wherein the request can be submitted online, either as a single transaction or through a file uploads. The key features that are common to both EFT and NEFT are: EFT/NEFT clearing is conducted by Reserve Bank of India (RBI) and it takes place thrice a day during Monday to Friday and twice on Saturdays.

The payment instruction can be given through the Corporate Electronic banking. Alternatively the instructions can also be sent to the designated branches.

Presently offered at more than 125 locations, which covers all the major cities of the country

2. Automated Teller Machines: The Automated Teller Machines are installed, now-a-days, at every nook and corner in most of the towns & cities. These are meant for balance enquiries, cash withdrawals and many other facilities depending upon the policies of the bank. This requires a valid Customer Id and password to log in and is therefore safe to be used. Despite of using ATM cards, Debit cards can also be used in the ATMs.

3. Debit Cards: Debit Cards is another advanced technology of the electronic banking, now-a-days. These cards are the multi-purpose cards and can be used in ATMs for balance enquiry and cash withdrawal or can be used for easy shopping at various counters. Debit Cards ensure the automatic deduction of amount from the account just by scratching it on the machine. It makes it easier for the consumers to go for shopping with and even carrying cash with them.

4. Credit Cards: Credit Cards, unlike debit cards, provide credit to the consumers. A credit card system is a type of retail transaction settlement and credit system, named after the small plastic card issued to users of the system. A credit card is different from a debit card in that it does not remove money from the user's account after every transaction. In the case of credit cards, the issuer lends money to the consumer (or the user). It is also different from a charge card (though this name is sometimes used by the public to describe credit cards), which requires the balance to be paid in full each month. In contrast, a credit card allows the consumer to 'revolve' their balance, at the cost of having interest charged. Most credit cards are the same shape and size, as specified by the ISO 7810 standard.

5. Charge Cards: A charge card is a means of obtaining a very short term (usually around 1 month) loan for a purchase. It is similar to a credit card, except that the contract with the card issuer requires that the cardholder must each month pay charges made to it in full -- there is no "minimum payment" other than the full balance. Since there is no loan, there is no official interest. A partial payment (or no payment) results in a severe late fee (as much as 5% of the balance) and the possible restriction of future transactions or even cancellation of the card.

6. Smart Cards: A card that is used for storing and retrieving personal information, normally the size of a credit card and contains contains electronic memory and possibly an embedded integrated circuit. The card can be used to do many tasks: Will verify the carrier of that card in order to access systems,Storing a patient's medical records, Storing digital cash, To use a smart card, either to pull information from it or add data to it, you need a smart card reader, a small device into which you insert the smart card.

7.Payment and Settlement Systems and Information Technology: The development of payment and settlement systems conforming to the best international standards has been a key objective of the Reserve Bank. A milestone was crossed during 2003-04 with the commencement of the Real Time Gross Settlement (RTGS) as a facility available for quick, safe and secure electronic mode of funds transfer. Preparation of the draft legislation relating to payment and settlement systems was another important development. The legislation aims at providing a sound legal basis to various payment and settlement systems operating in India and empowers the Reserve Bank to regulate and supervise such systems. It profiles the significant expansion of activity in the payment systems in India and the key drivers – retail payments and the rising popularity of card-based transactions, large value payments propelled by rising turnover in the inter-bank clearing, Negotiated Dealing System (NDS) and foreign exchange clearing segments. Noteworthy landmarks in the evolution of payment systems highlighted in this Section are the implementation of Real Time Gross Settlement (RTGS) system, the Special Electronic Funds Transfer (SEFT) system and the foundation being laid for the constitution of a Board for Payment and Settlement Systems as an apex regulatory authority. Reviewing developments in the settlement systems in India in 2003-04, the Section highlights the continuing preponderance of paper-based (cheque) clearing and the preparatory steps being taken to introduce cheque truncation to improve the speed and efficiency of paper-based settlement systems. The implementation of Online Tax Accounting System (OLTAS) to IT-enable tax payment as well as tax administration is brought out in this Section along with developments relating to the Indian Financial Network (INFINET) and Structured Financial Messaging Solution (SFMS). The role of central counter parties (CCPs) in minimizing settlement risks is underscored. The Section concludes with a review of the growing role of information technology (IT) within the Reserve Bank and the special emphasis being laid on information security and disaster recovery management.

Importance of E-Banking in Business: Businesses rely on efficient and rapid access to banking information for cash flow reviews, auditing and daily financial transaction processing. E-banking offers ease of access, secure transactions and 24-hour banking options. From small start-up companies to more established entities, small businesses rely on e-banking to eliminate runs to the bank and to make financial decisions with updated information. The importance of E-Banking are as follows:

1. **Activity Review:** Business owners, accounting staff and other approved employees can access routine banking activity such as deposits, cleared checks and wired funds quickly through an online banking interface. This ease of review helps ensure the smooth processing of all banking transactions on a daily basis, rather than waiting for monthly statements. Errors or delays can be noted and resolved quicker, potentially before any business impact is felt.

2. **Productivity:** E-banking leads to productivity gains. Automating routine bill payments, minimizing the need to physically visit the bank and the ability to work as needed rather than on banking hours may decrease the time involved in

performing routine banking activities. Additionally, online search tools, banking actions and other programs can allow staff members to research transactions and resolve banking problems on their own, without interacting with bank employees. In some cases, month-end reconciliations for credit card transactions and bank accounts can be automated by using e-banking files.

3. **Lower Banking Costs:** Banking relationships and costs are often based on resource requirements. Businesses that place more demands on banking employees and need more physical assistance with wire transfers, deposits, research requests and other banking activities often incur higher banking fees. Opting for e-banking minimizes business overhead and banking expenses.

4. **Reduced Errors:** Utilizing e-banking reduces banking errors. Automation of payments, wires or other consistent financial activities ensures payments are made on time and may prevent errors caused by keyboard slips or user error. Additionally, opting for electronic banking eliminates errors due to poor handwriting or mistaken information. In many cases, electronic files and daily reviews of banking data can be used to double or triple check vital accounting data, which increases the accuracy of financial statements.

5. **Reduced Fraud:** Increased scrutiny of corporate finances through audits and anti-fraud measures requires a high level of visibility for all financial transactions. Relying on e-banking provides an electronic footprint for all accounting personnel, managers and business owners who modify banking activities. E-banking offers visibility into banking activities, which makes it harder for under-the-table or fraudulent activities to occur.

Advantages of the Technology: The benefits and advantages of information technology for the smooth and efficient functioning of the banking business cannot be disregarded and sidelined. Its proper and methodical use can bring the following advantages:

1) An electronic delivery system brings an integrated trade services and cash management system to your desktop. This system delivers continuously updated information on your trade and cash account transactions.

2) Information can be retrieved by one office, multiple offices or from a regional office monitoring your group's receivables.

3) Export LCs issued in your favour, receipt of import bills and notification of discrepant documents, status of your import and export bills, credit and debit advices, and copies of schedules and tracers are electronically transmitted to your own systems for updating or further analysis.

4) Letters of credit initiation and amendments are easily handled as well as initiating direct collection letters and applications for export bills.

5. Instructions are easily prepared with customized templates, and databases that allow you to create, store and insert frequently used clauses, correspondent addresses and international commercial terms.

6) To complete your trade settlements, local and cross-border payments can be executed through the system.

7) All transactions are handled with a host of internationally approved security measures and transactions are processed efficiently, with minimal manual intervention.

8) It brings trade services to your desktop, with solutions for you to maximize the efficiency of your trade activities.

9) It ensures a Sound Payment System without any disruption in the flow of money supply in the economy. The payments in India are largely cash based although there are non-cash based payments as well. The various forms of electronic based payment, such as credit cards, Automated Teller Machines (ATMs), Debit Cards etc, are emerging at an incredible speed. Many banks have made initiatives aimed at electronic modes of funds movement.

10) It also ensures Monetary and Financial Stability. One of the critical activities undertaken by Central bank to ensure monetary and financial stability is to provide the banking sector with finality of settlement. The payment and settlement systems are the conduits through which monetary policy measures are transmitted to the financial and then the real economy. The information technology revolution has given rise to an extraordinary increase in financial activity across the globe. The progress of technology and the development of worldwide networks have significantly reduced the cost of global funds transfer.

Challenges of the Technology: The information technology in itself is not a panacea and it has to be effectively utilized. The concept of Electronic banking cannot work unless and until we have a centralized body or institution, which can formulate guidelines, regulate, and monitor effectively the functioning of Electronic banking. The most important requirement for the successful working of Electronic banking is the adoption of the best security methods. This presupposes the existence of a uniform and the best available technological devices and methods to protect electronic banking transactions. In order for computerization to take care of the emerging needs, the recommendations of the Committee on Technology Up gradation in the Banking Sector (1999) may be considered. These are:

1) Need for standardization of hardware, operating systems, system software, application software to facilitate interconnectivity of systems across branches.

2) Communication and networking – use of networks which would facilitate centralized databases and distributed processing.

3) Need of Payment systems which use information technology tools. The Reserve Bank of India has played a lead role in this sphere of activity - with the introduction of cheque clearing using the MICR (Magnetic Ink Character Recognition) technology in the late eighties.

4) Need for standardization – across hardware, operating systems, system software, application software to facilitate inter-connectivity of systems across branches.

5) Need for high levels of security – in an environment, which requires high levels of confidentiality, security is an important requirement.

6) Once both the above are achieved, the next logical approach would be towards communication and networking – use of networks which would facilitate centralized databases and distributed processing. Exploitation of computer networks by banks would result in savings in cost and increase in efficiency.

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A STUDY OF RAISIN MARKETING WITH SPECIAL REFERENCE TO APMC TASGAON

Dr. Anil S. Patil
Arts, Commerce and Science College, Palus (Sangli)

Abstract

Today, the world has become global market. In India, production and marketing of raisin have become important. Maharashtra is leading state in cultivation and production of grapes. The net contribution of raisin industries to the food processing industries in the total economy had seen considerable increase in the recent past. The Indian raisin industry has been steadily growing over the last twenty years. In 2016, the raisin of the Sangli district is graded with G. I. status due to its taste (sweetness) colour (green & yellow) and skin thickness. As much as 80% of the grapes is used for making honey, crushes and jams, or consumed fresh or dry. The rest is used for raisin making. Because of this huge manufacturing & marketing of raisin Tasgaon tahsil is called as 'Drakash and Bedana Pandhari'.

Keywords: *Agro industry, Food product, Colour (green & yellow), Auction market, G.I. status.*

1. Introduction:

India is mainly an agricultural country. India is number two in the production of food grains and fruits and Maharashtra is leading in the production of fruits and vegetables. Even then India is lacking behind in the food processing industry. The fruits and vegetables are grown on large scale but rate of perishing is so high that 20% to 22% of the total production goes waste because there are no quick transport facilities and processing industries. The only way to avoid this is to give priority to the starting of processing industries. Grape growers have to concentrate on the processing and sales network which will ensure better income and employability.

The rate of processing in Philippines is 60%, Thailand 70%, Brazil 80% and Malaysia 83%. Comparing to this the India's rate is only 2.5% and that is why the agricultural produce of Rs.87,800 cores p.a. go waste as the processing industry is not developed and rate of wastage is very high. The main factors responsible are advanced transport facilities and shortage of processing industry. To overcome this problem, MIDC and APEDA have declared a policy to develop Agri Export Zone to facilitate grape processing and their products and by products. The food processing industry converts highly perishable grapes into non-perishable. Agro-based industry will generate major rural employment for unskilled labor. The Indian raisin industry has been steadily growing over the last twenty five years.. As much as 80% of the grapes is used for making honey, crushes and jams, or consumed fresh or dry. The rest is used for raisin making. In the present study attempts will be made to thoroughly investigate marketing of raisin located in Tasgaon (APMC). Through this research study, researcher will throw more light on the marketing of raisin. According to subject, history, taste and features of raisins from Sangli district are deeply studied. In 2016, these raisins were awarded with ***Geographic Index – G.I.*** due to its taste, colour and skin and it has become a dominant feature.

2. Objectives:

The present study has designed with following objectives.-

1. To study profile of APMC raisin market in Tasgaon.
2. To study marketing / selling method of raisin in study area.
3. To study raisin marketing practice in the study area.

3. Hypotheses:

The marketing of raisin through auction is better and assures better returns to the raisin producers.

4. Research Methodology:

Mainly survey method has been used to study the topic of research. The sampling unit for present is "register commission agent" of marketing committee. For the purpose of present study, primary data from the register agent will be collected. The data on various parameters such as production of grapes, resins, rate of resins per kg through auction will be collected through preplanned questionnaire

Determination of sample size:-

The present study deals with qualitative research regarding the study of marketing of resins with special reference to Tasgaon (APMC).

Here, we use the formula:

$N_{0=} z^2 P (1-P) / e^2$

Where, z is the 5% critical value of normal distribution

(Z = 1.96 for 5%)

P: Proportion of prevalence (determined from previous studies)

P=1.15

e : Allowable error (prefixed quantity)

e = 0.10 (or 10%)

$n_0 = 48.98$

Since, the population is finite N = 206, we use finite population correction as given below:

$n = n_0 N / n_0 +(N - 1)$

Where, N= population size =206

= 39.72 ~ 40

Research methodology: Methods and technique written by C.R.Kothari

The questionnaire consists of mainly the age, qualification, and family background, sources of income, financial position and raisin production. The collected information was compiled and analyzed by making use of statistical tool.

Sources of Data Collection:

The Researchers has used primary as well as secondary sources of data.

Primary Data: A well structured questionnaire was administered and along with in depth interview was taken and collected the data. **Secondary Data:** The secondary data necessary for investigator was collected from various sources by paying personal visits.

5. Profile of Agricultural Produce Market Committee (APMC) Tasgaon

Tasgaon Agriculture Produce Market Committee was established under vide Maharashtra Government Notification no. 5264/45 dated 27/1/1948 (The area under market committee is 1) acres and 100 sq. ft. (Gunta). The Bombay Act 1959 and Maharashtra Act. 1963 provided the principal market yard and the submarket yard. Section 16 of the Bombay Act 1963 empowered the Government to acquire a suitable land for the market committee and to transfer the land to the market committee on payment of the acquisition court. The market committee is responsible for constructing buildings and providing other amenities in the market yard. It allocates plots to the licensed traders for construction of their shops and godown. The area of this market yard measuring 11.10 acres has been acquired under the land Acquisition Act. The site for Tasgaon market yard is on Tasgaon - Vita road.

There is new advanced raisin market center established in near about 30 acres area near Sangli – Tasgaon road. New buildings are being built with all the advanced facilities. This work will be completed in upcoming year. For this centre the expenditure of 60 to 70 crore will be done by Maharashtra state agriculture marketing federation and government. All facilities will be available for farmers, commission agent, shopkeepers & merchants. 150 small & big shops will be built for raisin marketing. Moreover there will be guest house, parking zone, petrol pump, branches of different banks, ATM centers, transport offices & pre cooling units etc. As well as there will be facility to export raisin to various countries. This export centre is useful for farmers, commission agents, shopkeepers & merchants through late MLA R. R. Patil, Finally, the auspicious moment come with the help of tahasil representatives. In 1994, the direct transaction began in the yards of Tasgaon Market Committee on 13th March 1994. Raisin deals are taken on three days in a week: Monday, Thursday and Saturday. The turnover of each transaction is three and half crore. In this market the minimum turnover is Rs 42 crore and maximum Rs 525 crore per year.

6. Data Analysis and Interpretation:

The Tasgaon APMC established for regulating the marketing of different kinds of agricultural produce on 27th Jan, 1948 as well as regulating the raisin and marketing from 13th Mar, 1994 which is the first APMC in India regulating raisin sales.

Table No. 6.1: Total Sales of Raising in Maharashtra and its share of APMC Tasgaon

Sr. No.	Year	Sales of Raisins in Maharashtra (tones)	Sales of Raisins share of APMC Tasgaon		
			Sales(tones)	Turnover in (Crores)	% of total sale
1	2001-02	55,000	27,450	90	49.90
2	2002-03	57,000	24,000	60	42.10
3	2003-04	48,000	23,000	68	47.91
10	2010-11	90,000	26,200	210	29.11
11	2011-12	1,05,000	31,500	346	30.00
12	2012-13	1,60,000	48,000	320	30.00
13	2013-14	1,30,000	45,390	500	34.91
14	2014-15	1,80,000	71,350	651	39.63
15	2015-16	1,70,000	59,620	520	35.07
16	2016-17	1,80,000	49,385	596	27.43
17	2017-18	1,60,000	47,090	632	29.43

Source: *Record of APMC Tasgaon*

Table No. 6.1 shows total sales of Raisin in Maharashtra and sale of raisin share of Tasgaon APMC in total sales. This is first regulating raisin market in India started by APMC, Tasgaon. In the year 2001-02 there was 55000 tones raisin marketed in Maharashtra and its share of Tasgaon APMC having 27450 tones (50 %) and total turnover of this year is Rs. 90 Crores. Their after production and share of marketing is increased every year. From the year 2003-04 to 2007-08 there is huge decrease in raisin production due to draught condition in Maharashtra and particularly in Sangli district, Due to draught conditions grape growers in Sangli district draw their grape wine yard. From 2011-12 production & sale of the share of Tasgaon APMC is 30% and turnover is increased every year. The total turnover of APMC, Tasgaon in the year 2001-02 is RS. 90 Crorers goes to Rs. 632 Crores in the year 2017-18. Because of this huge manufacturing & marketing of raisin Tasgaon tahsil is called as *'Drakash and Bedana Pandhari'*.

Table No. 6.2: Commission agent in terms of types of organization

Sr. No.	Types of Organization	Frequency	Percentage
1	Proprietorship	30	60
2	Partnership Firm	02	04
3	Private Ltd.	08	16
4	H.U.F.	10	20
5	Public Ltd	00	00
6	Co-operative	00	00
7	Total	50	100

Source: *Field Work*

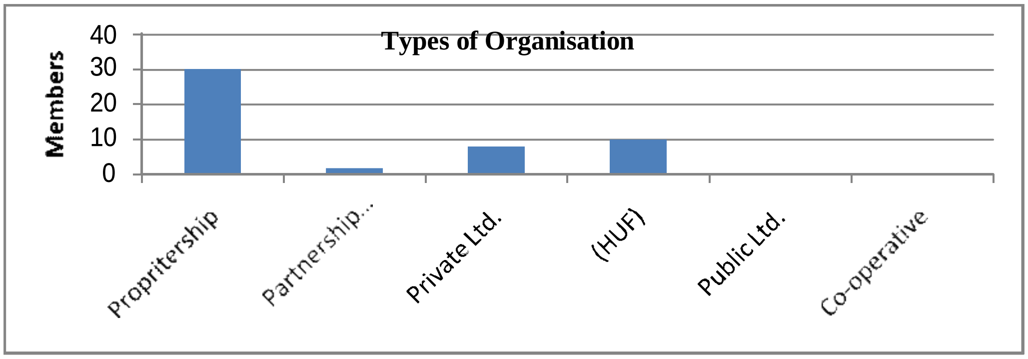

Table No. 6.2 show the classification of commission agent in terms of types of organization. It is found that in the sample areas have majority of commission agent i.e. 60%, 20% and 16% in proprietorship, H.U.F., and private limited respectively. It has also observed by the researcher that 4% of Commission Agent is partnership firm. It is also noted that maximum number of commission Agent i.e. 60% are operated in the proprietorship business.

Considering the above table and analysis, it can be interpreted that establishment of commission Agent as a proprietorship is more convenient due to mobility of capital and quick decision which is very much required for auction market of raisin. The huge initial investment can be shared by group together in the proprietorship. In the course of study, researcher observed that more working capital is required for commission agent business. Generally, an individual doing business of commission agent business is more confident and profit making. It is inference that agro based / raisin commission agent business is more suitable in proprietorship. It is although found that 96% of commission agent in proprietorship H.U.F and partnership firm at present in the sample area. The researcher has observed less number of commission agents (4%) in partnership firm.

Table No. 6.3: Commission Agent in term of method of sale

Sr. No.	Method of Sale	Frequency	Percentage
1	Auction Sale	40	80
2	Local Sale	05	10
3	National Sale	03	06
4	Export	02	04
5	Total	50	100

Source: *Field Work*

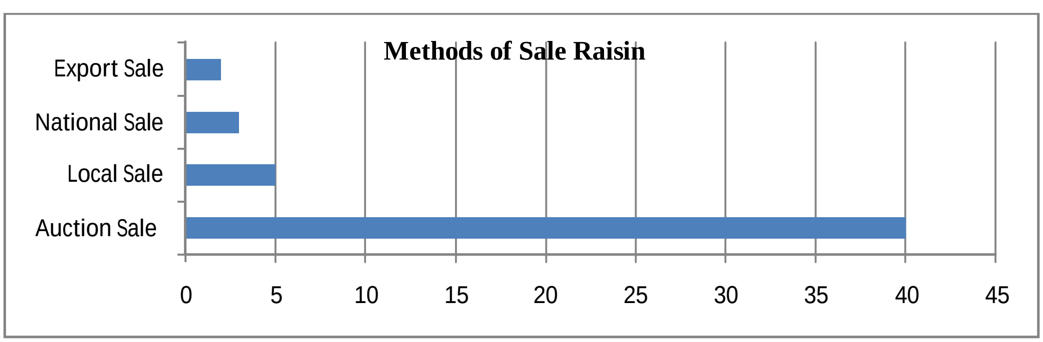

Table No. 6.3 shows the classification of Commission Agent in term of method of sale. It is found that 80% of the commission agent who have acting as a trader follows open auction sale method. The traders prefer this method because of no cheating transparent method and payment received in time. 10% of the commission agent sold raisins to local trader and 6% of commission agents sold raisins to traders came from all over India that is national market. Only 4% of commission agents exported raisin to gulf countries. It means that majority 80% of commission agents applied Auction sale method in APMC Tasgaon.

Considering the above table and analysis, it can be interpreted that commission agents normally takes over the physical handling of raisins arrange for its sale, collects the amount from buyers, deduct his commission and remits the balance to the seller. But some Commission Agents purchased raisin. When the prices has decreased and sold when, the prices has increased and favorable market conditions. It means that majority of commission agent are registered as trader. Normally raisin sold in open auction but some extent raisins sells directly in local, national and international markets. APMCs Tasgaon has develop export policy and applied short term course to aware trader. It is interpreted that majority of commission agent (80%) sale raisin of their client through open auction sale. In auction sale method trader and wholesaler take part, who has come from different part of countries payment received from purchaser guarantee no cheating, no bargaining and transparent transaction because of this commission agent prefer auction sale Method., it is also observed that very few commission agents 20% (10+6+4=20%) sale raisin of their clients at local market, national market and international market.

Table No. 6.4: Raisin producer in term of mode of sale

Sr. No	Method of Sale	Frequency	Percentage
1	Auction Market	39	78
2	Local Market	04	08
3	National Market	02	04
4	Export Market	00	00
5	Direct Market	05	10
6	Total	50	100

Source: *Field Work*

Table No. 6.4 shows the classification of raisin producer (respondent) in term of mode of sale. It is found that 78% of raisin producer sale their raisin in the auction sale 8% & 4% raisin producer sale their raisin in the local market means outside the regulate market and national market respectively. 10% of raisin producer sale their raisin by adopting the way of direct marketing to the local customer. A raisin producer or farmer himself does not export the raisin in global market.

Considering the above table and analysis, it can be interpreted that auction market is best option to the raisin producer. In the auction market their no cheating and misappropriation of raisin farmer/producer auction market is started Monday, Thursday, Saturday, and Sunday in the open hall in the market yard and various commission agent trader and wholesaler purchase the raisin in auction market in front of raisin producer. Open auction sale/market has started on 13th march 1994 in Tasgaon APMC. Before that there was no regulated market for raisin in India. After that Sangli, Nashik, Pandharpur and Bijapur APMC started the auction sale for raisin. Generally raisin is sold through open auction sale. A part from auction sale some raisin producer seller their raisin at local level, national and by direct marketing. It is noted majority of raisin producer farmer (78%) sale their raisin through open auction sale in organized market.

Test of proportion:

We want to know the proportion of auction market within the total population when we conduct survey. A test of proportion will assess whether or not a sample from a population represents the true proportion.

$H_0{:}p_0=0.5$

vs

$H_1{:}p_1>0.5$

Proportion formula

$$Z=\frac{p0-p1}{\frac{\sqrt{p0(1-p0)}}{n}}$$

$$Z=\frac{0.78-0.5}{\frac{\sqrt{0.5(1-0.5)}}{50}}$$

=3.95

Tabulated Z value at 5% level of significance is 1.645

Since calculated Z value is greater than tabulated value, i.e reject null hypothesis.

Conclusion: We conclude that most commonly used auction method for sale of raisins

7. Conclusion and Suggestion:

1. It is concluded that in Maharashtra majority of raisin production and sale of raisin in APMCs, Tasgaon. Raisins are marketed through organized market from 1994 in western Maharashtra.

2. It is concluded that on behalf of market committee commission agent provide varies facilities to raisin producer s that is transport, labor, market information, loan, internet, washing help in auction and guarantee of payment.

3. It is concluded that agro based / raisin commission agent business is more suitable in proprietorship. It is although found that 96% of commission agent in proprietorship H.U.F and partnership firm at present in the sample area. The researcher has observed less number of commission agents (4%) in partnership firm.

4. It is concluded that majority of commission agent (80%) sale raisin of their client through open auction sale. In auction sale method trader and wholesaler take part, who has come from different part of countries payment received from purchaser guarantee no cheating, no bargaining and transparent transaction because of this commission agent prefer auction sale Method, it is also observed that very few commission agents 20% (10+6+4=20%) sale raisin of their clients at local market, national market and international market.

5. It is concluded that majority of raisin producer farmer (78%) sale their raisin through open auction sale in organized market. It is observed that reasonable or extra price is received through sale proceeds in time and where, there is no cheating in transaction while selling raisin through open auction.

Suggestion:

1. It is suggested that the coming commission agent should go for private limited or public limited or co-operative formation or global type of formation for economic market viability

It is also suggested that all commission agent in local area APMC promote/motivate give licenses to global raisin agent. They purchase big quantities of raisin and reduced monopoly of local Commission Agent.

2. It is also suggested that the producer, marketer, commission agent and technician group can be formed for development of auction raisin market. They create market need and market situation in global.

3. It is suggested that the commission agents should pay the amount of sale proceeds of raisin with 20 days from the date of auction sale. It is also suggested that payment should be made through cheque mode, demand draft or cashless payment i.e. NEFT, RTGS etc.

4. It is suggested that APMCs should take sufficient deposits and security from the traders and purchasers APMCs should permit to take-in open auction sale with sufficient deposits and security, they couldn't pay the amount to commission agents of purchased raisin. It is also suggested that commission agent and APMCs jointly organize promotional activities (advertisement) of raisin products for expanding markets.

5. It is suggested that Association of Commission Agent and organized market publish weekly or monthly magazine and create awareness of raisin market to grapes farmer, commission agent, trader and dealer.

6. It is suggested that commission agent should use the marketing research activity in the context of raisin business in broad senses. They should fully concentrate raisin marketing research activity.

Conclusion:

The above finding and suggestion will help to expand the raisin marketing. It will also help to find out weakness and threats in raisin marketing. It will helpful to improve raisin marketing efficiency and quality of raisin for increase in the competency in the global market. It will be more beneficial to the raisin producer, grape farmer raisin industrialist, commission agent and traders to find out weakness in the raisin marketing.

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RECENT TRENDS IN E-COMMERCE

Prof. Kanchan S. Khire & Prof. Dipti S. Jadhav
Vidya Pratishthan's Arts,Science and Commerce College, Baramati
Email: kdeshpande911@gmail.com

Abstract

E-commerce or Electronic commerce consists primarily of the distribution, buying, selling, marketing, advertising and servicing of products or services with the help of internet and other computer networks. The birth of companies such as eBay and Amazon (launched in 1994) really began to lead the way in E- commerce. In response to expert opinions, between 1998 and 2000, a substantial number of businesses in Western Europe and the United States built out their first rudimentary E-commerce websites. Now a day's E- commerce companies play most important role in world commerce. The E-commerce sector has seen tremendous growth in recent years. The growth was driven by rapid technology adoption led by the increasing use of devices such as smart phones, tablets, access to the internet through broadband, 3G, 4G and credibility of E-commerce companies etc., which led to an increased online consumer base. This paper describes the innovative trends in E-commerce business.

Keywords: *E-Commerce, Mobile Shopping, Video Marketing, Real-Time Analysis*

1. Introduction

Electronic commerce or E-commerce consists primarily of the distributing, buying, selling, marketing, and servicing of products or services over electronic systems such as the Internet and other computer networks. In the broad meaning electronic commerce is a means of conducting business using one of many electronic methods, usually involving internet, computers or both. E-Commerce is not about the technology itself, it is about doing business using the technology. It is an electronic business application and involves electronic fund transfer, supply chain management, online transaction processing, e-marketing, corporate purchasing, value chain integrations etc. E-commerce creates new opportunities for profitable activities online. It promotes easier cooperation between different groups, business sharing information's to improve customer relations, build new products or services, more personalization, better customer service etc. With the onset of information technology the way we do business has changed. It replaced from paper cheque or money to electronic payment system, from paper or postal invoice to electronic invoice and form traditional commerce to electronic commerce etc. Today we are live in the age of E-commerce and it develops from traditional commerce. The e-commerce is one of the biggest things that have taken the business by a storm. It is creating an entire new economy, which has a huge potential and is fundamentally changing way businesses are done .Here we try to analyse the innovative trends in e-commerce .They are as follows:

2. Recent trends in e commerce:

Improved mobile shopping experiences Mobile commerce is constantly growing. In the past, many challenges associated with getting people to buy through smartphones and tablets have arisen, but a lot of those kinks have been ironed out.

Difficult and lengthy checkout processes, for example, are finally getting whittled down to their core elements. After all, you're going to convert very few shoppers if they can't get what they want with the fewest number of taps or clicks possible.

What's more, some retailers are already taking things to the next level by offering live chat support. This creates an immediate point of connection with customers. If you can reliably and consistently offer them good advice via their devices, they are far more likely to become loyal customers over the long term. This has massive implications for brick-and-mortar stores that also have an ecommerce component.

Context will become the new personalization

Data-based, personalized shopping experiences are now the norm. And though many shoppers appreciate customized product suggestions, others are annoyed when a product they viewed just once on Amazon continues to follow them around for weeks or even months on sites like Facebook, regardless of their actual interest level.

So, retargeting may be effective, and even incredibly relevant, but it doesn't always take context into account.

The idea is that if you become a member of an ecommerce site, it will remember your preferences. And the same personalized experiences are now being offered even to those who aren't even registered or logged in.

This means less friction to the customer journey. By presenting the right content at the right time, your business can efficiently lead shoppers on to a buying decision. For example, different sales copy could be displayed depending on the preferences of the customer accessing your site.

Real-time analytics

Data is an invaluable resource in helping you determine how your business is doing. Unfortunately, with traditional analytics, spotting trends or problems was a time-intensive process. Traditional analytics also slowed things down because you couldn't provide immediate assistance to your customers before they left your site, perhaps for good.

This is where real-time analytics could be a game-changer. As you monitor customer and shopper behaviour, you'll be able to identify problems in your sales funnel. The problem could be an issue with checkout or a coupon code. A lot of sales can be lost that way. But when you can repair problems on the fly or interact with a customer before he or she abandons that shopping cart, you'll be able to increase your conversion rate dramatically.

.Video marketing

We've known about the importance of optimized product descriptions and high-quality photography for ecommerce sites for years. If you want to remain competitive, however, these are mere prerequisites.

Many businesses are now taking things to the next level, with branded, custom video content. Video builds a lot of trust with prospective customers.

Educating, entertaining and informative product videos that tell an engaging story are really just the starting point. Behind-the-scenes production videos, demonstrations, 360-degree product rotations and even live streaming are now being looked to as viable strategies.

Video can boost your site's SEO, increase conversions, make your content more shareable and help your shoppers consume more information in less time.

Social collaboration

Social collaboration is on the rise in the ecommerce world. It's one thing to have products your customers want. It's quite another to allow for further customization by the users, but this is exactly what's already happening on marketplaces like Etsy.

Social collaboration isn't just about having a site where shoppers can drop their templates into existing designs. Prospective customers can actually alter the designs of existing products and come up with beautiful, professional- looking one-of-a-kind wares.

Online Storytelling to Boost Sales Storytelling is essential to any E-commerce business for great way of selling. In the present time E-commerce vendors discover this truth, more of them will incorporate stories around their products, by way of written text or videos, reviews and other suitable format on their online stores. Its boost up sales and confidence in e- business

Increasing Trust in E-Commerce Companies

In the context of E-commerce trust is as great factor as anything. In the Past few years majority of the public looked upon equivocal about E- commerce business. Now the situation is changing-E-commerce companies could build up trust between buyer and sellers, electronic payment system, better security mechanisms and delivery systems. It helps increase in trust and sales of e-commerce companies

Invention of New Technology, and Device

New technologies like Facial Recognition, Virtual Fitting Rooms, etc. play most important role in current E-commerce system. The modern device like Google Glass, I Watch and other electronic devices help to ecommerce is greater access to consumers, easy like smart phones, laptops etc. And also these devices will put the Internet within easy reach and customers can rapid updates on price changes, promotions, and marketing incentives offered to more consumers more of the time.

3. Conclusion

History and life style of human beings are subject to modify depending upon the scientific development. These developments mastered all sectors in commerce, transportation, educations, management, communications etc. and every part of the human being. The world around has significantly changed- mobile phones, social networking, blogs, style of shopping, and also style of business. E-commerce is changing the shape and the concepts of business. New technologies that could significantly bring paradigm shift in the e-commerce. In the recent years innovative technologies emerge the E-commerce market is gradually changing and getting more and more attractive for consumers by offering them new advantages and unmatched conveniences.

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A CASE STUDY ON FINANCIAL AND SOCIAL PERFORMANCE OF PACCS IN KHATAV TALUKA OF SATARA DISTRICT

Bharat S. Kharat
Assistant Professor in Commerce, Smt. Kusumtai Rajarambapu Patil Kanya Mahavidyalaya, Islampur, Dist: Sangli, (M/S)
kharatbharat321@gmail.com

Dr. P.V. Mohite
Associate Professor in Accountancy, Arts & Commerce College, Ashta Tal- Walwa Dist- Sangli, (Mahaarshtra)
mohitepv@gmail.com

Abstract:

Primary Agricultural cooperative credit societies plays very important role in agricultural development it considered as the pillars of the Agricultural development in India. Primary Agricultural Cooperative Credit Societies also issue loans for other agricultural purposes like purchase of farm machineries and for non-agricultural purposes including loans for the purchase of consumer durables, housing loans, education loans and professional loans. The present study is based on Primary and secondary data for the study purpose, information or data collected through Questionnaire, Observations, field visit and take interview of PACCS Secretary, Board of Director and five member of each society. In this paper Researchers have studied the Financial and social performance of Primary Agricultural Cooperative Credit Societies in Khatav taluka of Satara district.

Keywords: - *PACCS, Financial status, Members*

Introduction

India is known as agricultural country. About 70% of the people in India doing farming, and India have a large number of villages in the country. The main occupation of people in this village is agriculture. The development of agriculture sector is considered to be the development of the country and the economy. Many financial institutions are working for the development of agriculture. These financial institutions make important contributions to the development of agriculture business. PACCS, especially in rural areas, play an important role in the development of cooperative societies. Particularly the Primary Agricultural cooperative credit societies plays very important role in agricultural development it considered as the pillars of the Agricultural development in India. Primary Agricultural Cooperative Credit Societies also issue loans for other agricultural purposes like purchase of farm machineries and for non-agricultural purposes including loans for the purchase of consumer durables, housing loans, education loans and professional loans. Provide marketing facilities for the sale of agricultural produce etc.

In this paper, the researcher has studied 10 percent of the PACCS of Khatav taluka in Satara district. The main purpose of this study is to know the financial and social status of the societies and get the opinion of the constituents related to societies. In Satara district, there are 11 talukas and 951 PACCS are working. Researcher has selected Khatav Taluka for research this taluka total 103 societies. This taluka of Satara district is known as drought-stricken taluka. PACCS plays an important role in the development of agricultural sector in this drought condition. so the researcher has decided to study the financial and social factors related to the PACCS and to know the actual status.

Functions of PACCS

- It provides credit to the farmers, distribute inputs like fertilizers and also run outlets under Public Distribution System.
- The societies provide short term and medium term credit for agriculture and allied activities.
- Primary Agricultural Cooperative Credit Societies also issue loans for other agricultural purposes like purchase of farm machineries and for non-agricultural purposes including loans for the purchase of consumer durables, housing loans, education loans and professional loans.

- To provide marketing facilities for the sale of agricultural produce
- To associate itself with economic and social welfare programme of the village.

Objectives of the study:

1. To know the financial and social performance of PACCS in Khatav taluka.
2. To study the participation of members in decision making.
3. To know the perceptions of secretary, Board of director and members towards the society.

Methodology of the study

The present study is based on Primary and secondary data for the study purpose, information or data collected through Questionnaire, Observations, field visit and take interview of PACCS Secretary, Board of Director and five member of each society. Secondary data collected through Annual Audit reports of Primary Agricultural cooperative credit society's of Khatav taluka of Satara district. There are near about 103 Primary Agricultural Cooperative credit society in Khatav taluka. The Researcher has selected 10 % sample from population for study i.e. there are 103 Primary Agricultural Cooperative societies in khatav taluka of satara district from the population 10 societies are selected for the study.

Data Analysis:-

Table No. 1: Financial Status of PACCS (Rs. in Lakhs)

Year	Capital	Loans Issued	Reserves	Profit & Loss
2016-17	302.29	1370.06	133.54	27.37
2015-16	290.75	1654.71	114.96	32.51
2014-15	254.87	1293.09	73.40	39.23
2013-14	226.02	1243.09	53.15	42.83
2012-13	194.53	1093.24	41.71	16.92

Source: *Annual Audit Report of PACCS*

The above table shows that economic status of responded paccs in khatav taluka. In the year of 2016-17 capital increased up to 11.54% this increase reason is Increase number of membership through the sanctioning loan to the farmer every society take some percentage of amount while sanctioning loan to the farmer. Capital amount is every year increasing trend from 2012-13 to 2016.17. Amount of loans issued to farmers is decreased in the year of 2016-17 compared to the last year. But in the year of 2015-16 loans issued amount is high compared to last three year and the year of 2016-17. It seems the in the year of 2016-17 loans sanctioned amount decreased 17.20%. it is said that the farmers not taken loan from society due to some reasons. Or may be society not disbursed loan to farmers due to natural or recovery problem. Reserve amount shows that always increasing trend in every financial year if society is in profit every society must be transfer 25% amount out of profit to reserve it is compulsory in cooperative act. So this amount show increasing trend every year. From the above information defects that profit & loss of every society is not constant it means some time it may be reduced or some time it may be increased.

Table No. 2: Total Number of Membership in PACCS

Sr.No.	Year	Male	Female	Total
1	2016-17	4869	565	5434
2	2015-16	4821	559	5380
3	2014-15	4740	534	5274
4	2013-14	4758	504	5262
5	2012-13	4644	489	5133

Source: *Secondary data*

The above table indicates that status of total number of membership of responded PACCS in Khatav taluka. It seems that every year number of membership increased in the year of 2012-13 shows lowest number and in the year of 2016-17 its highest number. The above information indicates that's membership divided in to two category i.e. male and female it seems that female membership is always lower in every year and every society. It means female members not actively worked in traditional activity. In the year of 2016-17 it indicate that only 10.40% of female members and remaining all male members.

Table No. 3: Total Loan Outstanding from Members (Rs. in Lakhs)

Sr. No.	Year	Short term loan	Long term loan	Total loan outstanding
1	2016-17	873.94	512.06	1444.29
2	2015-16	912.48	356.14	1268.60
3	2014-15	658.35	315.19	973.07
4	2013-14	619.22	308.14	927.37
5	2012-13	972.21	251.78	1224.02

Source: *Annual Audit Report of PACCS*

The above information deficits that total loan outstanding from members from 2012.13 to 2016-17 Loans amount is classified in short term and medium and long term loan. From the above statistics shows that short term loan amount is always high compared to long term loan. In the year of 2012-13 total outstanding loan is 1224.02 then its reduced up to next two year and from 2015-16 its shows that increased in next year.

Table No. 4: Perception of Secretary towards Salary

Sr. No.	Response	Number of Respondent	Percentage
1	Fully satisfied	01	10
2	Satisfied	04	40
3	Unsatisfied	05	50
4	Fully unsatisfied	-	
	Total	10	

Source: *Primary data*

The above table drafted from primary data collected through questionnaire from society's secretary there are 10 respondent of society from Khatav taluka total 10 society are taken for study. Table shows that secretary perception about salary only 10% employee expresses fully satisfaction about salary near about 50% secretary said that he was fully unsatisfied about salary and only 40 % said that he will be satisfied about salary.

Table No. 5: Perception about working condition & facility provided to society employee

Sr. No.	Response	Number of Respondent	Percentage
1	Fully satisfied	-	-
2	Satisfied	05	50
3	Unsatisfied	03	30
4	Fully unsatisfied	02	20
	Total	**10**	

Source: *Primary data*

The above table shows the perception of society employee about working condition and facility provided to him. The statistics indicate that 50% employee satisfied about working condition and facility provided by him from society. 20% employee said that he was fully unsatisfied about his working conditions and facility required for work. 30% respondent is unsatisfied about working and facility provided by him.

Table No. 6: Workers Opinion about Awareness of Social Audit

Sr. No.	Response	Number of Respondent	Percentage
1	Yes	**03**	**30**
2	No	**07**	**70**
	Total	**10**	

Source: *Primary data*

Above table shows that workers awareness about social audit While conducting interview of employee of society it seen that only 30% employee is aware about social audit system. Majority workers 70% do not aware about social audit.

Table No. 7: Members perception about fulfillment of Real Needs

Sr. No.	Response	Number of Respondent	Percentage
1	Fully satisfied	06	12
2	Satisfied	24	48
3	Unsatisfied	11	22
4	Fully unsatisfied	09	18
	Total	**50**	

Source*: Primary data*

The above information displayed perception of members about fulfillment of real needs. Real needs are essentially part of agricultural development if farmer of member do not fulfilled such need he will not develop. The above responses shows that only 48% of members are satisfied about his real needs and 18% members are fully unsatisfied about fulfillment of needs and 22% respondent opinion that he will totally unsatisfied about fulfillment of real needs.

Table No.8: Members awareness about various schemes offered by Government

Sr. No.	Response	Number of Respondent	Percentage
1	Yes	18	36
2	No	32	64
	Total	**50**	

Source: *Primary data*

Table indicates that awareness of members about schemes offered by government. The researchers ask question of each society's five members about awareness of scheme total respondent Numbers is 50. Generally through District central cooperative bank under the intermediaries of PACCS there are near about 100 agricultural schemes for members through society near about 60 schemes are provided to the farmer or members for his farm development. The above response shows that 64% members do not know about schemes provided or offered by government. Only 36% respondent knows the schemes.

Table No. 9: Members perception on Availability of services from the society

Sr. No.	Response	Number of Respondent	Percentage
1	Fully satisfied	12	24
2	Satisfied	21	42
3	Unsatisfied	13	26
4	Fully unsatisfied	03	6
5	Neutral	01	2
	Total	**50**	

Source: *Primary data*

The above information seems that member's perception about availability of services from society. 42% respondent is satisfied about services provided by society and 24% members fully satisfied. 2% respondent does not response about this question. 26% is unsatisfied about services and a fully unsatisfied member is 6%.

Table No. 10: Members opinion on current government policy towards farmer

Sr. No.	Response	Number of Respondent	Percentage
1	Fully satisfied	03	6
2	Satisfied	07	14
3	Unsatisfied	02	4
4	Fully unsatisfied	31	62
5	Neutral	07	14
	Total	**50**	

Source: *Primary data*

Above data shows that opinion of members about government roll towards farmer. It seems that62% respondent fully unsatisfied about government policy and only 14% respondent satisfied about government policy only 6% members fully satisfied about govt. policy 14 % members not response any answer i.e. .neutral.

Table No. 11: Opinion about participation of Decision Making

Sr. No.	Response	Secretary	Board of Director	Member
1	Fully satisfied	-	02	10
2	Satisfied	07	06	25
3	Unsatisfied	-	-	03
4	Fully unsatisfied	02	02	07
5	Neutral	01	-	05
	Total	**10**	10	50

Source: *Primary data*

Decision-making is the most important work in every organization so in the PACCS it is also most important the above table shows that opinion about participation of decision making work for different respondents like society secretary, Board of directors & five members of each society. As per secretary opinion 70% are give positive response about decision making work. Only 1% result is neutral. As per Board of director's opinion near about 80% respondent give positive opinion. But the opinions about members are different from secretary and member of BOD 15% respondent give negative opinion about participation of membership and 35% respondent give positive response about decision making participation.

Findings & Conclusion:

It is concluded that the farmer's not paid loan installment regularly he expect from government relief from loan its impact may be on the society economic performance. It seems that while the researchers collect information from each society that's time some members of the society are always debate about the loan relief from government its impact on each society's recovery work.

It is concluded that male membership is always high compared to female membership. Membership increased due to increase disbursement or sanctioning loans to farmers. It seems that membership is two types one is permanent membership and another is temporarily.

It is concluded that farmers take loans for his farming activity in short period he does not take loan amount for long period it may be due to small land or may be long term crop may be not useful them or he is not capable for long term activity in the farm.

It concluded that near about 34% member's response is negative and remaining response is positive about availability of services from the society.

It is concluded that near about 40% members perception about fulfillment of real needs is negative remaining members may be give his opinion in the pressure of society or board of directors.

It is concluded that society's employees expect that his salary paid through government not through society. Salary amount is very low compared to work and risk. Some time salary amount is depend on society's profit or loss.

It concluded that 50% report of respondent is positive and 50% is negative about working condition and facility provided by society to employee. It is to be said that while observing in data collection from society the researcher observe that some society really no any working facility instrument like furniture, computer seating facility etc. and basic need facility is not provided in societies office and its premises it seems that some society have no own building he worked in Grampanchayat office premises society paid some amount of rent for them.

Only 48% of members are satisfied about his real needs and 18% members are fully unsatisfied about fulfillment of needs and 22% respondent opinion that he will totally unsatisfied about fulfillment of real needs.

It is concluded that members is not aware about various schemes offered by government. The society must take initiatives for awareness of various schemes.

It concluded that the current government policy is not favorable for farmers so he takes negative opinion towards government policy.

Member's participation of decision making is positive. But in actual the researchers seen that no more members are participated in decision making in the time of societies meeting, the researcher has attended sample two general meeting of society. It may be said that the members response give some pressure.

Suggestions:

It is suggested that PACCS should be motivate to members for participation of training. Provide more loans to SC & ST category member's disbursement of loan to this category is very poor. It is suggested that PACCS should be provide information about various loans schemes to the members, majority of responded members don't know about various schemes. Society must be concentrate on real needs of members and avail the goods required for them. Society should give chance to member for participate of decision-makingwork.

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PROBLEMS FACED BY KIRANA SHOPS IN SANGLI DISTRICT

P. B. Lupane
Asst. Professor, K. G. D. Bapu Lad College, Kundal, Tal- Palus, Dist- Sangli (Maharashtra)
Pblupane2010@gmail.com
Dr. P. B. Gaikwad
Asst. Professor, S. B. Khade Mahavidyalaya, Koparde, Tal. Karveer, Dist. Kolhapur(Maharashtra)

Abstract

Kirana shop is one of the easiest ways to generate self-employment as it requires limited investment in land, capital and human resource. Kirana shops are unique business models in India especially in rural areas which are offering personal services and quality products as per demand of customers. now a day, they are suffering for their existence. Researcher has found that the Kirana shops are competing with local bazaars which are to be started by big traders and wholesalers in the sample study area. Competition is the major factor for existence of Kirana shops. Recovery of dues from customers is another challenging problem of the existence of Kiranashops.

Keywords: *Kirana, self-employment, malls*

1. Introduction:

The private village shops are the backbone of rural retail marketing. Private retail shops are ideal agencies for village distribution. There are around 2 million sales outlets at the retail level in rural India. One retail shop is serving around 600 families in the rural retail marketing. The retailer to consumer ratio has been very low with many such shops often located close to people residence, near to home and at the corner of the street, thus making location and convenience a major factor for their popularity. Kirana shop is one of the easiest ways to generate self-employment as it requires limited investment in land, capital and human resource. Kirana shops are unique business models in India especially in rural areas which are offering personal services and quality products as per demand of customers. A kirana shop normally a range from 25 to 400 square feet with a various range of products which are daily requirement of customers. A significant historical reason underlying the perceived increasing importance of retailing is that its contribution to the economy is much more visible in the modern era than it was in the past. Now, retailing is up-coming as one of the major non-farming occupations in India. The total area of Sangli district is 8,572 sq. Mt. and there are 10 talukas and 734 towns in Sangli district and registered kirana shops are 5,741.

But now a day, they are suffering for their existence. Researcher has found that the Kirana shops are competing with local bazaars which are to be started by big traders and wholesalers in the sample study area. Competition is the major factor for existence of Kirana shops. Recovery of dues from customers is another challenging problem of the existence of Kirana shops. The consumer behavior is changing because of new technology, fashions, life styles etc. However, changing consumer behavior is affecting rural based Kirana shops.

2. Objectives:

1) To know socio-economic background of the Kirana shopkeepers in the study area.
2) To understands the various problems faced by the kirana shopkeepers in Sangli district.

3. Research Methodology:

3.1:Primary data:

The researchers have collected required information and data from Kirana Shopkeepers in Sangli district. The primary data is collected through questionnaire, discussion, interviews, observation and necessary fieldwork.

3.2: Secondary data:

The researchers have collected necessary information from books, M. Phil and Ph.D. research works, magazines, internet, different websites, Daily newspapers, articles and government publications etc.

4. Sampling:

The sample selection of kirana shops have been selected on the basis of *'Stratified Sampling Method'*. While selecting villages, factors considered are the geographical location of taluka, such as East, West, North, South and Middle, and one village from each direction has selected. Female kirana shopkeepers (98) are also selected randomly for getting information. Numbers of kirana shops are ten talukas are unequal. Therefore, researcher has used *'Proportionate Sampling Method'* for selecting taluka-wise kirana shops.

5. Data analysis and interpretation

Table No. 5.1: Age of Kirana Shopkeepers

Sr. No.	Age (Years)	Frequency	Percentage
1	21-30	041	10
2	31-40	135	34
3	41-50	078	20
4	More than 51	**146**	**36**
5	Total	400	100

Source: *Field Work*

Table No.5.1 shows age wise distribution of Kirana Shopkeepers in the Sangli district. 36% kirana shopkeepers have found in the category of more than 51 years. Only 10% shopkeepers have 21-30 years old. It has interpreted that mostly elder persons are engaged in kirana shops in the sample area. The senior persons, whose age is more than 51 years, they are running their kirana shops since long period. Only 10% kirana shopkeepers have younger, whose age has 21-30 years old. It means the young generation is not interested to start or run kirana business. They are interested in service or job to others sectors and in cities in the study area.

Table No. 5.2: Education of Kirana Shopkeepers

Sr. No.	Education	Frequency	Percentage
1	Less than 10th (SSC)	**153**	**38**
2	10th (SSC)	121	30
3	12th (HSC)	055	14
4	Graduation	057	14
5	Post Graduation	014	04
6	Total	400	100

Source: Field Work

The given table No. 5.2 has shown that distribution of kirana shopkeepers according to their education. 38% kirana shopkeepers have educated less than 10th class. Only 4% shopkeepers are post graduate. It is interpreted that majority 68% {38+30} of the kirana shopkeepers are taken education upto 10th standard. Only 14% and 4% kirana shopkeepers are completed their graduation and post graduation respectively. It has found that uneducated or less educated people are eager to start kirana business in rural area. Out of which, majority of shopkeepers have told that they have searched a good job in local village or in cities. But they did not get a job and then they have preferred to start kirana business. It means they have not interested to start kirana business by heartily.

Table No. 5.3: Location of the Shop

Sr. No.	Location	Frequency	Percentage
1	Central Chowk	**169**	**42**
2	In the Main Market	055	14
3	Near S. T. Stand	023	06
4	Nearby the Main Road	057	14
5	Suburb/ Sub-rural area	096	24
6	Total	400	100

42% kirana shops are located at central Chowk; Only 6% kirana shops are located near Bus Stand. By the visit and observation, it is found that the crowded area or corner of the street is an ideal location of the kirana shop. The majority of the banks, credit co-operative societies, gram panchayat, post office etc. are situated in central Chowk. So the central Chowk is the prime location for any business in rural villages. When people go to another town or village, they wait for bus at S. T. stand. These are the ideal location for kirana shops. People buy something while they are going to another town or village.

Table No. 5.4: Sufficiency of the available space

Sr. No.	Sufficient space	Frequency	Percentage
1	Yes	027	07
2	No	**337**	**84**
3	Insufficient in season/peak period	036	09
4	Total	400	100

Source: *Field Work*

Table No. 5.4 shows that the available space of kirana shop is sufficient or not. 84% kirana shopkeepers told that the available space is insufficient. 9% sample respondents have expressed that the available space is insufficient in a season or peak period. The space of kirana shop makes affect on customers and also profit margin of the kirana shopkeepers. The adequate space should be available for standing the customers and also arranging the kirana goods nicely and neatly. Researcher has observed that the kirana shops which are located at the central chowk or in the market have insufficient avail space at the time of weekly village bazaar because at that time the frequency of the customers is more. This is one of the reasons for changing consumer behaviour towards traditional kirana shop to modern bazaar.

Table No. 5.5: Sufficiency of capital

Sr. No.	Sufficiency of capital	Frequency	Percentage
1	Yes	080	20
2	No	**231**	**58**
3	Insufficient sometimes	089	22
4	Total	400	100

Source: *Field Work*

Table No. 5.4 indicate that the required capital is sufficient or not for running the kirana business. 58% kirana shopkeepers said that the available capital is insufficient. Only 20% kirana shopkeepers told that the available capital is sufficient.

It is observed that the 58% kirana shopkeepers are faced the capital problem at regular time. The numbers of varieties of goods are to be kept for running kirana business. Therefore, the capital is blocked in the goods. Researcher has observed that majority of kirana shopkeepers in the sample area are shut down or closed their kirana shops due to insufficient capital. On the other hand, kirana shops are not competing with local bazaars because of inadequate capital. Local bazaars are kept more varieties of goods in the sample area due to huge capital and they very well decorated and keeping cleanliness in their bazaar. Due to this of the rural based Kirana Shops requires more variable capital to purchase and store kirana goods.

Table No. 5.6: Problem of Transportation

Sr. No.	Problem of Transportation	Frequency	Percentage
1	Yes	**283**	**71**
2	No	061	15
3	Sometime	056	14
4	Total	400	100

Source: *Field Work*

Table No. 5.6 shows problems of transportation while transporting the kirana goods. 71% kirana shopkeepers have favoured for suffering problem while transporting the goods. Moreover, 14% respondents are neutral. They neither favour nor against the problem of transportation.

Kirana shopkeepers keep very little stock of kirana goods because of lack of capital and sufficient space. So, they need kirana goods at specific time and/ or regular intervals. There are some limitations for transportation of kirana goods. There are high risks to transport goods in remote villages in rural areas because of poor road facilities in the rural areas.

Table No. 5.6: Problems of Kirana Shop

Sr. No.	Problems	Frequency N= 400*	Percentage
1	Competition with Kirana shop	**373**	**28**
2	Competition with Bazaars	307	23
3	Problems of recovery of debts	241	18
4	Lack of capital	132	10
5	Awareness of customers	066	05
6	Very few margin of profit	134	10
7	Changing psychology of customers	067	05
8	Problems of Govt. rules	014	01
9	Total	1334**	100

Source: *Primary Data (** Indicates actual frequency (1334)** Indicates respondents has given multiple answers, so frequency is greater than actual (1334))

Table No. 5.6 shows that the problems faced by kirana shops. 28% kirana shopkeepers have narrated that competition with kirana shops and 23% kirana shopkeepers have told that competition with bazaars.

It is interpreted that the kirana shopkeepers have largely faced the problem of competition with other kirana shops as well as bazaars. The numbers of unregistered kirana shops are opened in the sample area. Kirana shopkeepers have given credit for attracting the customers. There is an adverse effect on recovery of debts. If the previous kirana shopkeepers have persistently demanded their dues, customers have used to prefer another kirana shop for purchasing kirana goods in the sample area. As a result debts are not recovered in proper timing. It is narrated kirana shops have faced number of problems such as competition from each others & bazaars, debts, shortage of capital, low margin of profit, dynamic psychology of customers, changing rules and regulations etc.

6. Conclusion:

Kirana shopkeepers are also facing number of problems like purchase, warehousing, finance, transport, damage of goods, recovery of credit, and competition with other kirana shops as well as bazaars. The kirana shopkeepers in the sample area are less educated and 40% customers are graduates. Kirana shopkeepers are purchasing goods in short period of credit from the wholesalers. On the other hand kirana shopkeepers are selling goods in long period of credit to the customers. Therefore the financial problem is arising. The purchasing strategy of kirana shopkeepers is not a proper manner. They are purchasing goods at convenient time according to availability of capital and time. Customers on the other hand, are purchasing goods regularly. Sometimes, kirana shopkeepers are given credit to customers because they know the customers. Wholesalers are not giving credit though they know the kirana shopkeepers. Kirana shopkeepers are providing various facilities and plans to attract the customers.

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E- BANKING AND INFORMATION TECHNOLOGY IN BANKS

Dr. Mohite Bhagwan Hanamant
Assistant Professor, Commerce Department, P.V.P. Mahavidyalaya Kavathe Mahankal Dist: Sangli (M.S.)
Email:*bhagwanhmohite@gmail.com*

Abstract

The 20th century witnessed many changes to the international trade, banking and Finance on account of new revolution in the information and communication technology. Banks across nations have been moving to the E-Commerce and E-Banking environment. On account of these changes banks are able to provide more flexible banking options for their clients, by offering many innovative products and services through the ATMs Credit and Debit Cards, Internet banking, core banking solutions including quicker and faster services like convenient banking, anywhere banking, 24x7 virtual banking are offered, coupled with quick remittance of funds transfers, on other hand banks are also exposed to the cyber crimes, on more usage of computers and IT enabled services. Further in view of cross border transactions, if proper control is not exercised banks can be used as channels for money laundering as well. The papers examine the recent trends and issues in electronic banking and Facilitator.

Keywords: *Information Technology, Challenges, Reserve bank of India, Regulator*

Introduction:

Electronic banking is a generic term encompassing internet banking, telephone banking mobile banking etc. In other words `it is a process of delivery of banking services and products through electronic channels such as telephone, Internet and cell phone etc. The concept and scope of E-banking is still evolving. Several initiatives taken by the government of India as well as the Reserve Bank of India have facilitated the development of E-banking in India. As a regulator and supervisor, the RBI has made considerable progress in consolidating the existing payment and settlement systems, ;and in upgrading technology with a view to establishing an efficient, integrated and secure system functioning in a real time environment which has further helped the development of E-banking in India. The government of India enacted the IT Act, 2000 with effect from October 17 2000, which provides legal recognition to electronic transactions and other means of electronic commerce. IT revolution has paved the way for banks to provide to implement different systems to handle funds management in banks.

Historical perspective of E-banking E-banking is the wave of future

It provides enormous benefits to consumers in terms of ease and cost of transactions, either through internet and other electronic delivery channels. The evolution of e-banking industry can be traced early 1970s. Banks began to look e-banking as a means to replace some of their traditional branch functions for two reasons. Firstly, branches were very expensive to set up and maintain due to the large overheads associated with them. Secondly E-banking products and services like ATMs and electronic fund transfer were a source of differentiation for banks that utilized them. Being a fierce competitive industry, the ability of banks to differentiate them on the basis of price is limited. E-banking development would lead to two classes of surviving banks, which are very large banks and small niche ones. Through the E-banking smaller could compete by offering portals to the services offered by larger banks. With this development, banks could use E-banking to focus on customer needs in order to gain the strongest competitive advantage.

The transformation from traditional, bricks-and-mortar banking to E-banking has been momentous. Not since the advent of the automatic teller machine has the retail banking industry witnessed such significant and extensive change formally, E- banking comprises various formats or technologies including telephone (both landline and cell phones) banking, direct bill payment (electronic fund transfer) and PC or internet banking. Chou and Chou identified five basic services associated with online banking, namely view account balances and transaction histories, paying bills, transferring funds between accounts, requesting credit card advances and ordering cheques.

E-banking and RBI:

RBI has been gearing up to upgrade itself as a regulator and supervisor of the technologically dominated financial system. In 1998, it availed the technical assistance by project of Department for International Development, UK forupgrading its supervisory system and adaptation of its supervisory functions to the computerized environment. It issued guidelines on risks and control in computer an telecommunication system in February 1998 to all the banks advising them toevaluate the risk inherent in the systems and put in place adequate control mechanisms to address these risks, which can be broadly put under three heads namely IT environment risks, IT operations risks and product risks. The existing regulatory framework over banks has also being extended to internet banking. These guidelines cover various issues that would fall within the framework of technology, security standards, legal and regulatory issues. Virtual banks which have no offices and functions only on line are not permitted to offer E-banking services in India and that only banks licensed under banking regulation act and having a physical presence in India are allowed to offer such services. Further, banks are required to report to the RBI every breach or failure of security systems and procedures of internet banking, while RBI as its discretion may decide to commission special audit inspection of such banks. As per recent guidelines banks no longer need prior of the Reserve Bank of India for offering the internet banking services.

E-banking challenges and concerns E-banking

It is based on technology that by its very nature is designed to expand the virtual geographic reach of banks and customers without necessarily requiring a similar physical expansion. Such market expansion can extend beyond national borders. This significantly increases cross-border co- operation challenges for banks supervisors due to

- The potential ease and speed with which banks located anywhere in the world can conduct activities with customers over interconnected electronic networksinto countries where a bank is not licensed or supervised.
- The potential ability of a bank or non-bank to use the internet to cross borders and to seamlessly link banking activities that have typically been subject to supervision with non-banking activities that might be unsupervised by any financial market authority.
- The practical difficulties faced by national authorities wishing to monitor or control local access to E-banking sites originating in other jurisdiction without the co-operation of home country authorities.

Banking organizations have been delivering services to the consumers and business remotely for years. Electronic fund transfers including small payments and corporate cash management systems as well as publicly accessible machines for currency withdrawal and retail account management are global fixtures. However, delivering financial services over public networks such as the Internet is bringing about a fundamental shift in the financial services industry.

The changes created and some of the technical characteristics of Internet technology raise new concerns for both bankers and supervisors. Banks offers E-banking services to defend or expand market share or as a cost saving strategy to reduce paper work and personnel. The internet also provides banks with substantial opportunity to extend customer reach beyond existing boundaries. However the nature of the open network and the evolution electronic commerce exposes banks to significant competition from both banking and non banking firms. In addition, electronic delivery channels operate in an uncertain legal and regulatory environment that defers byjurisdiction.

All these factors present new challenges for financial institutions in managing security, integrity and availability of services provided while remaining sufficiently profitable.

Emerging trends and issues impact on bank risk profiles.

- A significant increase in the competition in the electronic financial services industry as both banking and non-banking firms rapidly introduces new financial products and services.

- Rapid technological improvements in tally communication and computer hardware and software enabling greater speed in transaction processing.
- Bank management and staff often lack expertise in technology and E-banking risk issues.
- Greater reliance on out sourcing to third party service providers, and a proliferation of new alliances and joint ventures with non-financial firms.
- Increase potential for fraud, due to absence of standard business practices for customer verification and authentication on open networks like the internet.
- Legal and regulatory ambiguity and uncertainty with respect to the applications and jurisdictions and jurisdiction of current loss and regulations toevolve E-banking activities.
- Questions regarding to the effectiveness and efficiency of online disclosures. Lengthy or complicated online disclosures may cause customers to simply click through or even quiet a website, moreover extensive disclosure reduces the speed at which websites and pages can be downloaded.

Banks and supervisors generally agree that supervisory principles that apply to traditional banking are applicable to E-banking. However, the combination of rapid changes in technology and the degree of bank dependence on technology vendors and service providers modify and sometimes magnify traditional risk. Hence there is a need for additional supervisory guidance in selected areas to enhance the overall risk management framework for E-banking activities. This development in E-banking to date suggest

- The desire to benefit from the advantages of e-commerce in financial services has become wide spread. The financial services industry is increasingly focused on providing technology based financial solutions directly to customers to help build and retain customer bases.
- Speed to market has become a critical factor for success in E-banking to reduce time, to market; banking institutions are allying with non banking firms to provide total financial services solutions.
- The current trends in the formation of strategic alliances and technology outsourcing will grow.

Conclusions

These developments present challenges for both banks and bank supervisors. Bank management needs to re-evaluate the robustness of traditional management practices in light of the new risk post by E-banking activities. Also banks supervisors need to take a balance approach to the introduction of new regulations and supervisory policy on E-banking, so as to ensure safe and sound operation of banks while at the same time not stifling innovation and the competitiveness of the banks related to non-banks.

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A CASE STUDY ON TOMATO PRODUCT

Prof. Jayashri Banasode
Associate Professor in Commerce, Yashwantrao Chavan Mahavidyalaya, Pachwad. Tal Wai. Dist. Satara

Introduction:

Govt. of Maharashtra has facing burning issue of 'Farmers Suicide.' At present farmers try to cultivate cash crops to improve their financial condition. Unfortunately, market price is not recovered cost of production of an agricultural product. Farmers become frustrated and ratio of farmer's suicide may be increase. So researcher tries to focus on the present condition of with the example of tomato production and he assumed that this condition may be occurs in each and every agricultural product. Tomato is as a cash crop. It is a short duration crop. The profit can be earned immediately so the tomato cultivation being commercial activity undertaken by farmers.

Objective:

1. To focus on farmer's recent condition
2. To suggest remedial measure to develop the farmers condition

Methodology:

Researcher applied interview technique. Researcher interviewed the tomatoes farmer (Shri. Ramesh Shinde. and Shri. Chandrakant Wagh. At/Post Anawadi, Tal. Wai Dist. Satara

Statement showing of Cost of Tomato Production (2018-19)

Contents	Particulars	Cost Per Acre (Rs.)
Seeds and Small Plants	Nobel seeds 6000 Plants x Rs.1.50 Per plant	9,000
Farmyard Manure	10 tones of cow-dung	24,000
Fertilizers , Insecticide and Fungicide	Chemicals, and insecticides, (25000 +11000)	36,000
Human Labour Exp.	Cutting and Packaging	20,000
Bullock Labour	Pulty, Rotter, Bedding	8,000
Irrigation/ Drip maintenance	Material Rs.60000 / 20crops in 10 years = 3000 + Rs.3000 Maintenance	6,000
Staking Sticks / Stump stand	Material 6000 / 3 Per three plants = 2000 plants x Rs. 24Per plant = Rs. 48000 /10 Years x 2 crops = Rs. 2400 +Rs. 35000 one time Binding Exp.	37,400
Steel Wires	70 kg. x Rs. 80 = 5600	5,600
Miscellaneous Cost:		5,000
Loan Interest	Loan available Rs.25000- 30000 x 7% (3 months)	725
Transporting	Total Product 25000 kg. / 25 kg. Per crate =1000xRs. 75	75,000
	Total cost	**2,26,725**

Problems of the farmers:

1. Loan available is not sufficient for tomatoes cultivation.
2. Guarantee rates are not declared by the Govt. for each and every agricultural product.
3. Transport expenditure is not affordable.
4. Wholesale marketing places are not convenient.
5. Lack of expert guidance about cultivation and Marketing

Suggestions:

1. Above table shows the tomatoes per acre cost of production. This table shows that the loan available to the farmers is lower than the cost of production. Tomato is a short term crop so, Govt. sanctioned loan about Rs. 25000 to Rs.30000. Farmers borrowed remaining amount from money lenders and this loan is very expensive due to high rate of interest. So Govt. should be provide sufficient loan to the farmers with appropriate subsidies.

2. Farmers get the market rate of tomatoes are as follows:

Market Rate of Tomatoes (2018-19)

Months	Rs.(Per. Kg)
Aug to Nov	5-6
From Nov to Jan,	4-5
End June-Aug	50-60

Farmers get market price of tomatoes within Aug. to Nov. and Nov. to first half of June. are Rs 4.00to Rs.6.00. and he get high rate of the tomatoes for only two months i.e. second half of June to end of the Aug. i.e. Rs. 50 to Rs. 60. This rate is not recover the cost of production.

Farmers work for this crop for 5 months in farm. 7th pay commission had declared that every worker have to get per month salary Rs. 18000. According to this declaration farmers also have to get (Rs. 18000x 5 months) Rs. 90000. But the respondent farmers told that they earn about Rs. 15000/- through internal crops. Remaining Rs. 75000 he expects from tomatoes product.

Govt. should declare the guarantee price for each and every agricultural product. About tomato the cost of tomatoes per Kg. is Rs.9.06. and average per acre production of tomatoes are 25000 kg. Researcher expected the rate Rs. 12.06 which covers profit Rs. 3.00 per Kg. It means total profit will be Rs. 75000/- .

Farmers have to manage the market for tomato at Poona or Bombay. The travelling expenses are too high. i.e.(25000 kg. / 25 kg. Per crate =1000 crate x Rs.75 Per crate=Rs. 75000). If farmer can reduce these expenses the cost of production will be automatically reduced. Government should be provided the marketing facilities for those farmers at taluka places and tries to provide concessional transport facilities to the farmers.

Agricultural officers should be provided proper guidance in proper time to the farmers regarding fertilizers, cultivation, and insecticides.

Awareness about Crop Insurance scheme should be developed among the farmers.

Conclusion: Market price is not recovered Cost of production of agricultural product.

So farmers become frustrated and ratio of farmers suicide may be increased.

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SCENARIO OF MOBILE COMMERCE (M-COMMERCE) IN INDIA

Dr. Shobha Arun Podmal

Asst. Professor (Dept. of Commerce & Management) ,Night College of Arts & Commerce, Ichalkaranji

Abstract

M-Commerce is in fact a subcategory of e-commerce, and the substantial difference actually is what kind of devices are used for the shopping. M-Commerce does not only include the transactions carried out on mobile phones, but on all kinds of smart devices, from smart phones through phablets to tablets, even laptops are mentioned here in some cases, since those are also portable devices. As smart devices are famous for their mobility, this implies that M-Commerce can be realized not only in front of desktop computers – typically at home or at the workplace, but it can happen practically anywhere, where there is some kind of internet access available.

Mobile commerce is growing at the rate of 130% annually. If you don't have a mobile friendly site or an application for mobile users then it will be difficult for you to grow your e-commerce business. To stay in competition and ahead of all offer mobile accessible services such as real time notification, click to call, push notification on and product information. M-Commerce is a blanket term used for the buying and selling of goods and services from mobile devices like smart phones and tablets. The dot com bubble resulted in the emergence of e-commerce. With increase of mobile usage across all segments has helped the businesses to broaden their customerbase.

Key Words: *Subcategory, Mobility, Accumulation, Competition, Accessible, Emergence etc.*

1. INRODUCTION

Mobile Commerce refers to wireless electronic commerce used for conducting commerce or business through a handy device like cellular phone or Personal Digital Assistant (PDA). It is also said that it is the next generation wireless E-commerce that needs no wire and plug-in devices. Mobile commerce is usually called as 'M-commerce' in which user can do any sort of transaction including buying and selling of goods, asking any services, transferring ownership or rights, transacting and transferring money by accessing wireless internet service on the mobile handset itself. The next generation of commerce would most probably be mobile commerce or M-commerce. Presuming its wide potential reach, all major mobile handset manufacturing companies are making 2WAP (Wireless Application Protocol) enabled smart phones and providing the maximum wireless internet and web facilities covering personal, official and commerce requirement to pave the forway M-commerce that would later be very fruitful for them-commerce has several major advantages over its fixed counterparts because of its specific inbuilt characteristics such as ubiquity, personalization, flexibility and distribution. Mobile commerce promises exceptional business market potential, greater efficiency and higher fruitfulness. Thus it is not surprising that mobile commerce is emerging much faster than its fixed counterpart. M-commerce is more personalized than E-commerce and thus needs a gentle approach to appraise M-commerce applications.

2. OBJECTIVES OF THE STUDY

1. To study the Concept M-Commerce.
2. To study the M-Commerce Trends.
3. To study the Importance of M-Commerce.
4. To study the Challenges for M-Commerce.

3. METHODOLOGY OF THE STUDY

The present study has been descriptive; the data for this study were obtained from secondary sources. The secondary data has been collected from various references which already existed in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to the theme and selecting relevant papers/books for the review purpose. Selection of the paper is done on the basis of their relevance and contribution to the body of knowledge. The author has made an attempt to do primary reading of the selected papers which will constitute the core of this review study.

4. CONCEPT OF M-COMMERCE

M-commerce (stands for mobile commerce) is the buying and selling of ***goods and services*** through ***wireless handheld devices*** such as cellular telephone and personal digital assistants (PDAs). In other words, it's a complete online shopping experience, but with all the convenience of being on a cell phone or tablet. Known as next-generation e-commerce, m-commerce enables users to access the Internet without needing to find a place to plug in. The emerging technology behind M-commerce, which is based on the Wireless Application Protocol (WAP), has made far greater strides in Europe, where mobile devices equipped with Web-ready micro-browsers are much more common than in the United States.

5. M-COMMERCE TRENDS

Today, the number of B2B and B2C buyers who research and buy products via mobile and tablet devices is rapidly increasing and becoming the norm. Here are three global mobile commerce trends which are expected in 2015:

I. Mobile app revolution

"Apps are increasingly becoming experiences that live across multiple endpoints from wearable's to phones, tablets, and web applications." As this trend proceeds in 2015, offerings that can seamlessly transfer between these states as customers move from one device to the next will have a huge advantage. Many of today's small businesses are eager to build their own branded mobile apps. Thank to mobile app's outstanding features which are different from responsive website and mobile site, now retailers can drive customer engagement and sales.

II. The Smartphone Credit Card

Mobile payments will move toward an international level of functionality. Just as the magnetic strip revolutionized payment by plastic credit card, NFC and other fast-evolving technologies will facilitate the move to payment using mobile technologies in 2015.

NFC chips inside most new smart phones transmit customer payment and banking data when scanned on a reader. Unlike a credit card, smart phones can include interactive payment processing and other financial services which PayPal president, David Marcus, calls Money. NFC chips could be placed inside wearable smart technology — also coming of age in 2015. However, tapping a device may not be significantly more convenient than swiping a card.

III. Mobile marketing will become more personal

Mobile marketing will move from broadcasting for a large mobile user audience to a targeted approach of interested mobile users. Big data will drive it both online and offline, while targeted marketing will have huge benefits for local businesses. Traditional mobile marketing made it difficult for businesses to reach their desired ROI, but things will change with targeted mobile marketing as they are able to cut through all the background noise. Overall, they will attract new and repeat customers to their stores.

6. IMPORTANCE OF M-COMMERCE

In the current commerce industry, M-Commerce has been entered in finance, services, retails, tele-communication and information technology services. In these sectors, it is widely accepted thanks to the following advantages of M-Commerce:

I. Convenience

With just a few clicks on mobile devices, customers can already do shopping, banking, download media files and more than that. M-commerce also benefits retailers by many of their outstanding features compared with responsive website and mobile site.

II. Flexible Accessibility

User can be accessible via mobile devices and at the same time be accessible online too through logging on to various mobile messengers and other networking platforms. On the other hand, the user may also choose not to be accessible by shutting down his mobile device, which at times can be a good thing.

III. Easy Connectivity

As long as the network signal is available, mobile devices can connect and do commerce transactions not only mobile to mobile but also mobile to other devices. No need for modem or WI-FI connectivity set up.

IV. Personalization

Each mobile device is usually dedicated to a specific user so that it is personal. Users can do whatever they want with their handheld devices: modify the wallpaper, change view settings or modify contact information as you send emails or e-payments.

V. Time Efficient

Doing M-Commerce transactions do not require the users to plug anything like personal computer or wait for the laptop to load.

VI. Boosting retail activity

In the context of economic difficulties, e-commerce solution with smart phones and software applications plays an important role in retail market, creating close relationship between consumers, retailers and brand merchandise through features, to get the success in both earning high profit and providing great mobile shopping experience.

As a result, Investments in mobile platforms for B2C transactions are defined as, “strategic investment direction in the future, as indicated in the proportion of investment in mobile platforms accounted for 68% of the investing in research and new technology platforms.”

VII. Convenience of electronic payment services on mobile

19% of people surveyed knew about the payment services on mobile, 10% expressed interest to learn and to use mobile payment services. By applying necessary plugins, payment can be transferred easier and more secure than ever. Due to the fast development, this type of commerce also supports almost all popular payment method for customers to pay bills electronically, purchase prepaid cards as mobile phone cards to solve transactions complex.

VIII. Sales of digital content on mobile devices

Besides retail, digital content is a rich resource that firms can use with mobile commerce. By strengthening the convenience function of mobile devices, sellers can sell the content and buyers can use anytime they want. Users pay directly for each digital content or registered users to use the service online digital content.

7. CHALLENGES FOR M-COMMERCE

I. Evolution of Devices

Hardware manufacturers are constantly coming out with faster & better smart phones. The new versions of the different OS are also getting smarter by the day. Store owners need to keep up with the pace of this evolution to makes the best out of these hardware and software updates. This ensures their apps don’t fall behind in the race.

II. Fragmentation of Device

Mobile hardware industry is highly fragmented especially when we talk of Android powered devices. The challenge lies in developing apps that offer great experience to entry-end smart phone users and yet don’t deny high-end phone users the experience derived from the best features available on this phone. Getting the balance right is the biggest challenge.

III. Payment Solutions

At its nascent stage, most M-Commerce solutions would offer only a handful of payment options to their customers. But with the proliferation of mobile wallets it has become a big challenge to ensure customers keep enjoying a wide range of payment options. Without this, it is practically impossible to bring down cart abandonments.

IV. Simplifying Buying Experience

M-Commerce is crowded and there are dozens of similar stores that are selling the same products. With discounts drying up and prices stabilizing between stores, the key to success lies in simplifying buying experience. With your competitors pulling out every trick from their hat you need to constantly think of out-of-the-box solutions to stay ahead of the competition.

8. CONCLUSION

M-commerce has the potential to provide huge satisfaction to end-users, generate business opportunities, and provide quick access. There are a number of technologies that enable mobile commerce such as infrared, SMS, interactive voice response, mobile scan and contactless chips. These technologies are transforming the mobile phone into a replacement for petty cash, and debit and credit cards; here the payments are charged either through the mobile phone billor to the bank account.

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WHEAT ECONOMY IN INDIA

Dr. Mahendra Bhaginath Bagul
Chintamanrao College of Commerce, Sangli

Introduction

Wheat (Triticum species) is one of the most important food crops in the world. It was first grown in the Karacadag Mountains of southeastern Turkey. This crop belongs to grass variety. It is highly nutritious and useful grain. China, India, United States, Russia, France, Canada, Australia, Germany, Pakistan and Turkey are the main wheat producing countries in the world. It is a staple food of millions, grown as a primary food product and for other uses as well. It has been cultivated for a history more than 10,000 years (Wikipedia 2017).

Wheat is grown mainly in winter and in spring season in all over the world. Winter wheat is grown in cold countries like Europe, U.S.A., Australia, Russian Federation etc., while spring wheat is grown in Asia and the part of U.S.A. Spring wheat matures in 120-130 days, while winter wheat takes 240-300 days for maturity. Due to this reason productivity of winter wheat is higher in comparison with spring wheat. Considering the quality, wheat has been divided into two categories (1) soft wheat, (2) hard wheat. *Triticum aestivum* (bread wheat) is known as soft wheat and *Triticum durum* is known as hard wheat.

India is one of the second largest wheat producing and consuming country in the world. After the Green Revolution in the 1970's and 1980's, the production of wheat has shown a huge increase. India produces about 75 million tonns of wheat each year. It is about 12 per cent of world's production, and is the second largest producer but not exporting at second rank in the world. World's wheat consumption has been rising consistently with the population growth.

Keywords: Production, Productivity, area under cultivation, Countries etc.

Significance of the Study:

The micro study of agricultural commodities is important. Wheat is used for human food. India is the second largest wheat producing country. But its export is very negligible. The present study makes useful contribution to the performance of India's agricultural production, productivity and area under cultivation during the post liberalization regime comparing with pre- liberalization period.

Objective of the Study:

- To study India's wheat economy in the world with help of following areas:
- To study wheat production in India and major wheat producing countries in the world.
- To study the productivity of wheat in India and major wheat producing countries of the world.
- To study the area under cultivation of wheat in India and major wheat producing countries of the world.

Data Base and Methodology:

The study is based on secondary source of data. The secondary sources of data was collected from various journals, WTO reports, Ministry of Agriculture, Govt. of India, Ministry of Finance GOI and Newsletter, FAO reports etc.

Methodological Approach of the Study:

Time series data has been used for the entire period from 1971 to 2017. The purpose was to compare area under cultivation, production and productivity of wheat during pre and post- liberalization period. The sub-periods has been also made for short-term comparison. Wherever it is necessary, longer time series data also used.

Statistical Tools of Data Analysis:

The data collected from the secondary sources, has examined and analyzed by researcher for performance of agricultural production, productivity and area under cultivation. Statistical tools like Percentage share, Compound Annual Growth Rate etc have been used.

Limitation of the Study:

Major problem that arises in the study was break in time series data between pre-liberalization and the post-liberalization period. For comparison of area under cultivation, production and productivity performance in pre and the post- liberalization period, researcher considered twenty years period for before liberalization and twenty seven years period for the post- liberalization.

Production, Area under Cultivation and Productivity in major wheat producing Countries:

This section includes production, area under cultivation and productivity shares of major wheat producing countries of the world and calculated growth rate for finding out growth trend in production, area and productivity during pre and post 1991 period.

Table-1 % Share of production in Major Wheat Producing Countries in the World

	Pre-1991 Period			Post 1991 Period			
	Phase-I 1971-1980	Phase-II 1981-1990	Total 1971-1990	Phase-III 1991-2000	Phase-IV 2001-2010	Phase-VI 2011-2017	Total 1991-2017
Australia	3.01	3.02	3.01	3.14	3.17	3.61	3.29
Canada	4.55	4.98	4.79	4.71	3.77	4.28	4.24
China	11.67	16.37	14.34	18.62	16.41	17.46	17.46
France	4.71	5.57	5.20	5.98	5.81	5.13	5.66
Germany	2.65	2.69	2.67	3.20	3.70	3.42	3.45
India	7.15	8.79	8.08	11.20	11.81	12.76	11.89
Pakistan	2.14	2.46	0.00	2.98	3.38	3.47	3.27
Russian Federation	-	-	-	6.30	7.82	8.40	7.55
USA	13.50	12.70	13.05	11.05	9.16	7.78	9.39

Source: *Calculated from www.fao.org data.*

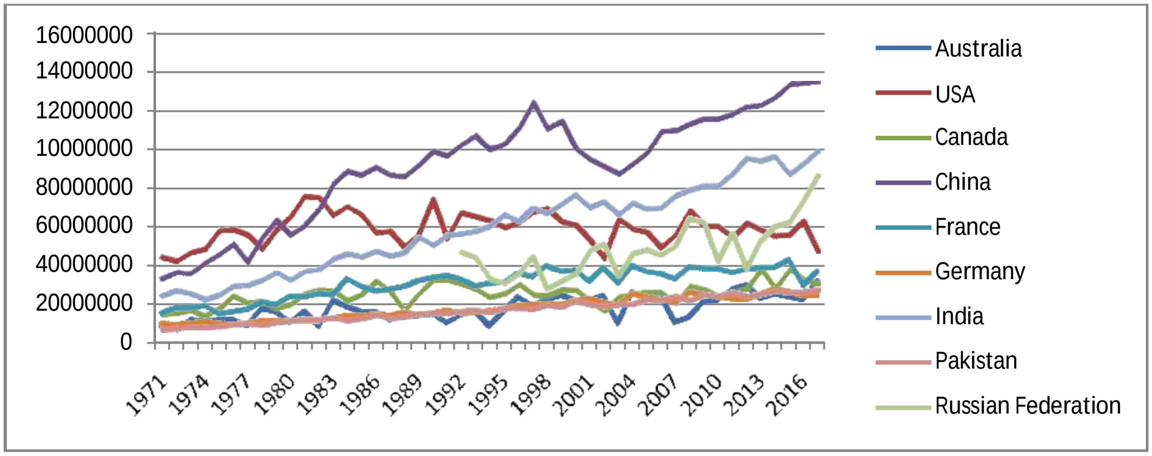
Production in major wheat producing countries:

Percentage share of production in major wheat producing countries in the world during pre and post- 1991 period. A brief analysis of wheat export in major wheat exporting countries in term of their production, productivity and area under cultivation is extended. Wheat is cultivated in around 124 countries in the world (FAO). Table-1 shows share of different countries in production of wheat in the world. India, China and USA produces near about 38.74 per cent share of world wheat production. India's share in the world production is stagnating at around 10 to 12 per cent. USA produces around 11 per cent of world production. India stood third rank in wheat production with its share of 8.08 per cent in the world during pre liberalization period. China stood first in wheat production with its share of 14.34 per cent and USA stood third with their share of 13.05 per cent in the world during pre liberalization period. India stood third with 11.89 per cent in wheat production post 1991 (1991-17) period. Wheat production of Germany, Canada and Australia was 2.67, 4.79 and 3.01 per cent during pre 1991 period

China stood first in wheat production with 17.46 and USA at third position with 9.39 per cent share after 1991. India ranks second in wheat production with 11.20 and 11.81 and 12.76 per cent during 1991-00 and 2001-10 respectively (Table-1). India has largest wheat production after China. India's share second stood around 12 per cent in the world wheat production. Russian Federation data shows there not produce wheat during 1991 period but after 1991 wheat production shows increasing trend continuously. Wheat production of Germany, Canada, Australia and Pakistan was 3.45, 4.24, 3.29 and 3.27 per cent during post 1991 period.

Graph-1 shows production of major wheat producing countries in the World.

Graph-1 Production of Major Wheat Producing Countries in the World (Million tons)



Source: *Calculated from www.fao.org data.*

Area under cultivation of Wheat in major wheat producing countries:

The percentage share of area under cultivation in major wheat producing countries of the world during pre and post-1991 period.

Table-2 shows percentage share of area under cultivation in the major wheat producing countries in the world. India's share in the world wheat cultivated area was around 11 to 12 per cent. USA's wheat cultivated area was around 11 per cent before 1991. India stood at sixth rank in wheat cultivated area with its share of 9.52 per cent. Canada stood first with 17.56 per cent share. Australia stood at third rank with 16.42 per cent during 1991 period.

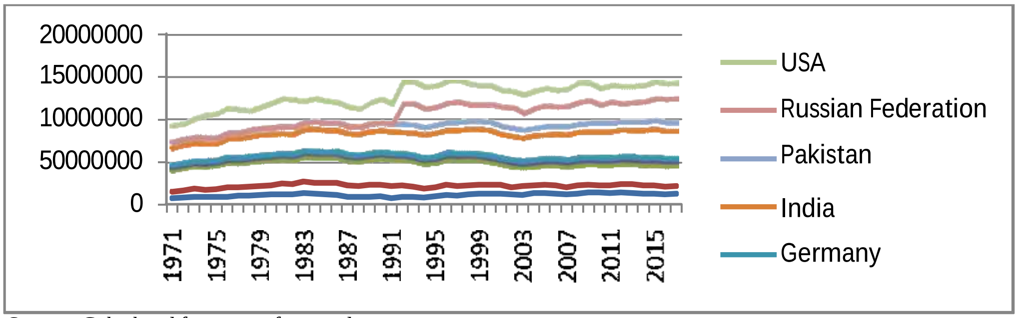
Graph-2 Table-2 % Share of Area under Cultivation in Major Wheat Producing Countries in the World

	Pre-1991 Period			Post 1991 Period			
	Phase-I 1971-80	Phase-II 1981-90	Total 1971-90	Phase-III 1991-00	Phase-IV 2001-10	Phase-VI 2011-17	Total 1991-17
Australia	15.33	14.42	16.42	19.12	7.23	6.85	16.27
Canada	11.44	4.62	17.56	11.33	7.81	6.14	14.45
China	4.83	2.79	4.63	4.11	4.27	0.99	11.36
France	5.10	3.00	9.78	5.40	4.27	1.92	5.25
Germany	2.70	4.41	3.97	6.75	4.20	2.38	9.94
India	8.26	3.29	9.52	5.48	4.07	2.56	8.01
Pakistan	6.00	3.57	10.18	2.43	4.51	2.79	4.97
Russian Federation	-	-	-	8.15	8.41	9.00	9.30
USA	15.01	13.44	14.22	6.27	5.92	3.93	12.55

Source: *Calculated from www.fao.org data*

After liberalization (1991-17) India stood at sixth position with 8.01 per cent share in wheat cultivation (See Table-2). Australia stood at first position with 16.27 and China at third position with 12.55 per cent share. In India area under cultivation of wheat shows variations during pre and post-1991 period. Graph-2 shows area under cultivation of major wheat producing countries in the World.

Area under Cultivation in Major Wheat Producing Countries in the World (Hectare)



***Source**: Calculated from www.fao.org data.*

Productivity of wheat in major wheat producing countries in the world during pre and post 1991 periods. Table-3 shows major wheat producing country's average productivity per kg per ha in the world. France stood at first rank with 51106 kg per ha of yield during pre liberalization period. Germany stood at second rank with 50795 kg per ha, USA at third with 22874 kg per ha and India stood at sixth position with 16464 kg per ha of productivity.

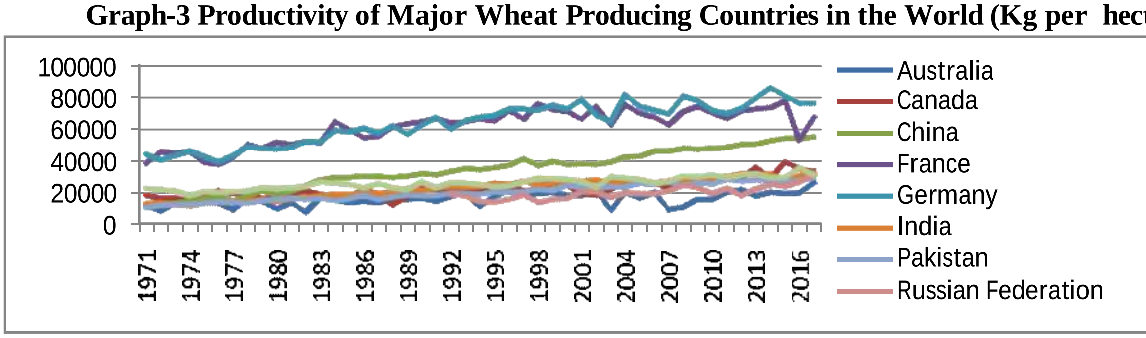
After 1991 the ranks of France, China, USA and India remained same, but the average productivity of wheat had increased sharply. India is the largest producer of wheat in the world but their productivity was comparatively low. Graph-3 productivity of major wheat producing countries in the world (Kg per hectare).

Table-3 % Share of Productivity in Major Wheat Producing Countries in the World

	Pre-1991 Period			Post 1991 Period			
Year	**Phase-I 1971-80**	**Phase-II 1981-90**	**Total 1971-90**	**Phase-III 1991-00**	**Phase-IV 2001-10**	**Phase-VI 2011-17**	**Total 1991-17**
Australia	12617	14369	13493	17894	15644	20642	17773
Canada	17907	18887	18397	22849	24810	32914	26185
China	16243	28497	22370	36124	43492	51989	42966
France	44394	57819	51106	68454	69466	68983	68966
Germany	44446	57143	50795	69604	74194	77636	73386
India	13748	19180	16464	24956	27271	30669	27294
Pakistan	13311	16845	15078	20723	24830	28063	24147
Russian Fed	-	-	-	16047	20473	24222	19950
USA	21261	24487	22874	26147	28183	31068	28177

***Source:** Calculated from www.fao.org data.*

Graph-3 Productivity of Major Wheat Producing Countries in the World (Kg per hectare)



Source: Calculated from www.fao.org data.

Growth rate of APP in major wheat producing countries:

This section examines comparative analysis of wheat in major exporting countries production, area and productivity through growth rate during pre and after liberalization period (Table-4)

India's wheat production shows declining growth rate during post liberalization period. This is not good sign for Indian wheat economy. Russian Federation and Pakistan shows increasing growth rate during post 1991 period. Wheat production growth rate of Australia, Canada, China France and Germany shows decline during post 1991 period.

The area under cultivation of wheat in India shows declining growth rate during post liberalization period. This is not good sign for Indian wheat economy. Germany and Australia shows increasing growth rate during post 1991 period. Wheat production in USA, Canada, China, France and Pakistan shows declining growth rate during post 1991 period.

India's wheat productivity shows declining growth rate during post liberalization period.
This is not good sign for Indian wheat economy. USA and Canada shows increasing growth rate during post 1991 period. Wheat productivity growth rate of Germany, China, France and Australia shows decline during post 1991 period.

Table-2 Growth rate of APP of Major Wheat Producing Countries in the World

	APY	Pre-1991	Post-1991
		1971-1990	1991-2017
Australia	Production	2.85	2.28
	Area	1.25	1.74
	Productivity	1.58	0.53
USA	Production	1.72	-0.46
	Area	0.63	-1.34
	Productivity	0.00	8.53
Canada	Production	3.28	0.59
	Area	2.96	-1.34
	Productivity	0.30	1.96
China	Production	6.18	0.99
	Area	0.68	-1.04
	Productivity	5.47	2.05
France	Production	4.16	0.58
	Area	1.54	0.50
	Productivity	2.58	0.08
Germany	Production	2.81	1.84
	Area	0.46	1.17
	Productivity	2.35	0.66
India	Production	4.69	2.04
	Area	1.49	0.94
	Productivity	3.15	1.10
Pakistan	Production	0.00	15.63
	Area	1.69	0.54
	Productivity	2.44	1.71
Russian Fed	Production	0.00	16.92
	Area	0.00	14.09
	Productivity	0.00	9.38

Source: *Calculated from www.fao.org data.*

Conclusion:

Wheat is one of the most important food crops in the world. It is highly nutritious and useful grain. China, India, United States, Russia, France, Canada, Australia, Germany, Pakistan and Turkey are the main wheat producing countries in the world. It is a staple food of millions, grown as a primary food product and for other uses as well.

Mainly three species of *Triticum aestivum, durum and dicoccum* are cultivated in India. India is one of the second largest wheat producing and consuming country in the world. After the Green Revolution in the 1970's and 1980's, the production of wheat has shown a huge increase. India produces about 75 million tonns of wheat each year. It is about 12 per cent of world's production, and is the second largest producer but not exporting at second rank in the world. World's wheat consumption has been rising consistently with the population growth.

India's share in the world production is stagnating at around 10 to 12 per cent. India third stood rank in wheat production with its share of 8.08 per cent in the world during pre liberalization period. India has largest wheat production after China. India's share second stood around 12 per cent in the world wheat production.

India's share in the world wheat cultivated area is around 11 to 12 per cent. After liberalization India stood Sixth position with 8.01 per cent share in wheat cultivation. In India wheat area under cultivation shows variations during Pre and post-liberalization period.

France stood first rank with 51106 kg per ha of yield during pre liberalization period Germany stood second rank with 50795 kg per ha, USA at third rank with 22874 kg per ha and India stood at sixth position with 16464 kg per ha of yield during pre-1991 and post 1991 period. The ranks of India, France, China and USA remained same, only average productivity of wheat in kg per had increased sharply. India is the largest producer of wheat in the world but their productivity was comparatively low.

India wheat production, productivity and area under cultivation shows decline growth rate during post liberalization period. This is not good sign for Indian wheat economy. USA and Canada shows increasing growth rate of productivity during post 1991 period. Growth rate Wheat productivity in Germany, China, France and Australia shows decline during post 1991 period.

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MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA:PROBLEMS AND SOLUTIONS

Dr. Arjun K Jambagi
Assistant Professor, Department of Economics, SRFGC College Belagavi

Abstract

Small scale sector occupies an important position in the industrial structure of our country . The Micro Small andMedium Enterprises are providing the uniform development to the society and can be a strong mean to utilize the natural resources of the India.The Micro SmallandMedium Enterprises are very helpful to remove the regional imbalances if it is establish in the underdeveloped areas. The Micro Small Medium Enterprises are providing more employment per unit.Presently, Indian MSME'S are facing the various problems at different levels. The government is not providing any types of satisfactory training or skill development schemes. There should be low cost credit to the MSME'S.This paper deals with MSME'S in India :problems and solution

Keywords: *Economic Development, MSMEs, Importance, Problems and Solutions*

INTRODUCTION

Small scale sector occupies an important position in the industrial structure of our country . In a country like India, wherein on one hand there is the acute problem of unemployment and on the other hand scarcity of capital, it is only the small scale sector which is best suited under these condition. Indian economy is characterised by huge size of population, availability of wide variety of abundant natural resources, ever growing size of market and shortage of capital. Development of agricultural sector is important but more emphasis should be placed on the development of industrial sector as it is only this sector which can help in solving numerous problem confronting our economy.

The role of small scale industries is one of the important features of the planned economic development of India. In India this sector has been assigned with the significant role in the industrialization and economic development of the country, as an effective tool in sub serving the national objective of growth with justice. Its crucial role has been increasingly recognised as a solution for the country's problems of scarce capital, wide spread un employment regional imbalance of industrial development, inequitable distribution of National income etc. The problem of unawareness towards technological advancement can removed after running effective training and skill development programs. The MSME owners are not innovative and their entrepreneurial skills are very low.

Over the year small scale sector has acquired greater importance in Indian economy. In terms of employment generation this sector is next only to agriculture and accounts for about 35 percent of the total exports of the countery. In terms of value added it contributes to about 40 percent of the manufacturing sector and 80 percent of industrial production is from this sector.

Objectives of the study:

- To study the importance of MSMEs in India.
- To Know the problems of MSMEs.
- To find out the solutions and suitable conclusion.

Today small and medium enterprises account for nearly 35 percent of the gross value of output in manufacturing sector and 43 percent of the total exports. This sector is one of the most success stories of the modern India. Currently MSMEs account for 95% of total industrial units and 46 % of the industrial production. MSMEs are the biggest employment providers in the country having almost 6 corers of the population depend on them for their livelihood. The survival of MSME is of vital importance to the people.

Definitions of Micro, Small & Medium Enterprises: In accordance with the provision of Micro, Small & Medium Enterprises

Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified in two Classes:

1. Manufacturing Enterprises the enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the industries (Development and regulation) Act, 1951) or employing plant and machinery in the process of value addition to the final product having a distinct name or character or use. The Manufacturing Enterprise are defined in terms of investment in Plant & Machinery.

2. Service Enterprises:-The enterprises engaged in providing or rendering of services and are defined in terms of investment in equipment..

IMPORTANCE OF MSME SECTOR IN INDIA

The development of the micro, small and medium enterprises (SME) sector is on the priority of Government Agenda. As per the Results-Framework Document (RFD) for Ministry of Micro, Small and Medium Enterprises (2012-2013), the Mission of the government is to – "Promote growth and development of globally competitive Micro, small and Medium Enterprises, including Khadi, Village and Coir industries, in cooperation with concerned Ministries / Departments, State Governments and other stakeholders by providing support to existing enterprises and encouraging creation of new enterprises. To endeavor to achieve a cumulative growth of 40%-50% in the number of registered enterprises by the 5 end of 12th Plan and enhance this sector's contribution to GDP from the present 8% to 10% by the end of 12th Plan.

The role of micro, small and medium enterprises (MSMEs) in the economic and social development of the country is well established. As per the Report of the Working Group on Micro, Small and Medium Enterprises (MSMEs) Growth for 12th Five Year Plan (2012-2017), the sector accounts 45% of the manufacturing output and 40% of total exports of the country. The sector provides employment to about 69 million persons through 26 million enterprises throughout the country. Over 6000 products ranging from traditional to high-tech items are being manufactured by the MSMEs in the country. The labour to capital ratio in MSMEs and the overall growth in the sector is much higher than in the large industries. The geographic distribution of the MSMEs is also more even. Thus, MSMEs are important for the national objectives of growth with equity and inclusion.

Over the years, the small scale sector in India has progressed from the production of simple consumer goods to the manufacture of many sophisticated and precision products like electronics control systems, micro wave components, electro medical equipments, etc. The process of economic liberalization and market reforms has further exposed these enterprises to increasing levels of domestic and global competition

The MSME sector in India is highly heterogeneous in terms of the size of the enterprises, variety of products and services produced and the levels of technology employed. While one end of the MSME spectrum contains highly innovative and high growth enterprises, more than 94% of MSMEs are unregistered, with a large number established in the informal or unorganized sector. The sector has a high growth potential and performs a critical role in the manufacturing and value chains. Micro, small and medium enterprises (MSME) sector is characterized by low investment requirement, operational flexibility and location wise mobility. As per the quick estimates of 4th All-India Census of MSMEs, the number of enterprises is estimated to be about 26 million and these provide employment to an estimated 60 million persons. Of the 26 million MSMEs, only 1.5 million are in the registered segment while the remaining 24.5 million (94%) are in the unregistered segment.

The State-wise distribution of MSMEs show that more than 55% of these enterprises are in 6

States, namely, Uttar Pradesh, Maharashtra, Tamil Nadu, West Bengal, Andhra Pradesh and Karnataka. Further, about 7% of MSMEs are 6 owned by women and more than 94% of the MSMEs are proprietorships or partnerships.

The importance and contribution of the SME sector to the economic growth and prosperity is well established. Towards this, Government' policy initiative like enactment of the Micro Small and Medium Enterprises Development (MSMED) Act, 2006, pruning of reserved SSI list, advising Financial Institutions to increase their flow of credit to the SME sector, are all initiatives towards boosting entrepreneurship, investment and growth. Reservation of items for exclusive manufacture in MSME sector statutorily provided for in the Industries (Development and Regulation) Act, 1951, has been one of the important policy measures for promoting this sector.The Office of Development Commissioner (Micro, Small and Medium Enterprises) functions as the nodal Development Agency under the Ministry of 7 Micro, Small and Medium Enterprises(MSME). It is the apex body to advise, coordinate and formulate policies and programmes for the development and promotion of the MSME Sector. The office also maintains liaison with Central Ministries and other Central/State Government agencies/organisations financial institutions.

PROBLEMS OF MSME`S IN INDIA

Presently, the Indian MSME`S are facing different typesof problems. Most of the problems are controllable while rests are uncontrollable. Based on data analysis and studyof the related literature the MSME`S problems can explains follows:

1. Unavailability of raw material and other inputs- For MSME's required raw material skilled work force and other inputs, which are not available in the market. Due to unavailability of these essentials, it is very difficult to produce the products at affordable prices.
2. Lack of credit from banks-The MSME`S are presently facing the problems of credit from the banks. The banks are not providing the adequate amount of loan to the MSME`S. The loan providing grocess of the banks is very long and formalistic. The owners of the MSME`S has to produce different types of documents to prove their worthiness. The banks are providing on an average 50% total capital employed in fixed assets. The cost of credit is also high
3. Lack of advanced technology-
The owners of MSME`S are not aware of advanced technologies of production. Their methodology of production is outdated. The owners are using older method in the field of fabricated metal and textile
4. Poor infrastructure Though, MSME`S are developing so rapidly but their infrastructure is very poor. With poor infrastructure, their production capacity is very low while production cost is very high.
5. Lack of training and skill development program-The training and development programs in respect of MSME`S development concern is very low .So, skilled manpower is not being available to MSME`S. The owners are aware of the innovative methods of production. The skill developmental schemes conducted by the government are not sufficient
6. Lack of distribution of marketing channels- The MSME`S are not adopting the innovative channels of marketing. Their advertisement and sales promotion are comparatively weaker than the multinational companies are. The ineffective advertisement and poor marketing channels leads to a very poor selling
7. Complex labour laws and red-tape-All the laws related to the all aspects of manufacturing and service concern are very complex and compliance with these laws are practically difficult .The various decisions of factory' are depend upon the factory commissioner and inspector, so there are so many chances of red tape in the operation of MSME'S.

SUGGESTIONS FOR IMPROVEMENT

According to our study and the annual reports of MSME'S, we strongly recommend the following suggestions for the growth and development of the MSMEs in India:

1.Determination of Technological Needs: There should be detailed survey to assess the technical and financial needs of the MSME. So that, the proper arrangement could be make to fulfill the needs of the MSME'S.

2. Sufficient availability of the credit- Our banking system does not provide sufficient amount of credit to fulfill their requirement of establishment of MSME and as well as not for the operational activities. Therefore, there must be availability of credit according to the requirement at cheaper rate.

3. Mutual Supply of Technologies: A number of appropriate technologies for the MSME sector have developed in various sectors. While each MSME has its areas of strengths and weaknesses, therefore, it would be mutually valuable if already developed technologies made available to each other. A comprehensive list of all sorts of technologies should be prepared and made available accordingly to the MSMEs requiring it.

4. Training and development, awareness programs: There must be conduction of training and development programs by the MSME ministry. The currently running programs are not so effective and sufficient. One of the important reasons for slow intake in the utilization of schemes is the lack of knowledge about schemes and their likely benefits. The current knowledge dissemination system is limited in its outreach. There is a need to develop a
better communication strategy and use of new age media tools.

5. Proper research and development: There should proper research and development in respect of innovative method of production and service rendering. The innovative products will provide the cheaper products and the MSME'S will be able to cope up with the situation.

CONCLUSION:

The policies of interest are state outlays and subsidies targeted towards this sector. More specifically, we have discussed about Employment opportunities, Infrastructure Development, Testing laboratories, Foreign direct investment policy, De-reservation, Competitive technology, Export promotion within the MSME sector. The factors like export promotion, reservation policy, tooling& technology, manpower training, technology and managerial skills gave enormous opportunities for growth and better performance in the economy. It is concluded that MSMEs in the Indian Economy have shown tremendous growth and excellent performance with the contribution of policy framework and efficient steps which had been taken by the Government time to time for the growth and development of the MSMEs.

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EMERGING TRENDS AND ADVANCED SWOT ANALYSIS OF E-COMMERCE

Mr. Satyanarayan R. Rathi

Assistant Professor,Department of Commerce, K.K.M. College, Manwat, Dist- Parbhani

Abstract:

E-commerce is the buying and selling of goods or the transmitting of funds or data and providing services, over an electronic network, primarily the Internet. This paper introduces about new up-and-coming trends in e-commerce which can enhance economic growth, increase business opportunities, competitiveness, better and profitable access to markets in India. Another methodology concerning Internet promoting in Ecommerce; indicating how sponsors require this advancement to be effective. E-Commerce is developing as another method for helping business endeavors to contend in the market and consequently adding to monetary achievement. In this examination paper we will talk about Advanced SWOT Analysis of E commerce in Indian situated which will involve qualities, shortcomings, openings and dangers looked by e commerce in current situations in India. India is a rising economy and how web based business had assumed a fundamental job in the development of the organizations and generally speaking monetary advancement.

Keywords: *E-commerce, Emerging Trends, India, Internet Marketing, SWOT.*

Introduction

Commerce may be defined as the transaction between the business enterprises. Business, on the other hand, is defined as 'a commercial enterprise as going concern'. In doing the business certainly one has to have contact with other .Previously For doing business one has to travel through a long distance and carry money in this pocket all the time ready which always be a risk for the carrier. It took a long time to mature even a single transaction for example if a manufacturer want to put up for sale his produce need to sell it to whole seller first this is also with the help of middle man then the whole seller will sell the same product the different retails and the consumer will buy the product this chain will add some more middle man if the distance between producer and consumer is more. This procedure is very tedious and furthermore include some edge in expense at each phase which at last increment the cost of the item and will put and additional weight on the pocket of the client or purchaser. To attach the above procedure and to diminish the include an incentive in the expense of item or to decrease the weight on the pocket of purchaser maker just need to utilize one wonder word that is "e". here e represents electronic any place you prefix this word the speed will mechanically increments with many overlap then the traditional strategies received and then again the expense of supply or the cost of item will diminish many overlay as contrast with previously.

For most recent couple of years numerous business who encounters the Placing "e" before any procedure or capacity of their business appeared to be the enchantment proposal for endless story of accomplishment and quick returns for ventures. Web, for instance is getting to be a standout amongst the most prevalent medium in transmitting different information. Clients can locate any sort of data inside a shorter time contrasted and ordinary strategy that expends additional time. Here again we expect a circumstance where for booking any ticketing for all sort of movement, charge installment, lodging appointments and so on one have to remain in a long line to complete his work for himself however at this point this should be possible at home and inside couple of minutes as it were.

Internet business is otherwise called snap business where one uses all the innovation of snap task to complete a business. Snap business as sounds simple isn't just incorporate snap activity it likewise incorporate each one of those advancements with allow the snap functional on web which incorporate, domin address, server, Web Site, HTML, Electronic Data Interchange

,XML, Protocols and so forth. It is a productive method to direct business which goes past the basic block business. Snap business can result in quick exchanges, wide market inclusion alongside the heap of advantages, for example, speed, comfort, financially savvy, opportuneness, high overall revenues, moment client relations, no loss of clients and some more. A worry can do all that it can to maintain its business ably and gainfully.

Objectives

1. To take overview of the emerging trends in e-commerce.
2. To study the importance of e-commerce through its SWOT analysis in present global competitive surroundings.

Research Methodology

The paper is descriptive in nature so the data required for the paper is secondary data. Secondary data were collected by reviewing methodically various published and unpublished papers, journals, books, articles, reports, magazines etc.

Emerging E-Commerce Trends

Businesses need to be able to merge globalized product contributions, with a localized E-commerce experience - through local language, payment options, and marketing offerings.

Getting Global while staying local.

Businesses need to be able to combine globalized product offerings, with a localized E-commerce understanding through local language, payment options, and marketing offerings.

Mobile POS and showcase using iPad/Android

The objective is to empower every single store associate to execute, checkout and take installments without setting off to the tills. Apple began this pattern and most retailers do see huge favorable position in this methodology as one can get to the whole item go, as well as drive helped discussions. With iOS 6 and Android 4.2 Jellybean, the highlights one can empower in the client helped application are unending, beginning from fundamental devices, for example, utilizing the camera for scanner tag examining to completing a virtual makeover for clients in store.

Facebook

Facebook has more than 850M+ endorsers, and number develops by 20% or all the more consistently in rising nations. Organizations will take increasingly more preferred standpoint from the different arrangement of information about users " every day action utilizing Facebook Connect, such as offering advancements on items which they most remarked on or recognizing what their companions generally like and prescribing a similar when they visit the store.

Push notifications

Present reactive nature of "pull browsing" is changing very quickly to "push browsing", where by marketers are reaching out to Customers with more relevancy than before to pull them to buying things.

Less significance to conversion ratio over customer engagements

At present conversion ratio (visitors/orders) is of paramount importance. Customer engagement and making sure people have an emotional attachment with the product is key. This means attracting Customers to the website with no intention of buying on site, ultimately driving more visitors on the site rather than conversion ratio improvements. This eventually creates brand affinity and has in turn positive impact on conversion and average order value (AOV) in other channels.

Modification

Modified recommendations or targeted content is the key medium to surface any content. There are two distinct sets of Customers; one who expects the retailer to make use of cross domain data and others who wary of their data being shared between sites.

Multi-channel

Customers will expect a seamless shopping experience. A product added in a basket at home is expected to be found in the basket when you go to the store or if you call up the call center. This will drive investment by IT directors in commerce packages, CRM systems and more importantly integrating commerce system with POS.

Advanced Swot Analysis of E-Commerce

SWOT analysis is about concentrating on various aspects of e-commerce emerged in Indian originated website Flipkart i.e., focusing on strength, weaknesses opportunities and threats for the Flipkart to the targeted markets.

Strengths

Online business can be managed all around as no particular limit is required. It empowers every one of the organizations to grow them to worldwide dimension. It spares time and conveying in light of the fact that there is no compelling reason to go anyplace physically. It very well may be utilized anyplace whenever as there is no time imperatives. It encourages Customers to pass judgment on cost and item successfully and proficiently. Internet business lessens strategic issue and puts a private venture on a standard with mammoths. Interpersonal interaction locales, web based adverting systems can be mediums to buzz about online store. Snappy criticism and remark shapes are primary highlights to interrelate with clients. Target showcase fragment is critical component of web based business. It is truly adaptable and whenever can be altered. Enhances data sharing among traders and clients. Things can be robotized in an all around executed online store. In the event that download office is accessible, circulation cost can be cut off. Item can be organized in the rack inside moment's .with online store it is very simple.

Weaknesses

Security matter confounds clients particularly about the honesty of the installment procedure. Counterfeit sites are accessible on net which guarantees improved administration and secure managing. This site can differ web based business as well as convey awful name to web based business. Individual and budgetary subtleties accommodated exchanging intention are abused by programmers their own undue web. Scarcely online organizations offer limits and dealing can't be conceivable. The undertaking of conveyance is generally re-appropriated; who does not think about the planning of the merchant. They give their administrations according to their very own comfort. At some point the conveyance time may reach out to days or weeks which can't sit tight for. Items whose decision is just rely upon its physical state of the item with need individual touch before determination are not reasonable for web based business. As online items can't be contacted; wear; or sit on the item. Predetermined number of item can be accessible. Physical items can be accessible yet need in individual administrations which are elusive. Delivery cost increments in the event that we arrange on the web. Restricted exposure openings are accessible in light of the fact that in online business one can't go for mass promoting.

Opportunities

Ecommerce is quick and viable even money related exchanges can be produced using any piece of the world. Individuals of tomorrow will feel increasingly loose to purchase items through web as it were. Day by day Number of web clients is expanding. Individuals confront progressively agreeable to shop on the web. Web based business can be worked anyplace whenever with no intrusion. Alongside every single tick of the mouse business is in activity for 24*7 hours.. E business has wide extension and more extensive vision to develop. Online client administrations is an upper hand for the organization.

Threats

Competition is expanding step by step huge organizations have just entered in this field like Amazon, Snapdeal, Indiaplaza, Homeshop18 and so on. They are making individuals routine at the expense of their organizations. Change in patterns, design and prevailing fashion can truly trouble E-Commerce one next to the other change in law and directions can likewise influence it.

Clients now a days are dependably in a pursuit of creative items. Development can be either in item, place, advancement and even cost. There is questions that data can be abused lead to spam email or personality misrepresentation. In web based business there is no immediate collaboration of client and the merchant. That is the reason bartering does not exist. Individuals like to purchase physically contrasted with on the web. People utilizing out of line intends to work web based business can harm the certainty and confidence of average citizens. Nature of misrepresentation and hazard is diverse in light of the fact that when a client depends on inconspicuous set up, he trusts and makes exchanges. In such a way he is prepared to confront chance.

Conclusion

The Internet network is a marketing channel use by advertisers, marketers, and society to find the right mixture of marketing mix to best suit customer's needs. It is important for a company of this era to have access to the Internet to be more successful. Internet marketing does not only target Customers, but also Internet advertisements client marketers from companies. This is so because companies prefer to hire specialist in creating a Web site. E-mail is as famous as direct marketing in supporting e-commerce activities. Most clients feel that this new media is a success in relation to conventional marketing advertising. But Internet should be used with other media for a more efficient marketing tool. Web showcasing will turn out to be considerably increasingly noteworthy in the prospect. As more organizations will approach the Internet, they will begin working together once again the Internet. Security won't be an issue any longer since programming organizations, banks and charge card establishments are working connected at the hip to enhance Internet security. Organizations like Flipkart need to ensure themselves in three regions: information trustworthiness, secrecy of information and realness by introducing firewalls or switches. The showcasing blend assumes a vital job in IM in internet business; choosing what kind of publicizing best suit clients through the Web. This is the new period of advancement; where everybody will associate on the Web and through this Flipkart will upgrade its yield and gives upper hand. Information Technology (IT) has boosted ecommerce universal. Now it's easier to enter to a new market and one can evaluate his/her product and companies' performance. It reduces business overhead and enhances business management. A developing country like India can be more rationalized and mechanized if it utilizes e-commerce effectively and efficiently.

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A STUDY OF FOOD WASTAGE IN HOTELS AND DHABAS

Dr. Shivaji R. Pawar

Associate Prof. and Head, Department of Commerce, Arts and Commerce College ,Kasegaon,

Abstract

Now a days Hotel industry is witnessing the tremendous growth in India. According to a report of WTTC "Travel and Tourism Economic Impact 2017 India" India is contributing 6.9 % to the world GDP. As a result, a number of international players in hotel industry have started their venture in the country. Though there are number of opportunities hotel industry is facing a several problems. The wastage of food on mass level is one of the important challenges before hotel industry.

Keywords: *Dhaba, Thali, Buffer, Food-Waste*

Introduction:

Globally, one-third of the food produced is wasted, costing the world economy about $750 billion (more than Rs 47 lakh crore), The food wastage problem is not new for India. According to Food Corporation of India ,during 2009 to 2013 the food grain wastage is 79 million tonnes. India produces about 260 million tonnes of food grain every year including wheat97.11, rice111.01, pulses 23.95 and cereals45.42, Maize – 27.14, Gram – 11.10 million tonnes. India is a significant contributor on account of both pre and post harvest waste in cereals, pulses, fruits and vegetables. According to the United Nations Development Programme, up to 40% of the food produced in India is wasted which is costing Rs. 58000 Crore. Weddings, canteens, hotels, social and family functions, households spew out so much food. India wastes uneaten food worth Rs.137 crore daily.

About 57,676 tons of foodgrain stored in Food Corporation of India (FCI) godowns have got damaged and become useless for human consumption in the past five years owing to pest attack, leakage in godowns, exposure to rain and floods, procurement of poor quality stock etc. Some amount of foodgrain also gets wasted during transportation in trains and trucks.

Now a days Hotel industry is witnessing the tremendous growth in India. According to a report of WTTC "Travel and Tourism Economic Impact 2017 India" India is contributing 6.9 % to the world GDP. As a result, a number of international players in hotel industry have started their venture in the country. Though there are number of opportunities hotel industry is facing a several problems. The wastage of food on mass level is one of the important challenges before hotel industry.

Research Methodology:

The title of research article is " A study of Food Wastage in Hotels and Dhabas" This article is depend upon primary and secondary data. The objective of research is to understand various reasons of food waste in hotel industry in study area.

Primary Data:

Researcher has collected the primary data through Hotels and Dhabas situated in the Islampur city. For this purpose researcher has used the various tools such as Questionnaire, Observation, Survey, Interview etc.

Secondary Data :

The secondary data is collected with the help of books, journals, magazines, Newspapers and internet.

Sample Size:

There are 47 hotels and dhabas are situated in Islampur city. Researcher has selected 42 hotels and dhabas for the purpose of study by using solvin's statistical formula.

n= N/1+N(e)2

n = 47/ 1 + 47 (0.05)2

= 42

Result and discussion:

Mass Production of food waste from hotel industry is such a big challenge. In India every year near about 58 Thousand Tonne food is going into waste. On the other hand according to Global Hunger Index India ranks 63 in hunger country. The present study is an attempt to show that the major reasons of wastage and how to overcome. Wastage of food is a serious issue which needs the attention of public as well government authorities.

Table No. 1 : System of meal provide to customers

Meal system	No. of Hotels		Yes %
	Yes	No	
Thali system	34	8	80
Plate system	10	12	71
UnlimitedThali	20	22	47
Buffet system	6	36	14
Special for children	00	42	0
Special for Women	04	38	9

***Source**: Primary data*

From the above table it is clear that, 80% of hotels and dhabas provided meal by Thali system followed by plate system (71%), where as 47% hotels and dhabas provided Unlimited Thali followed by Buffet system (14%). However, only 9% hotels are provided separate special thali for women and no one can provide such Thali to children for reducing the food waste.

Table No.2 : Reasons of Food Waste

Sr.No.	Particular	No. of Respondents					
		No. of Hotels			No. of Consumers		
		Yes	No	%	Yes	No	%
1	Limited Thali (Menu up to 4)	4	38	9	20	40	4
2	Semi limited Thali(Menu up to 8)	22	20	52	180	240	43
3	Full Thali (Menu more than 8)	36	6	85	350	80	80
4	Unlimited Thali	32	10	76	300	120	71
5	Buffet	20	22	47	200	220	47
6	No Special for children	26	16	61	240	180	57
7	No Special for Women	30	12	71	320	100	76

***Source**: Primary data*

From the above table it is clear that 85% proprietor's and 80% customers opined that , Full Thali having more than 8 menus causes highest wastage of food, followed by Unlimited Thali system. The 71% proprietor's and 76% customers opined that due to non availability of special separate Thali for women significant food is going into waste followed by non availability of special separate Thali for children. On the other hand 9% proprietor's and 4% customers% customers opined that Thali having limited menu causes less wastage of food.

Findings and Suggestions:

The above study found that,

- The ratio of food wastage among women is high 61% which is next to children i.e. 71%
- If the items of food are limited in the Thali, the ratio of wastage is low i.e. according to consumers and hotel proprietors there is only 4% and 9% respectively food waste if items in the Thali is below 4.
- The study shows that if items are more than 8 then according to hotel proprietor and consumer the percentage of wastage is 85% and 80% respectively.
- 76% proprietor's and 71% customers opined that unlimited Thali system is one of the important reasons of food waste.
- No separate special Thali provided to Children and women which cause to wastage of food. It shows 61% and 71%

respectively according to proprietors and 57% and 76% respectively according to customers.

Suggestions:

- The items provided into Thali should be less than 4
- Separate Thali should be provide to women's as well as children's which helps to reduce wastage
- To provide training to employees regarding food service.
- To create awareness among customers, waiters as well as hotel proprietors regarding food waste
- Display the flex containing importance, reasons and remedies of food waste.
- Provide discount to customers who didn't waste food in the Thali

Conclusion:

From the above study researcher has concluded that there are so many factors affecting on wastage of food in the hotels and dhabas of which the system of food provided to consumers is the most important factor. Hence it is necessary to make attention on such factor to avoid food wastage. It is also necessary to create awareness among customers, proprietors as well as waiters about importance of food, necessity of food, various reasons of wastages and precaution for avoiding wastage of food. It is time to make attention by all stakeholders to avoid wastage of food and make India stronger.

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A STUDY OF GROWTH OF INDIAN MUTUAL FUNDS INDUSTRY

Mr. G. Kanuka Raju
Research Scholar, Yogi Vemana University, Kadapa
Dr. G. Haranath
Assistant Professor, Yogi Vemana University, Kadapa

Abstract

The Growth of Indian mutual funds Industry and its performance is tremendous and development in all parameters like the quantity of mutual fund companies, the total of schemes, fund mobilized, Asset Under Management etc., The present research paper aims at the growth and performance of mutual funds in India based on Asset Under Management by using Compound Annual Growth Rate (CAGR). For this purpose the data was collected different web sites like AMFI, SEBI., etc., during the period from 1965 to 2018.

Keywords: *Growth, Assets Under Management (AUM), Compound Annual Growth Rate (CAGR).*

Introduction

Mutual fund is a collective (accumulated) fund of those investors who are looking for Systematic Investment Plan (SIP), after that the fund is invested in stocks, bonds, shares, short term money market instruments and other securities. The first mutual fund in the US namely, Massachusetts investors' Trusts, was set up in 1924. In India, the mutual fund industry started was 1963 with the inception of UTI. The growth of Mutual Fund industry in India with the entry of public sector, private sector and foreign enterprise and various Asset Management Companies offered wide variety of schemes to various investors.

Review of Literature

A study conducted by Santhi N.S. and Gurunathan K. (2013) "The growth of Mutual Funds and Regulatory Challenges" found that the mutual fund industry has grown tremendously over past few years, Regulators are set up on any potential impact of mutual fund products on financial stability and market volatility. The growth of mutual funds has been accompanied by innovative products and servicing methods. Regulators will have to do balancing act by carefully managing risks and not imposing unnecessary regulation.

Smith10 (1978) examines the mutual fund growth with regard to fund performance. He observes positive relationships after adjusting for risk by using Jensen alpha. In his study, he formulates two hypotheses and tests them. The first hypothesis is "mutual funds that improve their performance in a given period, experience a growth rate in assets under its management during the next period that is no different from that of mutual funds that does not improve their performance". However, Smith correctly recognizes that the growth of a mutual fund's assets may be result of both new inflow of money into the fund and finally, successful investment performance.

In a research study by Lakshmi N (2010) entitled "performance of the Indian Mutual Fund industry a study with special reference to growth schemes" found that Mutual Fund serve those individuals who do not have the newline technical investment expertise. During the period from 1997-2006 the Mutual Funds industry mobilized the funds had grown by 57 percent and Asset Under Management by 14 percent.The researcher selected seven newline schemes and analyzed the performance and found that all the sample schemes outperformed the newline market in terms of absolute returns without adequate returns to over total newline risk. The performance measures of risk adjusted showed that the selected schemes underperformed the newline. The study found that Investors and Mutual fund Managers agreed that newline investing in Mutual funds were less risky. The main criteria of choosing mutual fund organization is the Goodwill of newline. The research found that the investors were moderately newline satisfied with the performance & services offered by the mutual fund industry.

Objectives of the present research

The objective of the present research is to analyse the growth and performance of Indian Mutual funds by using Compound Annual Growth Rate (CAGR).

Research Methodology

The present research based on secondary data. The data was collected different sources like articles, books, newspapers, AMFI reports and web sites. The period of study is 1965 to 2018. The tool used for data analysis is Compound Annual Growth Rate (CAGR). The CAGR refers to the annual growth of an investment over a specific time duration. It is assumed that the value of investment is compounded over the duration. CAGR takes time value of money into account.

Data Analysis

Table 1: Growth of Assets Under Management (AUM) 1965-2018

Year	AUM	% Increase or Decrease
1965	24.67	
1966	25.94	5.15
1967	33.86	30.53
1968	48.7	43.83
1969	65.4	34.29
1970	88.18	34.83
1971	105.14	19.23
1972	119.26	13.43
1973	141.96	19.03
1974	172.09	21.22
1975	169.95	-1.24
1976	184.54	8.58
1977	214.41	16.19
1978	288.18	34.41
1979	402.43	39.65
1980	467.04	16.05
1981	523.22	12.03
1982	679.24	29.82
1983	870.24	28.12
1984	1261.33	44.94
1985	2209.61	75.18
1986	3218.34	45.65
1987	4563.68	41.80
1988	6700.00	46.81
1999	75332	9.20
2000	113005	50.01
2001	90587	-19.84
2002	100594	11.05

2003	79464	-21.01
2004	139616	75.70
2005	149600	7.15
2006	231862	54.99
2007	326388	40.77
2008	505152	54.77
2009	417300	-17.39
2010	613979	47.13
2011	592250	-3.54
2012	587217	-0.85
2013	701443	19.45
2014	825240	17.65
2015	1082757	31.21
2016	1232824	13.86
2017	1754619	42.33
2018	2136036	21.74
	CAGR	**24.43%**

Source: *amfiindia.com*

Findings

The table 1 shows the growth of Mutual Fund industry in India has tremendous growth in Assets Under Management since its inception. The Mutual Fund industry has achieved a Compound Annual Growth Rate in 2018 of (24.43%) in Assets Under Management. In the year 1965 Mutual Fund Industry started with a little amount i.e.,24.67 crores, and subsequently it increased in the year 1985- 2209.61 (75.18) of Assets Under Managementwhereas in the year 1999the AUM is 75332(9.20). But in the year 2001 the up and downs started in AUM 90587 (-19.84). In 2003 the AUM is -79464 (-21.01), by comparing with 2003 to 2009, the 2009 AUM is decreased 417300 (-17.39), 2010- 613979 (47.13) and 2015 (31.21) in the year 2015. In the year 2016 the AUM is 1232824 (13.86), 2017- 1754619 (42.33). The up and downs trends also occurred in the percentage form of Asset under Management in a few years because of the fall in the market. Finally, it attained an impressive growth in the year 2018 at 2136036 (21.74).The CAGR during the period from 1965 to 2018 is 24.43%.

Conclusion

The mutual fund industry is growing on all considerations like quantity of mutual fund companies, various numbers of schemes, funds mobilization, Assets Under Management etc.,The Assets Under Management (AUM) is 25.94 crores and 184.54 in 1966 and 1976 respectively. It shows mutual fund industry is one of the avenues of investors than the banks and other non-banking financial institutions. Finally, I conclude that the Compound Annual Growth Rate (CAGR) during the period from 1965 to 2018 is 24.43%.

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PARADIGM SHIFT IN COMMERCE EDUCATION AND CAREER

Dr. S.O.Halasagi
Associate Professor of Commerce, SMAT's Shivanand College, Kagwad

Abstract

India is enjoying the demographic dividend, which places it in a unique position of advantages by enabling the country to support the employable deficit of a large number of developed countries. Indian Education System is considered as one of the fastest growing systems in the world. It is now catering to the needs of over 250 million students and about 70 million students in the higher education level.

The recent estimates have put that India has the potential to support about eighty percent of global workforce requirement by 2020. The years henceforth will have good news for the commerce graduates as they would get better offers. Many surveys have reported sustained job growth for them. This speaks of opportunity as well as challenge. The fresh graduates will be in limelight. Most of the recruiting companies opine that business area (75%) is one which is most in demand as compared to other areas like computer science (59%), communication (52%), engineering (45%), arts (44%), science and mathematics (35%), social science (34%), education (32%), health science (28%), and agriculture and nature (22%). This paper attempts to highlight the career in business and management, options after graduation in commerce and advanced techniques to prepare them meet the changing scenario in commerce education.

Keywords: *Higher education- Career in commerce- Options to commerce graduates- Techniques.*

I) INTRODUCTION:

The Indian education system is directly influenced by the globalization process. With its multi-dimensional impact, the business world has naturally been expecting the employable youth to know better the various functions, challenges, prospects, opportunities etc. the businesses enjoy in the current competitive global economy. Their expectations of the skilled, techno-friendly and sharp minded man power necessitate the higher education to streamline the efforts in that direction. The commerce education is no exception to it. The adoption of technology based teaching techniques has become the order of the day.

II) SHIFT IN TEACHING BUSINESS EDUCATION

In the light of technological advancements, the teaching in commerce discipline has undergone metamorphosis. There is a shift from teacher centric to learner centric and learner friendly techniques. The following multi-dimensional changes are visible in this direction-

i) Organizing and Participation in Fests: In these days, most of the commerce colleges are encouraging their students to organize the commerce fests involving them in various events testing their talent, exhibiting leadership ability and coordinating capacity. Besides, the students are also deputed to take part in such fests organized by other colleges which help them to develop the competitive spirit and developing winning strategies. These will provide them to have exposure to various situations and build their individual personality.

ii) Deputing Students for Seminars and Conferences: In the same way, the students are guided and motivated to prepare and present papers at various seminars and conferences organized specifically for them by various institutes on their academic as well as general topics. This will boost their confidence and help develop skills and requisite real situation abilities.

iii) Engaging in Project Works: One more activity facilitating practical learning is to engage them in preparation of project works requiring visit of business organizations, collection of data, interaction with officials, surveying and presenting a report. This will infuse the research quality and help inculcate critical bent of thinking.

iv) Adopting Internet and Wi-Fi Facilities:
This has come as a boon for commerce teachers

and students. In every day teaching, the references are made to stock market, commodity market and money market dealings and operators. In order to bring practicality in these aspects, a professor can at once bring before the eyes of students the BSE and NSE transactions. This avoids simply the dry teaching with imagination of unseen market situation. Now, the top rated management institutes provide Wi-Fi connectivity to their students which acts as an attraction to seek admissions in their institutes. Why cannot this be accepted in commerce colleges also? The internet has reduced the world to a village. The world's knowledge is at their finger tips.

v) Animation Devices: Computer Aided Design (CAD) is one more new tool that can be adopted in commerce teaching. Though used more in the field of engineering, it can be suitably modified and adopted in commerce field also. For example, the designs of conducting meetings of CEOs, company secretaries, general body of shareholders of top level companies can be developed. The Centre for Development of Advanced Computing has to take initiation in this direction so that the learning is made practical oriented and effective.

vi) Video Conferencing: Another facility to make students feel live in the classrooms is to link the experts and facilitate direct interaction with them. In most of the reputed management institutes such direct link is provided to students to talk freely with them and get their doubts clarified. In the absence of this facility, it is almost impossible to meet such personalities personally and discuss the subjects.

vii) Virtual Classrooms: These have enabled the youth to get higher qualifications studying from their home only. This has avoided the physical presence in the colleges but to learn from home at their leisure time and materialize the dreams of getting higher qualifications.

viii) Smart Classes: A common objection against commerce students is that they learn theoretically everything of cheques, demand draft, share certificates, demat holdings, credit and debit cards, passports, visa, bills of exchange etc. Though easy accessibility is possible, they are devoid of such things in the classrooms. These are within the reach of all the teachers everywhere. The smart classes help to show these on the screen and avoid detailed narration, saves time, make learning effective etc. This technique exposes students to the real world by presenting before them all commercial of papers, negotiable instruments, agreements, deeds, formats of financial statements etc.

ix) Development of Software: In order to make students understand the accounting procedures and process easily, the Tally package, tax computation ready-reckoner, organizational charts, and manuals etc. can be developed as a model.

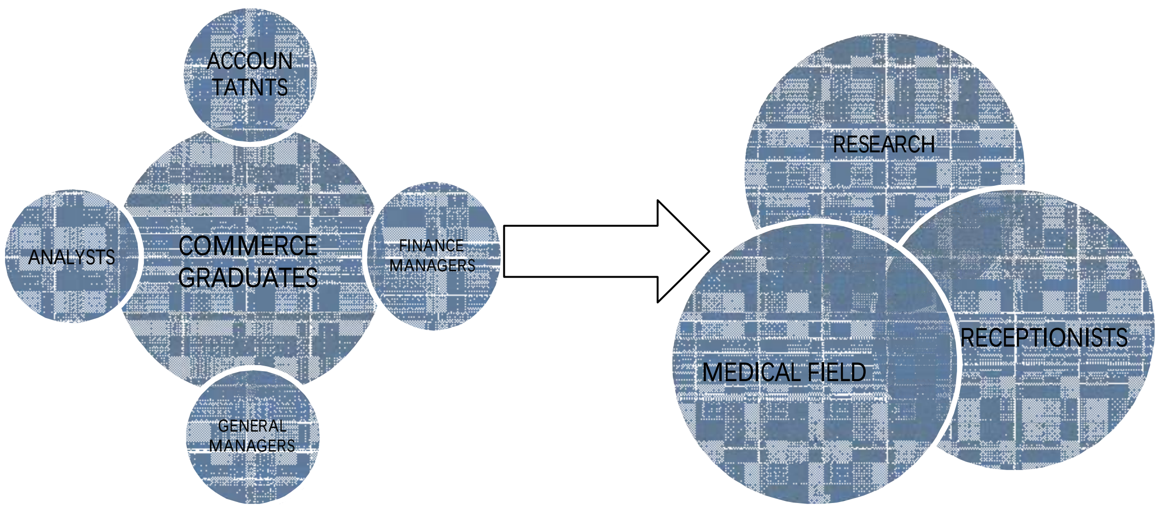
x) Effective Teaching with PPT Presentation: The chalk and talk method is a good old method and has been replaced by the use of PPT in class presentation. This brings visual effect to oral communication by teachers. This avoids distraction of students' attention to things in and around the classroom. It simultaneously teaches them to inculcate the idea of preparing PPTs as well as grasping things easily.

xi) Biometrics technology: The ministry of higher education in Karnataka is coming up with a new idea of introducing biometric technology for making students' attendance regular. In this system, every student is given a card which is to be swiped at the time entering the college and also recording his/her presence with thumb impression. It is so arranged that an SMS shall go to their parents on the days they remain absent for the class. This in particular develops a corporate culture among the commerce students and develops discipline.

III) CAREER IN COMMERCE AND ADMINISTRATION

The years after 2019 will be good for graduates as they would get better offers. Many surveys have reported sustained job growth. The fresh graduates will be in limelight. Most of the recruiting companies opine that business area (75%) is one which is most in demand as compared to other disciplines.

Business area needs most of the fresh graduates. The following are the careers in Business and Administration. The B.Com or B.B.A graduates with added higher course in MBA or M.Com. can have their career as –



i) Accountants - Nowadays, governments (central and state) are passing many regulations, rules and laws which make the big business concerns to adopt and maintain accounts systematically. The submission of financial statements is mandatory. These need B.Com and/or M.Com. Graduates. The certified Public Accountants (CP As) are demanded more.

ii) Finance Managers -The success of a business depends upon sound financial management. The finance decisions are made on scientific lines with improved techniques. Now, finance manager is given a top position in organization. This will also have good demand.

iii) General Managers -The overall smooth running of business needs the persons who have sound knowledge of whole management. They have to formulate the policies, plans and exercise control over all activities. This is another area requiring more of commerce graduates, possibly with MBA qualification.

iv) Analysts -There is a need for regular analysis of markets, finance, HR etc, in every company. The timely effective strategies need to be developed by experts and qualified graduates. Many opportunities are coming up in this area also.

v) Research - Now a day, research in every field is a prerequisite. Market research is one of such areas which is carried out to know consumer behaviour, market trend, modifications in product etc. This area also needs the commerce and management graduates.

vi) Medical Field -In hospital management, the charts, schedules, appointment, billing, filing etc are various tasks need to be carried by Medical Secretaries. This is growing at a faster rate and will continue in future too. These are also to be handled by commerce graduates.

vii) Receptionists - In corporate, the first point of contact with outsiders is the receptionist. They have to attend phone calls, appointment schedules, receiving patients etc. In other words, customer services are gaining more importance. The graduates are found to be suitable for these jobs.

IV) OPTIONS GALORE AFTER GRADUATION

The youngsters who are in the process of B.Com, degree course or have just completed their graduation in commerce have the widest area for shaping their career. Here is a short list of jobs, professions or higher courses available for commerce graduates.

1. Master of Commerce (M.Com): After B.Com, it is the two year course available with variety of specialization in costing, banking, accountancy, finance, company secretary, taxation etc. This can be acquired either through regular mode or distance mode Universities approved by UGC.

2. Master of Business Administration (M.B.A.) : This is also two year course offered by many management institutes with specialization in finance, marketing, HR etc.

3. Lecturer or Assistant Professor: After completing M.Com one can take up B.Ed. course. It helps to join as lecturer in Junior colleges (P .U.). In case, one wishes to joint degree college as Assistant Professor, there is need for acquiring Ph. D. or SLET or NET . (Doctor of Philosophy, State Level Eligibility Test, National Eligibility Test)

4. CA/CS/CWA: After B.Com, one can think of taking up Chartered Accountant course (ICAI - Institute of Chartered Accountants of India), Chartered Secretary (ICSI – Institute of Company Secretaries of India) or Cost and Works Accountant course (ICW AI - Institute of Cost and Works accountant of India). These three courses help to get jobs in corporate sector or practice independent profession.

5. Competitive Examinations: After graduation, there are good and vast opportunities in various fields of government (Public sector), semi-government and Private sector. These organizations conduct competitive examinations to fill-up their vacancies. They are state Public Service Commissions, UPSC, SSC, Banking, Insurance, Finance Companies, Development Banks, Navy, Army, Air Force, Railways etc.

6. Legal Profession: After B.Com, one can complete law course in any of the recognized law colleges. After law degree, one can join either as a law advisor, legal consultant, magistrate or practice as an advocate. Experience and skill judge the success in this profession.

7. Certified Management Accountant (CMA): American Institute of Certified Public Accountants (AICPA) is the world's largest accounting body. This qualification is similar Indian C.A. qualification. The CP A covers GAAP (Generally Accepted Accounting Principles) IFRS (International Financial Reporting Standards) GAAS (Generally Accepted Accounting Standards) and also U.S. Taxation and business laws.

8. Chartered Certified Accountants: The CCA qualification is issued by ACCA (Association of Chartered Certified Accountants). This is another world's leading and fastest growing international accountancy body.

9. HR Areas: After B.Com, there is Masters in Human Resources Management course. Many career opportunities here are administrative, service manager, labour relations, HR specialists, training and development managers etc.

10. Business Accounting and Taxation (BAT): This is another course designed by EduPristine to equip B.Com. graduates with practical understanding of accounting, taxation, reporting and all the necessary skills.

11. Tax Consultants: At college level, students learn taxation subjects like Income tax, GST etc. After graduation, one can join any tax consulting firm and get some experience to start independent profession as Tax Consultant.

12. KPO/BPO Jobs: Now a day, most of the KPOs (Knowledge Process Outsourcing) BPO (Business Process Outsourcing) and RPOs (Recruitment Process Outsourcing) organizations hire commerce graduates.

13. Stock Brokers: With B.Com.degree, one more short term course in stock trading can be acquired to become a stock broker. The knowledge of Economics, Mathematics and Finance will be more helpful.

14. EXIM Jobs: All the companies engaged in export and import need assistants at various levels. Here, commerce graduates may join directly at lower cadre or at higher level after getting specialization in EXIM area.

15. Insurance Consultants: Insurance sector offers wide scope for working as Insurance Advisor or Consultant, commonly known as Insurance Agents.

16. Finance and Investment Consultants: The commerce graduates can work as finance and investment consultants. Here you can guide people to channelize their savings in high return yielding investments, retirement planning, MF and SIP investments, health plans etc.

17. Market Researchers: There are opportunities to offer services to marketing firms as market researcher as the commerce graduates possess necessary knowledge about marketing and advertisement.

18. Event Managers: Now, event management is gaining popularity. It is another career in outsourcing type of services. One can be successful event manager with Masters Degree in Event Management.

19. Hotel Management: Hotel Industry is fastest growing area in the era of globalization. Corporate in hotel industry need specialized (finance, accounting etc) persons to handle their various tasks.

20. General Administration: All medium and large scale organizations need graduates in office to manage variety of administrative tasks. Now, commerce graduates possess practical computer knowledge and it has really opened up wider choices.

21. Travel - Tourism Sector: In these days, tourism is growing as an Industry. In this sector also, one can engage as Travel agents or Travel managers. The graduates with adequate knowledge of marketing, accounting, costing etc. will have many opportunities. It is not out place here to mention that the above list is not complete. There may arise still more career opportunities for the commerce graduates if they develop interest and apply their skills in emerging sectors.

22. Entrepreneur: In addition to the above, a young graduate can dream of starting own industry with short apprentice or entrepreneurship development programme. They can enjoy t he charms of being the boss of one's own business unit. This would be commendable choice for commerce graduates as they can have self employment and jobs to many others as well.

V) CONCLUSION:

In the light of the above details, one can conclude that there is a paradigm shift in the commerce education and opportunities available to the commerce graduates both in form of beginning a career and taking up higher courses to make stronger career in the form of profession.

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INSURANCE AWARENESS IN RURAL AREA

Dr. Pravin S. Jadhav

Assistant Professor, KIT's Institute of Management Education and Research, Gokul Shirgaon, Kolhapur (Maharashtra)

Dr. Mrs. Ranjana P. Shinde

Assistant Professor, KIT's Institute of Management Education and Research, Gokul Shirgaon, Kolhapur (Maharashtra)

Abstract

The insurance industry of India consists of 57 insurance companies of which 24 are in life insurance business and 33 are non-life insurers. Among the life insurers, Life Insurance Corporation (LIC) is the sole public sector company. Apart from that, among the non-life insurers there are six public sector insurers. In addition to these, there is sole national re-insurer, namely, General Insurance Corporation of India (GIC Re). Other stakeholders in Indian Insurance market include agents (individual and corporate), brokers, surveyors and third party administrators servicing health insurance claims. The future looks promising for the life insurance industry with several changes in regulatory framework which will lead to further change in the way the industry conducts its business and engages with its customers. The overall insurance industry is expected to reach US$ 280 billion by 2020. Life insurance industry in the country is expected grow by 12-15 per cent annually for the next three to five years. Demographic factors such as growing middle class, young insurable population and growing awareness of the need for protection and retirement planning will support the growth of Indian life insurance.

Keywords: *Insurance, Life, General, Risk Factor etc.*

Introduction:

Insurance is a means of protection from financial loss. It is a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss. An entity which provides insurance is known as an insurer, insurance company, insurance carrier or underwriter. A person or entity who buys insurance is known as an insured or as a policyholder. The insurance transaction involves the insured assuming a guaranteed and known relatively small loss in the form of payment to the insurer in exchange for the insurer's promise to compensate the insured in the event of a covered loss. The loss may or may not be financial, but it must be reducible to financial terms, and usually involves something in which the insured has an insurable interest established by ownership, possession, or pre-existing relationship.

The insured receives a contract, called the insurance policy, which details the conditions and circumstances under which the insurer will compensate the insured. The amount of money charged by the insurer from the insured for the coverage set forth in the insurance policy is called the premium. If the insured experiences a loss which is potentially covered by the insurance policy, the insured submits a claim to the insurer for processing by a claims adjuster. The insurer may hedge its own risk by taking out reinsurance, whereby another insurance company agrees to carry some of the risk, especially if the primary insurer deems the risk too large for it to carry.

Innovation and Revolution of Insurance

Methods for transferring or distributing risk were practiced by Chinese and Babylonian traders as long ago as the 3rd and 2nd millennia BC, respectively. Chinese merchants travelling treacherous river rapids would redistribute their wares across many vessels to limit the loss due to any single vessel's capsizing. The Babylonians developed a system which was recorded in the famous Code of Hammurabi, c. 1750 BC, and practiced by early Mediterranean sailing merchants. If a merchant received a loan to fund his shipment, he would pay the lender an additional sum in exchange for the lender's guarantee to cancel the loan should the shipment be stolen, or lost at sea.

Circa 800 BC, the inhabitants of Rhodes created the 'general average'. This allowed groups of merchants to pay to insure their goods being shipped together. The collected premiums would be used to reimburse any merchant whose goods were jettisoned during transport, whether due to storm or sinkage. Separate insurance contracts (i.e., insurance policies not bundled with loans or other kinds of contracts) were invented in Genoa in the 14th century, as were insurance pools backed by pledges of landed estates. The first known insurance contract dates from Genoa in 1347, and in the next century maritime insurance developed widely and premiums were intuitively varied with risks. These new insurance contracts allowed insurance to be separated from investment, a separation of roles that first proved useful in marine insurance.

Recent Trends in Insurance

Insurance became far more sophisticated in Enlightenment era Europe, and specialized varieties developed. Property insurance as we know it today can be traced to the Great Fire of London, which in 1666 devoured more than 13,000 houses. The devastating effects of the fire converted the development of insurance "from a matter of convenience into one of urgency, a change of opinion reflected in Sir Christopher Wren's inclusion of a site for 'the Insurance Office' in his new plan for London in 1667." A number of attempted fire insurance schemes came to nothing, but in 1681, economist Nicholas Barbon and eleven associates established the first fire insurance company, the "Insurance Office for Houses," at the back of the Royal Exchange to insure brick and frame homes. Initially, 5,000 homes were insured by his Insurance Office.

At the same time, the first insurance schemes for the underwriting of business ventures became available. By the end of the seventeenth century, London's growing importance as a center for trade was increasing demand for marine insurance. In the late 1680s, Edward Lloyd opened a coffee house, which became the meeting place for parties in the shipping industry wishing to insure cargoes and ships, and those willing to underwrite such ventures. These informal beginnings led to the establishment of the insurance market Lloyd's of London and several related shipping and insurance businesses. The first life insurance policies were taken out in the early 18th century. The first company to offer life insurance was the Amicable Society for a Perpetual Assurance Office, founded in London in 1706 by William Talbot and Sir Thomas Allen. Edward Rowe Mores established the Society for Equitable Assurances on Lives and Survivorship in 1762. It was the world's first mutual insurer and it pioneered age based premiums based on mortality rate laying "the framework for scientific insurance practice and development" and "the basis of modern life assurance upon which all life assurance schemes were subsequently based."

In the late 19th century, "accident insurance" began to become available. The first company to offer accident insurance was the Railway Passengers Assurance Company, formed in 1848 in England to insure against the rising number of fatalities on the nascent railway system. By the late 19th century governments began to initiate national insurance programs against sickness and old age. Germany built on a tradition of welfare programs in Prussia and Saxony that began as early as in the 1840s. In the 1880s Chancellor Otto von Bismarck introduced old age pensions, accident insurance and medical care that formed the basis for Germany's welfare state. In Britain more extensive legislation was introduced by the Liberal government in the 1911 National Insurance Act. This gave the British working classes the first contributory system of insurance against illness and unemployment. This system was greatly expanded after the Second

World War under the influence of the Beveridge Report, to form the first modern welfare state.

Methods of Insurance

According to the study books of The Chartered Insurance Institute, there are variant methods of insurance as follows:

Co-insurance – risks shared between insurers

Dual insurance – having two or more policies with overlapping coverage of a risk (both the individual policies would not pay separately – under a concept named contribution, they would contribute together to make up the policyholder's losses. However, in case of contingency insurances such as life insurance, dual payment is allowed)

Self-insurance – situations where risk is not transferred to insurance companies and solely retained by the entities or individuals themselves

Reinsurance – situations when the insurer passes some part of or all risks to another Insurer, called the reinsurer

Need of Insurance in India

Buying life insurance is one of the most important financial decisions, but believe it or not, only 10 per cent of Indians are insured. But why is it so important? Well, regardless of how much you earn, no one knows what the future holds. Lots of people die a prematurely every year from illness or accident and, if you happen to be the sole breadwinner in the family and you were to pass away, it could have devastating consequences for your loved ones-their ability to pay household expenses, debts and maintain their standard of living. The least you can do, therefore, is to secure your family's financial future by buying a life insurance policy. Besides, do not overlook benefits of a life insurance during your lifetime, especially if you are young. We list 10 compelling reasons for buying a life insurance policy.

1. Looking after your loved ones even after you're gone
2. Dealing with debt.
3. Helps achieve Long-Term goals.
4. Life Insurance supplements your retirement goals.
5. Buying Insurance is cheaper when you're younger.
6. Your business is also taken care of.
7. Tax-saving purposes.
8. A tool for forced savings.
9. You may not be qualified for it later.
10. Peace of mind.

Types of Insurance

Any risk that can be quantified can potentially be insured. Specific kinds of risk that may give rise to claims are known as perils. An insurance policy will set out in detail which perils are covered by the policy and which is not. Below are non-exhaustive lists of the many different types of insurance that exist. A single policy that may cover risks in one or more of the categories set out below. For example, vehicle insurance would typically cover both the property risk (theft or damage to the vehicle) and the liability risk (legal claims arising from an accident). A home insurancepolicy in the United States typically includes coverage for damage to the home and the owner's belongings, certain legal claims against the owner, and even a small amount of coverage for medical expenses of guests who are injured on the owner's property.

Business insurance can take a number of different forms, such as the various kinds of professional liability insurance, also called professional indemnity (PI), which are discussed below under that name; and the business owner's policy (BOP), which packages into one policy many of the kinds of coverage that a business owner needs, in a way analogous to how homeowners' insurance packages the coverages that a homeowner needs.

1. Life Insurance
    a. Whole Life Plan
    b. Term Plan
    c. ULIP
2. General Insurance
    a. Health Insurance

b. Motor Insurance
c. Home Insurance
d. Travel Insurance
e. Crop Insurance

3. Other Insurance

The Objectives of the Study-

i) To study the awareness about Insurance service

ii) To study the objectives behind purchasing Insurance

Research Methodology-

The present study comprises descriptive cum analytical approach, so to understand the awareness and concept of Insurance service in rural India, the study carried out survey of the people in rural area. The survey was carried out during January 2018 to July 2018.

The survey was related with the various types of Insurances. These elements are covering the basic Insurance services needed to the people. The status of the above elements tells us about the development of the area. The data was collected from the various villages from the Kolhapur district. Only 10 villages from the district selected for the research. The researcher collected data from 20 respondents from each village. The total number of respondents is 200.

Limitations of the study-

The study is having various limitations. The time considered for research is from January to july which is of seven months so the research study is having time limitations. The study has been conducted in 10 villages of Kolhapur district so the study is having limitations of area. The researcher studied with the help of 200 respondents. So the study is having limitations regarding data collection. The researcher used convenient sampling method for this research.

Data Analysis and Interpretation:-

Awareness about the various Insurance services

No. of Respondents	Yes	No
200	168	32
Percentage	84	16

The above table shows that most of the people are aware about the Insurance facility provided by various Insurance companies. Around 83.5 percent of the people says that they are aware about the Insurance service whereas 13.5 percent of the people aren't aware about the Insurance service

Awareness about the various types of Insurance services

No. of Respondents	Yes	No
200	182	18
Percentage	91	9

Out of these 168 respondents only 92 percent of the respondents are aware about the various types of Insurances whereas only 18 respondents means 9 percent of the respondents aren't aware about the types of Insurance services

Insurance is good for death risk factor

No. of Respondents	Yes	No
200	186	14
Percentage	93	7

Around 93 percent of the respondents says that Insurance is good for risk factor whereas 7 percent of the respondents says that it is not for death risk factor

Your opinion about service of the Insurance Company

No. of Respondents	Best	Good	Poor
200	122	54	24
Percentage	61	27	12

Around 61 percent of the respondents are getting best services from Insurance companies. 27 percent of the respondents says that the service of Insurance Company is good and 12 percent of the respondents are having bad feedback regarding Insurance service

Will you recommend the insurance services to the other people?

No. of Respondents	Yes	No
200	192	8
Percentage	96	4

For creating awareness regarding Insurance service the mouth publicity and feedback is essential. The existing clients are helpful for promotion of Insurance service. Around 96 percent of the respondents are giving positive response for promotion of the Insurance service. Around 8 percent respondents are not satisfied with the Insurance services so they aren't interested in promotional activity.

Conclusions

The Insurance industry is growing industry in our nation. People are getting much more awareness about the Insurance services. The Insurance companies are also giving more attention towards the customer awareness and customer satisfaction. The people are also becoming curious about the Insurance services. The Insurance Industry is having bright future in our nation. These Insurance companies need to focus on client requirement. The market share of the Insurance companies is depends upon the performance of company.

Insurance playing good roll in our human bei ng. Previously insurance was not so popular. But day by day insurance tenacity is become growing in human mind. Human thing that insurance is not help for economy of life it also help secure & safe of life. There for Indian government has been able to cover only 20% of insurance. But the develop country like USA & UK they covered 95%

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THE REVIEW OF LOGISTICS OPERATIONAL MANAGEMENT

Doshi Sachin Suhas
Assistant Professor of Commerce, Mudhoji College, Phaltan

Abstract:

The Common meaning conveyed by all the above terms is that they deal with the management of the flow of good or ,materials from the point of origin to the point of consumption, and in some cases even to the point of disposal.Logistics is an activity of managing the TOTAL Flow of materials form the beginning [i.e from the flow of raw materials to production and flow of the finished products to the consumer]. It includes supply [inward Movement of material from sources] as well as distribution [outward movement of products from manufacturers to consumer] It excludes other matters connected with distribution, such as marketing strategies ,Customer preference surveys, advertisements etc.

Keywords-*, Industrial, Logistics, Channel Management, Physical Distribution, Quick Response System, Logistical Management, Supply Chain Management, Material Management, Supply Management.*

INTRODUCTION:-

Logistics would be of little importance if it were possible to produce all goods and services at the point of consumption ,or if people could live near the source of raw materials and production .The basic objective of a goods Logistics system can now be defined as "*To Get The Right Goods Or Services To The Right Place At The Right Time In The Right Condition At The Right Cost*". The objective is realised by the Logistics function through the many activities Encompassed under its umbrella This that logistics is depend upon natural ,human, financial and information Resources for inputs. Suppliers provide raw materials which logistics Manages in the form of raw materials, in process inventory and finished goods management action provide the framework for logistics activities through the Process of planning ,implementation and control. The outputs of the Logistics System are competitive advantage, time and place utility ,efficient movement to the customer and providing a logistics service mix such that logistics becomes apropprietary asset of the organization .these inputs are made possible by the efficient and effective performance of the logistics activities.

DEFINITION

Logistics management can be defined as the process of planning Implementing and controlling the "efficient and effective flow and storage of Goods and services and related information from point of origin to point of Consumption for the purpose of conforming to customer requirements logistics is not confined to manufacturing operations alone ,It is relevant to all enterprises Including Government ,institution such as hospital and schools , and service organizations such as retailers ,bank and financial service organization.

OBJECTIVES OF LOGISTICS MANAGEMENT

1) To study the problems regarding logistics management.
2) To study of types of problems.
3) To find out remedies to solve these problems
4) Create a conducive rural business environment for emergence, sustenance and growth of the enterprises in general and specific Micro, Small & Medium Enterprises
5) Support by action research and consulting for prospective and existing Business to strategic planning and managing growth.
6) To make available the right quantity of right quality products at the right place and time in right condition

FUNCTIONS of LOGISTICS

1) Products are ordered, billed/invoiced, handled, packaged, packed, wrapped, bundled, sorted, crated, and braced.
2) Products are assembled and stored, warehoused, loaded, unloaded, shelved, displayed and crossdocked.
3) Products are shipped by air, railways, waterways, pipelines, and containers.

4)Products are exported, imported, documented marked and consolidated.
5)Products are traced, tracked, recycled and disposed.
6) Logistics customers service standards are set(time, availability, errors etc)

COMPOENTS OF LOGISTICS MANAGEMENT

Logistics Plays a key role in the economy .first ,logistics is one of the major Expenditures for business ,thereby affecting and being affected by other Economic activities. By improving the efficiency of logistics operations, Logistics makes an important contribution to the economy as whole. Second, Logistics supports the movement and flow of many economic transactions ;it is an. Important activity in facilitating the sale of virtually all goods and services. If goods do not arrive on the proper place , or in the proper conditions no sale can be Made. If the goods do not arrive on time , customer cannot buy them. Thus , all economic activity throughout the supply chain will suffer. In recent years, effective logistics management has been recognized as a key opportunity to improve both the profitability and competitive performance Of firms.

Problems facing in Logistics Management

1) Return goods handling
2) Salvage and scrap disposal
3) Traffic and transportation
4) Warehousing and storage.

Return Goods Handing: Returns may take place because of a problem with the performance of the item or simply because the customer has changed his or her mind. Return goods handling is complex because it involves moving small quantities of goods back from the customer rather than to the customer as the firm is accustomed. Many logistics systems have a difficult time handling this type of movement. Costs tend to be very high. The cost of moving a product backward through the channel from the customer to the producer may be as much as nine times as high as moving the same product from the producer to the customer. Therefore, this significant cost and service area is beginning to receive more attention.

Reverse Logistics : logistics is also involved in renewal and disposal of waste materials left over from the production distribution or packaging processes. These could be temporary storage, followed by transportation to the disposal, reuse, reprocessing, or recycling location. As the concern for recycling and reusable packaging grows, this issue will increase in importance. This is of particulars concern in countries which have very strict regulations. Regarding removal of packaging material and even obsolete product due in part to limited land fill space.

Traffic and transportation: Transportation adds place utility to a product. A key logistics activity to actually provide for the movement of materials and goods from point of consumption. Transportation involves selection of the mode- air, rail, water, truck, pipeline, the routing of the shipment, assuring of compliance with regulations in the region of the country where shipment is occurring and selection of the carrier. It is frequently the largest single cost among logistics activities.

Warehousing and storage: warehousing supports time and place utility by allowing an item to be produced and held for later consumption. It can be held near the location where it will be needed, transported later. Warehousing and storage activities relate to warehouse layout, design, ownership automation, training of employees, and related issues.

KEY LOGISTICS ACTIVITIES

Listed below in alphabetical order are the key activities which can be considered part of the logistics process and required to facilitate the flow of the product from point of origin to point of consumption.

a) Customer service
b) Demand forecasting
c) Distribution communications
d) Inventory control

e) Material handling
f) Order processing
g) Part and service support
h) Plant and warehouse site selection
i) Procurement
j) Packaging

Among the above ,traffic and transportation Inventory control and order Processing may be considered as primary activities and all others as secondary Activities . these activities that either contribute to the total cost of the logistics Operation or are essential to the effective co-ordination and completion are considered primary activities.

Customer service= Is the output of the logistics system and may be defined As the Consistent provision of time and place utility. In other words products don't Have value until they are in the hands of the customer at the time and place required. Good customer service supports customer satisfaction, which is the output of the Entire marketing process.

Demand Forecasting/ planning : Forecasting is a complex issue with Many interactions among functions and forecast variables. Marketing forecasts Demand based on promotions, pricing, competitions etc. manufacturing forecasts Production requirements based on marketing's sales demand forecast and Current inventory levels . logistics usually becomes involved in forecasts in Terms of how much should be order from its suppliers [through purchasing]And how much to finished product should be transported or held in each market That the organization serves. Logistics may even plan production in some Organization . Logistics , therefore needs to be linked to marketing and Manufacturing forecasting and planning.

Inventory management : Inventory levels are linked to customer service Levels and inventory management involves trading off the level of inventory held to achieve high customer service levels with the cost of holding inventory .such Costs include capital tied up in inventory, variable storage coast and coast of Obsolescence. Inventory adds time value to the product. Inventory management Is getting much more attention from organization with high coast associated with items such as high-tech merchandise, automobiles and seasonal items that become obsolete rapidly .

logistics communication : logistics interfaces with a wide array of function and organization in its communication process. Communications are becoming increasingly automated, complex and rapid. Communication must occur between The organization and suppliers and customers The major functions within the organization, such as logistics, engineering, Accounting , marketing, and production. The various logistics activities listed previously. The various aspects of each logistics activity, such as coordinating Warehousing of material, work –in-process and finished goods. Various members of the supply chain ,such as intermediaries and secondary customers of suppliers who may not be directly linked to the firm. Communications is key to the efficient functioning of any system , whether It be the distribution system of an organization or the wider supply chain. Excellent communications within a system can be a key source of competitive Advantage.

Materials handling : is abroad area encompasses virtually all aspects of all movements of raw materials, work in process, or finished goods within a Plant or wear house. Because an organization incurs costs without adding value Each time an item moves or is handled, a primary objective of materials Management is to eliminate handling wherever possible, this will include Minimizing, travel distance, bottlenecks, inventory levels, and loss due to wasted Mishandling, pilferage and damage. By carefully analyzing material flows, Materials management can save the organization significant amount of money.

Order processing: Intial the system that an organization has for getting Orders from customer, checking on the status of order and communicating to Customers about them, and actually filing the order and making it available to The customer. Part of the order processing includes checking from inventory Status, customer credit, invoicing, and accounts receivable.

Packaging : Is valuable both as a form of advertising/marketing and for Protection and storage from a logistics perspective . packaging can convey Important information to inform the consumer. Aesthetically pleasing packaging Also can attract the customer attention .logistically, packaging provides Protection during storage and transport .this is especially important for long Distances over multiple transportation modes such as international shipping Packaging can ease movement and storage by being properly designed for the Warehouse configuration and materials handling equipment.

Parts and service support: logistics is also responsible for providing After-sale service support. This is in addition to supporting production throughThe movement of materials, work in process, and finished goods. This mayInclude delivery of repair part to dealers, stocking adequate spares, picking upDefective or malfunctioning products from customer , and responding quickly to demands, for repairs.

Plant and warehouse site selection: Determining the location of company's plants and warehouse is a strategic decision that affects not only the costs of transporting raw materials inbound and finished goods out bound, but also customer service levels and speed of response, availability and wage rates of qualified employees , governmental rules, cooperation etc.

Procurement: The procurement function plays a more important role in an organization with the increase in outsourcing of goods and service. Most industries spend 40-60 percent of their revenofues on materials and services from sources outside their organizations. Procurement can be defined as the purchase of material and services from outside organizations.

Conclusion

The total cost concept is the key to effectively managing logistics process, The goal of the organization should be to reduce the total cost of logistics activities, rather than focusing on each activity in isolation, reducing costs in one area, such as transportation may drive up inventory carrying costs as more inventory is required to cover longer transit times, or to balance against uncertainly in transit times.

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EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUP : INDICATORSAND IMPACT

Mr. M.B.Shikalgar
Assistant Professor, Department of Commerce, Dahiwadi College, Dist. Satara

Abstract

After independence, gamuts of laws have been passed and some have been altered so as to award the same share to *women in property as well as to eradicate some of the injustices meted out to women. By and large undoubtedly more than six decades of hard work since Independence by the government and spell of fights and struggle under the immense pressure of women lib activists in the country have indeed brought certain changes in social, psychological and economic and political spheres of life. Consequently it becomes an imperative need to look into problems and issues and their implications upon underprivileged women thereby to explore appropriate strategies and approaches uplifting women in all spheres of life in India.of life in India.*

Keywords: *Women Empowerment, Self-Help Groups*

INTRODUCTION:

As per 2011 census India has a population 1.21 billion out of which female population is 586.5 million. The Constitution of India guarantees equality, liberty and dignity to the women of India. The Fundamental Rights, The Directive principles of State Policy and Fundamental Duties etc virtually give surety equal status to women and provide special protection. After independence, gamuts of laws have been passed and some have been altered so as to award the same share to women in property as well as to eradicate some of the injustices meted out to women. By and large undoubtedly more than six decades of hard work since Independence by the government and spell of fights and struggle under the immense pressure of women lib activists in the country have indeed brought certain changes in social, psychological and economic and political spheres of life. Consequently, it becomes an imperative need to look into problems and issues and their implications upon underprivileged women thereby to explore appropriate strategies and approaches uplifting women in all spheres of life in India**.** In India, the emergence of liberalization and globalization in early 1990s aggravated the problem of women workers in the unorganized sectors from bad to worse as most of the women who were engaged in various self-employment activities have lost their livelihood. Despite the tremendous contribution of women to the agricultural sector, their work is considered just an extension of household domain and remains non-monetized. In 1992 Government introduced Micro Finance facilities through Self Help Group (SHG) Launched by NABARD. With the small beginning as Pilot Programme launched by NABARD by linking 255 SHGs with banks in 1992. However in 2009-10 the programme has reached to linking of 69.5 lakh saving-linked SHGs and 48.5 lakh credit-linked SHGs and thus about 9.7 crore households are covered under the programme. Out of this woman saving-linked SHGs is 5310436 and credit linked women SHGs is 3897797 and loan distributed to these groups is Rs. 23030.36 crore which is 82.1% of total loan outstanding up to the year ended on 31.03.2010.(NABARD Report)

Objectives of study:

The principal objectives of the study as under:

1. To study the concepts of Women empowerment, Micro finance.
2. To study the how the Micro finances can be prove women become empower.

Methodology:

The above objectives clears that the research paper is conceptually in nature. To examine above objectives the data can be collected through reading subject related reference books, various national and International issues, Journals on Micro finance, articles in leading news papers and publications, discussion with experts in this field and study of various reports, articles and information on web sites.

Women empowerment: Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as "A redistribution of social power and control of resources in favour of women. Empowerment is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political etc." In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor and developing countries. The impact of globalization is seen eventually on position of women in some form or other in most of the developing countries with the variation of degree. The United Nations has also strived hard in an incredible way to draw the due attention of the World Community on this issue in the past years. One loan officer at Sinapi Aba Trust in Ghana defined empowerment as "enabling each person to reach his or her God-given potential." Some clients have used the terms self-reliance and self-respect to define it. According to UNIFEM, "gaining the ability to generate choices and exercise bargaining power," "developing a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life" are important elements of women's empowerment.

Micro finance:

Nobel Prize winner Bangladesh's Economist **Mohammed Yunus** gives worldwide gossip to word micro finance. They say that "before the seventy the word Micro finance does not exist but now it has a buzz word among the development practitioners". Various authorities give variant meaning of micro finance. Some important definitions of micro finance as under.

Micro finance has been defined in the micro finance summit 1997 is "Programmes extend small loans to very poor people for self employment projects that generate income, allowing them to care for themselves and their families.

According to Otero (1999) Micro Finance means "the provisions of financial services to low income poor and very poor self employed people. In the words of Lodgewood (1999) "An attempt to improve access to small deposits and small loans for the poor households neglected by the banks". One another definition of Micro finance is "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban areas for enabling them to raise their income levels and improve living of standards"

Yet another comprehensive definition of Micro finance is created by Robinson and Marguerite is "Micro Finance refers to small scale financial services for both credits and deposits that are provided to people who farm or fish or herd, operate small or micro enterprises where goods are produced, recycled, repaired or traded, provide services, work for wages or commissions, gain income from renting out small amounts of land, vehicles, draft animals or machinery and tools and to other individuals and local groups in developing countries, in both rural and urban areas".

The above definitions clarifies that micro finance is an instrument in the hands of financial institutions, Govt. society to uplift the poor specially women from financially adverse situation. But the Nobel Prize winner

Mohammed Yunus the pioneer of operating the concept of micro finance in Bangladesh in seventieth decade used word 'Grameen Credit'. He says that "Whenever I use the world 'Micro finance' I actually have in mind Grameen type of micro finance or Grameen Credit." Mhd. Yunus has given some features to clear the concept of micro finance.

These features are as under.

- It promotes credit as a human right
- It mission is to help the poor families to help themselves to overcome poverty
- It is not based on any collateral or legally enforceable contracts, but it is based on 'Trust'
- It is offered for creating self employment for income generating activities and housing for poor's
- It was initiated as a challenge to the conventional banking which rejected the poor's by classifying them to be "not credit worthy"
- It provides service at the door step of the poor based on the principal that the people should not to go the bank, but bank should go to the people.
- In order to obtain loans a borrower must be join a group of borrowers.
- Loans can be received in continuous sequence, new loan available to borrower if her previous loan is repaid
- All loans can be repaid in installments (Weekly, Monthly)
- It comes with both obligatory and voluntary savings programmes for borrower
- These loans can be provided through nonprofit organization or through institutions owned by borrowers
- Efforts are to make to keep interest at level which is close to a level commensurate with sustainability of the programme rather than bringing attractive return for the investors.
- There is no legal instrument between the lender and the borrower.

The above explanation can give clear meanings of micro finance.

Indian Scenario: We know that from 1992 in India Government introduced Micro Finance facilities through Self Help Group (SHG) through NABARD, launched a pilot phase of Self Help Groups with Bank linkages. The following table shows the position of SHG and its loan distribution.

Table – 1 Growth of SHG in India and its loan distribution

Year	Total No. of SHG	Total Loan distributed (Rs. In Crore)
1992-1993	255	0.29
1993-1994	620	0.65
1994-1995	2122	2..44
1995-1996	4757	6.06
1996-1997	8598	11.84
1997-1998	14317	23.76
1998-1999	32995	57.07
1999-2000	114775	192.98
2000-2001	263825	480.87
2001-2002	461478	1026.34
2002-2003	717360	2048.67
2003-2004	1079091	3904.20
2004-2005	1618456	6898.46
2005-2006	2238565	11397.55
2006-2007	2924973	18040.74
2007-2008	3625941	16999.91
2008-2009	4224338	22679.84
2009-2010	4851356	28038.28

Source: *NABARD website*

Above table shows the progress of No. Of SHGs and its loan distribution. When the movement was started (1992) only 255 SHG linked with Bank which loan distributed of Rs. 0.29 crores only but at the end of year 2009-10 No of SHGs are 4851356 [19025 times increase from 1992 to 2009-10] and loan distribution is 28038.28 crores [96683 times increase from 1992 to 2009-10]

Table: 2 – Position of Women SHGs(Rs incrore)

Particulars	Year	Total SHGs		Exclusive Women SHGs		% age of women SHGs to total SHGs	
		No	Amount	No	Amount	No	Amount
Saving linked SHGs	31.03.2009	6121147	5545.62	4863921	4434.03	79.5	80.0
	31.03.2010	6953250	6198.71	5310436	4498.66	76.4	72.6
Loans disbursed	2008-09	1609586	12253.51	1374579	10527.38	85.4	85.9
	2009-10	1586822	14453.30	1294476	12429.37	81.6	86.0
Loans Outstanding	31.03.2009	4224338	22679.84	3277355	18583.54	77.6	81.9
	31.03.2010	4851356	28038.28	3897797	23030.36	80.3	82.1

It may be seen that of the total number of saving linked and credit linked SHGs, exclusive Women SHGs with banks were 76.4 per cent and per cent, respectively. Further, the Percentage of loans outstanding of exclusive women SHGs to loans outstanding of total SHGs which was 81.9 per cent as on 31 March 2009 has increased to 82.1 per cent as on 31 March 2010.

How can Micro finance prove to women Empowerment?

Psychological Empowerment: The participation of women in SHGs enables them to acquire an inimitable psychological benefit to rise up psychologically powerful which is an essence for women empowerment in any socio-cultural and economic environment and situations. As a member of SHG women have getting psychological benefits including self awareness, high self esteem, self confidence and courage, understanding about own rights, privileges, roles and responsibilities, power of self determination , Positive attitude , Risk taking ability , Power to face challenges of daily life, gaining knowledge and new ideas and skills, great relief from mental stress and anxiety, General Knowledge, New ideas and communication skills, leading a happy and satisfied life and so on.

Social Empowerment: The women who participate in SHGs garner a lot of social benefits including awareness about society and existing social problems, good recognition and image in the family and community, role in family decision making on important matters, plan and promote better education for their children. Able to take care of health for children and aged. Participation in public and political life, chance to serve the community including fighting for the basic amenities and welfare needs of village community such as safe drinking water, street light, public sanitation etc, chance to help weaker section like aged and differently able. Able to resist social evils like dowry, violence against women, gender discrimination and other social injustice in the family as well community, sense of responsibility for collective action and solidarity etc.

Economic Empowerment : The members of SHGs are really privileged to enjoy many economic benefits including savings, liberation from debt trap, economic independence , economic skills for income generation, able to contribute towards prosperity of the family, able to contribute for education of children , able to meet the healthcare needs, accumulate economic assets including house, land, jewels other valuable things, economically strong to meet unexpected financial challenges and able to save reasonable amount for safety and security and so on.

Vision 2020

Taking into consideration vision 2020 the following suggestions and recommendations have been made in the interest of welfare women of India in general.

Coverage of Women SHGs

The details of total number of women SHGs saving linked, credit linked and loans outstanding for the last two years are given in table 2:

- The Concerted efforts should be made to form SHGs for women as much as possible in rural and tribal villages and slums to uplift womenfolk particularly in very backward states and Union territories by government agencies, Educational Institutions, NGOs and other service organizations of civil societies.
- Government both state and Central should work hand- in -hand to promote the concept of SHG without political biasness and selfish motives taking into account the welfare of the womenfolk in general by incorporating as an important strategy for women empowerment in the national policy and allocating more grant in the budget and developing effective implementing machinery.
- NGOs, Educational Institutions and Social Service organizations etc engaged in the works of promotion and development of SHGs should be encouraged at all levels with sufficient financial grants and appreciation and awards.
- Conducive atmosphere and harmonious network should be established among Government Agencies, Banks, NGOs, Other service organizations for effective functioning of SHGs to avoid overlapping and duplications.
- Banks and other financial institutions should work with open-mind and service motives to promote SHG among women particularly downtrodden communities like scheduled caste and scheduled tribes, marginalized groups in order bring them into main stream of development and growth of India.
- SHGs should be strictly encouraged to undertake economic activities/income generating activities for sustainable income to the group.
- SHG can be encouraged to form cooperative societies to promote Village, Cottage and Other industries for which raw materials and resources available abundantly in and around rural and tribal areas.
- SHG may be encouraged to involve in manufacturing products such as electronic and electrical goods, readymade garments, handicrafts to fetch market in Third –World countries, European countries, and USA and Latin American countries
- In order to promote SHGs for women empowerment Mass media such New papers, TV, radio etc can play a significant role by creating awareness in the public and also among women about the merits of SHGs by publishing success stories of SHGs ,case studies, achievement of NGOs and Government efforts etc.

Conclusion:

The outcome of the study clearly indicates that, being members of SHGs have benefitted considerably in terms of psychological, social and economic development. Women participation in SHG have obviously created tremendous impact upon the life pattern and style of poor women especially in rural areas and empowered them at various level not only as individual also as member of family, member of community and society as whole. It can be concluded that the SHG strategy is undoubtedly a convivial experiment for women empowerment in India as it opens up flood gates of opportunities to enhance capacities and capabilities in their development and growth in total perspective. It is evident from the study undertaken by the researcher that women particularly in rural, tribal and slum areas can be empowered psychologically, socially and economically with the concerted application of SHG as an effective strategy and doable approach. It is also understood from the study that Indian women have adequate potential sparks which can be well fanned into flames with necessary guidance and training through SHGs thereby bringing them to live in par with men in all spheres of human life in our society. Therefore as a group-oriented model, SHGs in

India can be evolved as mechanism or movement for women's development to bring in individual and collective empowerment through improvement in both 'condition' and 'position' of women in India or else where the plight of women is miserable and pitiable.

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WASTE MANAGEMENT: A NEED OF THE DAY

Dr. Shreya Vinay Patil

Assistant Prof. & HoD, Commerce & Management, Balwant College, Vita

Abstract

During the ancient days, human beings used to discard their household waste such as trash, other worthless or defective items simply by digging a hole and burying them. This method was useful in those days because the population was relatively small, their needs were limited and they used to produce the waste on a small scale. Now the situation has changed due to tremendous increase in human population and industrial development. Consequently, managing the waste has become a very challenging task for the human kind Waste management or waste disposal includes the activities and actions required to manage waste from its initiation to its final disposal. The present paper attempts to study the concept of waste management, various methods of waste disposal, benefits of waste management with the concluding remarks.

Keywords*: Waste, Management*

Introduction:

Waste management is the process of treating solid wastes and offers variety of solutions for recycling items that don't belong to trash. It is about how garbage can be used as a valuable resource. Waste management is something that each and every household and business owner in the world needs. Waste management disposes of the products and substances that you have use in a safe and efficient manner. This includes the collection, transport, treatment and disposal of waste, together with monitoring and regulation of the waste management process. Waste can be solid, liquid, or gaseous and each type has different methods of disposal and management. Waste management deals with all types of waste, including industrial, biological and household. In some cases waste can pose a threat to human health. Waste is produced by human activity, for example the extraction and processing of raw materials. Waste management is projected to reduce undesirable effects of waste on human health, the environment or aesthetics.

Research Methodology: The present study is based on secondary data collected from books, journals, periodicals, newspaper cuttings and internet website & primary observations of the researcher.

Objectives of the study

1. To study the concept of waste management and various methods of waste disposal.
2. To throw the light on waste hierarchy
3. To explain the benefits of the waste management with some concluding remarks.

History of waste management

Throughout most of history, the amount of waste generated by humans was insignificant due to low population density and low societal levels of the exploitation of natural resources. Common waste produced during pre-modern times was mainly ashes and human biodegradable waste, and these were released back into the ground locally, with minimum environmental impact. Tools made out of wood or metal were generally reused or passed down through the generations.

However, some civilizations do seem to have been more profligate in their waste output than others. In particular, the Maya of Central America had a fixed monthly ritual, in which the people of the village would gather together and burn their rubbish in large dumps.

Various Methods of Waste Disposal

1. Landfills

Throwing daily waste or garbage in the landfills is the most popularly used method of waste disposal used today. This process of waste disposal focuses attention on burying the waste in the land. Landfills are commonly found in developing countries. There is a process used that eliminates the odors and dangers of waste before it is placed into the ground. While it is true this is the most popular form of waste disposal, it is certainly far from the only procedure and one that may also bring with it an assortment of space.

2. Incineration or burning

Incineration or combustion is a type disposal method in which municipal solid wastes are burned at high temperatures so as to convert them into residue and gaseous products. The biggest advantage of this type of method is that it can reduce the volume of solid waste to 20 to 30 percent of the original volume, decreases the space they take up and reduce the stress on landfills.

3. Recovery and Recycling

Resource recovery is the process of taking useful discarded items for a specific next use. These discarded items are then processed to extract or recover materials and resources or convert them to energy in the form of useable heat, electricity or fuel. Recycling is the process of converting waste products into new products to prevent energy usage and consumption of fresh raw materials. Recycling is the third component of Reduce, Reuse and Recycle waste hierarchy. The idea behind recycling is to reduce energy usage, reduce volume of landfills, reduce air and water pollution, reduce greenhouse gas emissions and preserve natural resources for future use.

4. Plasma gasification

Plasma gasification is another form of waste management. Plasma is a primarily an electrically charged or a highly ionized gas. Lighting is one type of plasma which produces temperatures that exceed 12,600 °F . With this method of waste disposal, a vessel uses characteristic plasma torches operating at +10,000 °F which is creating a gasification zone till 3,000 °F for the conversion of solid or liquid wastes into a syngas.

5. Composting

Composting is an easy and natural bio-degradation process that takes organic wastes i.e. remains of plants and garden and kitchen waste and turns into nutrient rich food for your plants. Composting, normally used for organic farming, occurs by allowing organic materials to sit in one place for months until microbes decompose it. Composting is one of the best method of waste disposal as it can turn unsafe organic products into safe compost. On the other side, it is slow process and takes lot of space.

and turns it to

6. Waste to Energy (Recover Energy)

Waste to energy(WtE) process involves converting of non-recyclable waste items into useable heat, electricity, or fuel through a variety of processes. This type of source of energy is a renewable energy source as non-recyclable waste can be used over and over again to create energy. It can also help to reduce carbon emissions by offsetting the need for energy from fossil sources. Waste-to-Energy, also widely recognized by its acronym WtE is the generation of energy in the form of heat or electricity from waste.

7. Avoidance/Waste Minimization

The most easier method of waste management is to reduce creation of waste materials thereby reducing the amount of waste going to landfills. Waste reduction can be done through recycling old materials like jar, bags, repairing broken items instead of buying new one, avoiding use of disposable products like plastic bags, reusing second hand items, and buying items that uses less designing.

Waste hierarchy

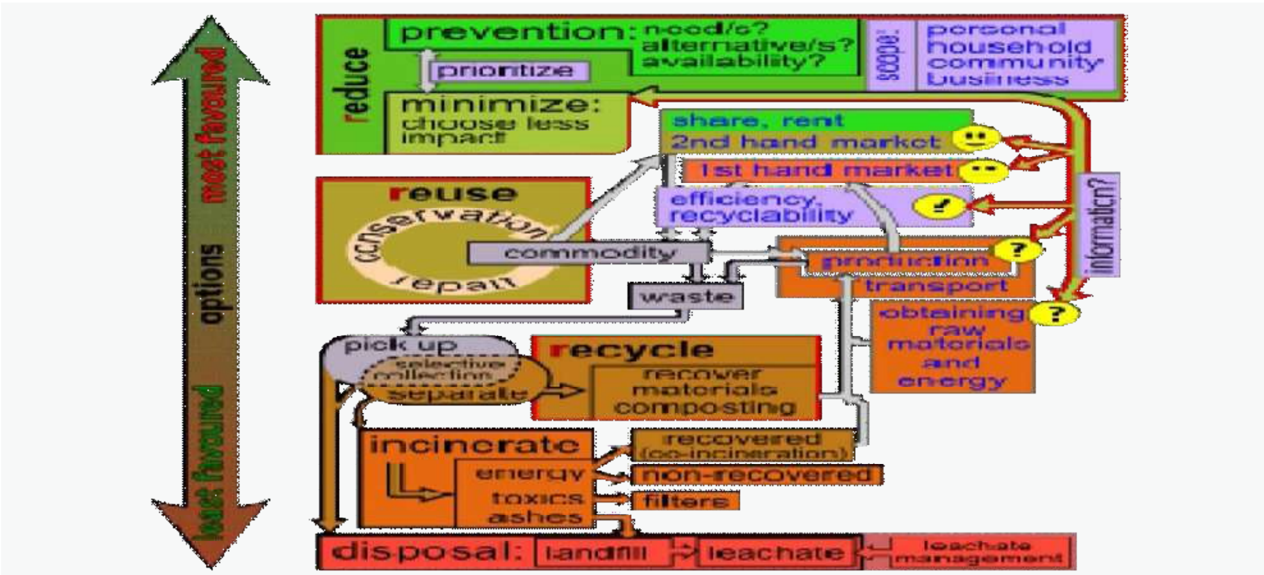

Diagram of the waste hierarchy

The waste hierarchy refers to the "3 Rs" reduce, reuse and recycle, which classifies waste management strategies according to their desirability in terms of waste minimisation. The waste hierarchy is the cornerstone of most waste minimization strategies. The aim of the waste hierarchy is to extract the maximum practical benefits from products and to generate the minimum amount of end waste; see: resource recovery The waste hierarchy is represented as a pyramid because the basic premise is that policies should promote measures to prevent the generation of waste. The next step or preferred action is to seek alternative uses for the waste that has been generated i.e. by re-use. The next is recycling which includes composting. Following this step is material recovery and waste-to-energy. The final action is disposal, in landfills or through incineration without energy recovery. This last step is the final resort for waste which has not been prevented, diverted or recover.

Benefits of waste management:

1. **Social** – By reducing adverse impacts on health by proper waste management practises, the resulting consequences are more appealing civic communities. Better social advantages can lead to new sources of employment and potentially lifting communities out of poverty especially in some of the developing poorer countries and cities.
2. **Environmental** – Reducing or eliminating adverse impacts on the environment through reducing, reusing and recycling, and minimizing resource extraction can result in improved air and water quality and help in the reduction of greenhouse gas emissions.
3. **Inter-generational Equity** – Following effective waste management practises can provide subsequent generations a more robust economy, a fairer and more inclusive society and a cleaner environment.

Conclusion:

Waste can be a valuable resource if addressed correctly, through policy and practice. With rational and consistent waste management practices there is an opportunity to get so many Economic – Improving economic efficiency through the means of resource use, treatment and disposal and creating markets for recycles can lead to efficient practices in the production and consumption of products and materials resulting in valuable materials being recovered for reuse and the potential for new jobs and new business opportunities.

There are various types of waste which are very hazardous and cannot be disposed off without special technique. So the research is required to find out various techniques for waste management. As you can see there are plenty of important things that you should know about waste management and disposal in order to ensure that you are safe, as well as that you are keeping the environment safe.

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E- BANKING AND INFORMATION TECHNOLOGY IN BANKS

Dr Mohite Bhagwan Hanamant

Asst. Prof., Commerce Department, P.V.P. Mahavidyalaya, Kavathe Mahankal, Dist: Sangli (M/S)

Abstract

The 20th century witnessed many changes to the international trade, banking and Finance on account of new revolution in the information and communication technology. Banks across nations have been moving to the E-Commerce and E-Banking environment. On account of these changes banks are able to provide more flexible banking options for their clients, by offering many innovative products and services through the ATMs Credit and Debit Cards, Internet banking, core banking solutions including quicker and faster services like convenient banking, anywhere banking, 24x7 virtual banking are offered, coupled with quick remittance of funds transfers, on other hand banks are also exposed to the cyber crimes, on more usage of computers and IT enabled services. Further in view of cross border transactions, if proper control is not exercised banks can be used as channels for money laundering as well. The papers examine the recent trends and issues in electronic banking and Facilitator.

Keywords: *Information Technology, Challenges, Reserve bank of India, Regulator*

Introduction:

Electronic banking is a generic term encompassing internet banking, telephone banking mobile banking etc. In other words `it is a process of delivery of banking services and products through electronic channels such as telephone, Internet and cell phone etc. The concept and scope of E-banking is still evolving. Several initiatives taken by the government of India as well as the Reserve Bank of India have facilitated the development of E-banking in India. As a regulator and supervisor, the RBI has made considerable progress in consolidating the existing payment and settlement systems, ;and in upgrading technology with a view to establishing an efficient, integrated and secure system functioning in a real time environment which has further helped the development of E-banking in India. The government of India enacted the IT Act, 2000 with effect from October 17 2000, which provides legal recognition to electronic transactions and other means of electronic commerce. IT revolution has paved the way for banks to provide to implement different systems to handle funds management in banks.

Historical perspective of E-banking E-banking is the wave of future.

It provides enormous benefits to consumers in terms of ease and cost of transactions, either through internet and other electronic delivery channels. The evolution of e-banking industry can be traced early 1970s. Banks began to look e-banking as a means to replace some of their traditional branch functions for two reasons. Firstly, branches were very expensive to set up and maintain due to the large overheads associated with them. Secondly E-banking products and services like ATMs and electronic fund transfer were a source of differentiation for banks that utilized them. Being a fierce competitive industry, the ability of banks to differentiate them on the basis of price is limited. E-banking development would lead to two classes of surviving banks, which are very large banks and small niche ones. Through the E-banking smaller could compete by offering portals to the services offered by larger banks. With this development, banks could use E-banking to focus on customer needs in order to gain the strongest competitive advantage.

The transformation from traditional, bricks-and-mortar banking to E-banking has been momentous. Not since the advent of the automatic teller machine has the retail banking industry witnessed such significant and extensive change formally, E- banking comprises various formats or technologies including telephone (both landline and cell phones) banking, direct bill payment (electronic fund transfer) and PC or internet banking. Chou and Chou identified five basic services associated with online banking, namely view account balances and transaction histories, paying bills, transferring funds between accounts, requesting credit card advances and ordering cheques.

E-banking and RBI: RBI has been gearing up to upgrade itself as a regulator and supervisor of the technologically dominated financial system. In 1998, it availed the technical assistance by project of Department for International Development, UK forupgrading its supervisory system and adaptation of its supervisory functions to the computerized environment. It issued guidelines on risks and control in computer an telecommunication system in February 1998 to all the banks advising them toevaluate the risk inherent in the systems and put in place adequate control mechanisms to address these risks, which can be broadly put under three heads namely IT environment risks, IT operations risks and product risks. The existing regulatory framework over banks has also being extended to internet banking. These guidelines cover various issues that would fall within the framework of technology, security standards, legal and regulatory issues. Virtual banks which have no offices and functions only on line are not permitted to offer E-banking services in India and that only banks licensed under banking regulation act and having a physical presence in India are allowed to offer such services. Further, banks are required to report to the RBI every breach or failure of security systems and procedures of internet banking, while RBI as its discretion may decide to commission special audit inspection of such banks. As per recent guidelines banks no longer need prior of the Reserve Bank of India for offering the internet banking services.

E-banking challenges and concerns E-banking

It is based on technology that by its very nature is designed to expand the virtual geographic reach of banks and customers without necessarily requiring a similar physical expansion. Such market expansion can extend beyond national borders. This significantly increases cross-border co- operation challenges for banks supervisors due to

- The potential ease and speed with which banks located anywhere in the world can conduct activities with customers over interconnected electronic networks into countries where a bank is not licensed or supervised.
- The potential ability of a bank or non-bank to use the internet to cross borders and to seamlessly link banking activities that have typically been subject to supervision with non-banking activities that might be unsupervised by any financial market authority.
- The practical difficulties faced by national authorities wishing to monitor or control local access to E-banking sites originating in other jurisdiction without the co-operation of home country authorities.

Banking organizations have been delivering services to the consumers and business remotely for years. Electronic fund transfers including small payments and corporate cash management systems as well as publicly accessible machines for currency withdrawal and retail account management are global fixtures. However, delivering financial services over public networks such as the Internet is bringing about a fundamental shift in the financial services industry. The changes created and some of the technical characteristics of Internet technology raise new concerns for both bankers and supervisors. Banks offers E-banking services to defend or expand market share or as a cost saving strategy to reduce paper work and personnel. The internet also provides banks with substantial opportunity to extend customer reach beyond existing boundaries. However the nature of the open network and the evolution electronic commerce exposes banks to significant competition from both banking and non banking firms. In addition, electronic delivery channels operate in an uncertain legal and regulatory environment that defers by jurisdiction. All these factors present new challenges for financial institutions in managing security, integrity and availability of services provided while remaining sufficiently profitable.

Emerging trends and issues impact on bank risk profiles.

- A significant increase in the competition in the electronic financial services industry as both banking and non-banking firms rapidly introduces new financial products and services.
- Rapid technological improvements in tally communication and computer hardware and software enabling greater speed in transaction processing.
- Bank management and staff often lack expertise in technology and E-banking risk issues.
- Greater reliance on out sourcing to third party service providers, and a proliferation of new alliances and joint ventures with non-financial firms.
- Increase potential for fraud, due to absence of standard business practices for customer verification and authentication on open networks like the internet.
- Legal and regulatory ambiguity and uncertainty with respect to the applications and jurisdictions and jurisdiction of current loss and regulations toevolve E-banking activities.
- Questions regarding to the effectiveness and efficiency of online disclosures. Lengthy or complicated online disclosures may cause customers to simply click through or even quiet a website, moreover extensive disclosure reduces the speed at which websites and pages can be downloaded.

Banks and supervisors generally agree that supervisory principles that apply to traditional banking are applicable to E-banking. However, the combination of rapid changes in technology and the degree of bank dependence on technology vendors and service providers modify and sometimes magnify traditional risk. Hence there is a need for additional supervisory guidance in selected areas to enhance the overall risk management framework for E-banking activities. This development in E-banking to date suggest

- The desire to benefit from the advantages of e-commerce in financial services has become wide spread. The financial services industry is increasingly focused on providing technology based financial solutions directly to customers to help build and retain customer bases.
- Speed to market has become a critical factor for success in E-banking to reduce time, to market; banking institutions are allying with non banking firms to provide total financial services solutions.
- The current trends in the formation of strategic alliances and technology outsourcing will grow.

Conclusions

These developments present challenges for both banks and bank supervisors. Bank management needs to re-evaluate the robustness of traditional management practices in light of the new risk post by E-banking activities. Also banks supervisors need to take a balance approach to the introduction of new regulations and supervisory policy on E-banking, so as to ensure safe and sound operation of banks while at the same time not stifling innovation and the competitiveness of the banks related to non-banks

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FINANCIAL INCLUSION OF HANDICRAFTSMEN IN DISTRICT SRINAGAR – A CASE STUDY COVERING DASTKAR FINANCE SCHEME

Shahla Ayoub

Govt. Degree College, Pampore

shahla.ayoub05@gmail.com

Abstract

The Indian Economy was in a crisis in 1991. Then later nineties witnessed the Indian economy achieving GDP growth rates above 7 to 8 per. By the beginning of the new millennium, concerns were raised about the 'inclusiveness' of the growth process. The focus shifted to financial inclusion which means providing access to basic financial services at affordable prices, a pre-requisite for ushering in inclusive growth. In the state of Jammu and Kashmir, the Handicrafts Sector has remained the core economic activity of the sizeable portion of its population. However inspite of being the principal component for keeping these activities alive, the artisans and craftsmen have by these traditional activities. For them, reliable access to short-term credit and small amounts of credit is more valuable. In this direction the Govt. of J&K has framed a credit plan through The J and K Bank. It has been empowering people and demonstrating that people with lesser means can be reached profitably. JK Bank Dastkar Finance Scheme is an effort in the same direction.The focus of the present paper is to study the awareness about the scheme among the target group and to analyse the role and impact of the scheme over their economicwelfare.

Keywords: *Financial Inclusion, Dastkar Finance Scheme, Economic Welfare, Workmanship*

Introduction

The Indian Economy was in a crisis in 1991. Foreign exchange reserves dipped to an all time low of $1.1 billion by June 1991, inflation peaked at 16.7 per cent in August 1991 and GDP growth dropped sharply to 1.2 per cent.(Economic Survey,1992-93) In order to overcome this crisis, substantial reforms were undertaken which resulted in a shift in the development paradigm of the country. The New Economic Policy (NEP), launched during this time had two broad elements (i) Stabilisation and (ii) Structural Adjustment Policy (SAP). While the stabilisation policies were short / medium term designed to deal with inflation and balance of payments deficits, the SAP aimed to enhance the economy's productivity in the long run and set it on a higher growth path.

The later nineties witnessed the Indian economy achieving GDP growth rates above 7 to 8 per cent prompting many to believe that the period of 'Hindu rate of growth' had been left behind. However, by the beginning of the new millennium, concerns were raised about the 'inclusiveness' of the growth process. Growth is inclusive when it allows all the members of the society to participate in and contribute to the growth process on an equal basis regardless of their individual circumstances. The focus shifted to financial inclusion which means providing access to basic financial services at affordable prices, a pre-requisite for ushering in inclusive growth.(Rangarajan Committee,2008) Recognizing this, the Eleventh Five Year Plan has explicitly stated 'inclusive growth' as its objective. Growth needs to be sufficiently inclusive if its benefits have to be shared among all or else the growth process itself shall be jeopardized and derailed.

Despite making significant improvements in all the areas relating to financial viability, profitability and competitiveness, there are concerns that banks have not been able to include vast segment of the population, especially the underprivileged sections of the society, into the fold of basic banking services (Thorat, 2007a). The important challenge facing the banking sector is to extend financial services to all sections of society. Like others, the poor need a range of financial services that are convenient, flexible, and affordable and not just loans. At this juncture the introduction on "financial inclusion" comes from the recognition that this can serve the interests of both society and the banking system. As a complementary to this, micro-finance can work as a powerful tool to fight poverty became the effective approach of financial inclusion.

In the state of Jammu and Kashmir, the Handicrafts Sector has remained the core economic activity of the sizeable portion of its population. The traditional artisans / craftsmen have for ages formed the basic component lending life to this economic activity. However inspite of being the principal component for keeping these activities alive, the artisans and craftsmen have remained at the mercy of middlemen and have received only a trickle of the wealth produced by these traditional activities. For them, reliable access to short-term credit and small amounts of credit is more valuable. In this direction the Govt. of J&K has framed a credit plan 'Credit plan for Handicrafts Department' for traditional handicrafts sector. The various schemes provided under the credit plan have been approved for implementation by the branches of JK Bank.

JK Bank, by providing microfinance has been empowering people and demonstrating that people with lesser means can be reached profitably. It has been in the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired action and outcomes. JK Bank Dastkar Finance Scheme is an effort in the same direction. The main objective of the scheme is to provide adequate and timely credit for comprehensive requirements of Artisans & Craftsmen, etc. The scheme grants loans to the artisans associated with the trade in the nature of a Term Loan or Working Capital Term Loan (WCTL). All artisans and craftsmen and other people associated with the trade of carpet weaving, shawl embroidery and kani shawl weaving falling in the age group of 18 to 60 years, are eligible to apply for the loan under the scheme. (jkbank.in)The rationale of the present study would be to analyse the status of financial inclusion among the households involved in Handicrafts in urban Kashmir.

Literature Review:

(RBI, 2005) Khan Committee suggested that microfinance is expected to be substantially beneficial to both the demand and supply sides of credit. The rural customers shall benefit by increased access to composite financial services in a relatively hassle free manner, inclusion of those in remote and resource scarce regions / areas into formal system, significant reduction in borrower level transaction costs in view of doorstep / near doorstep availability of services and better understanding of their needs by emphatic functionaries of outreach entities engaged by banks. The banks shall benefit by a substantially increased client base. The increased outreach will also help banks to include a large number of excluded farmers and others in unorganized sector into the banking fold. Better identification of clients and the possible diversification of activities shall spread risks. **(World Bank, 2005)** World Bank describes financial exclusion as a phenomenon where access to key areas such as transaction banking, savings, credit and insurance. Though all services including credit, savings and insurance offered by the bank and other financial institutions are amalgamated under the same roof, more weightage is often appropriated to the credit segement of the definition.

(UN, 2006) The United Nations define financially included as the financial sector that provides 'access' to credit for all 'bankable' people and firms, to insurance for all insurable people and firms and to savings and payments services for everyone. Inclusive finance does not require that everyone who is eligible use each of the services, but they should be able to choose to use them if desired.

(Thorat, 2007) The financially excluded sections in India largely comprise marginal farmers, landless labourers, oral lessees, self employed and unorganized sector enterprises, urban slum dwellers, migrants, ethnic minorities and socially excluded groups, senior citizens and women. While the North East, Eastern and Central regions contain most of the financially excluded population, there are pockets of large excluded population in all parts of the country. .

(EC, 2008) A study on financial services provision and prevention of financial exclusion carried out in Europe under the auspicious of European Commission discussed on whether to assess financial exclusion at individual, family/household level. If the assessment is made at the individual level, people appear to be financially excluded even though their partners may make extensive use of financial services. In most countries there is a legal age limit below which credit facility cannot be granted. As a consequence many studies look at adults aged 18 or over, although others cover from the age of 16 or 15. On the other hand by assessing access at the family level, a clearer idea of the population with no ready access is available, even through a partner, but underestimates the proportion of people at risk of being financially excluded if they experienced the break-up of their family.

(RBI, 2009) Safe easy and affordable credit and other financial services to the poor and vulnerable groups, disadvantaged areas and lagging sectors is recognized as a precondition for accelerating growth and reducing income disparities and poverty. Access to well functioning financial system by creating equal opportunities, enables economically and socially excluded people to integrate better into the economy and actively contribute to development and protects themselves against economic shocks.

(Subbarao, 2009) Financial inclusion is important because it is considered as an important condition for sustaining growth. Such access is especially powerful for the poor as it provides them opportunity to build savings, make investments and avail credit. Access to financial services also helps the poor to insure themselves against income shocks and equips them to meet emergencies such as illness, death in the family, or loss of employment. It helps them to get away from the clutches of usurious money lenders.

(Subbarao, 2009) The reasons for financial exclusion are many. This is prompted by a confluence of multiple barriers including constraints to access, physical and social infrastructure, understanding and knowledge, newer technology, support and confidence among others. These barriers seem to be not constructed deliberately but have been the result of structure of financial service providers and socio – economic milieu of those being excluded.

(Audil Rashid Khaki, Prof. Mohi-ud-Din Sangmi, 2012) Bankers throughout the Country have been thriving to achieve the allocated targets towards Financial Inclusion and so have been the bankers' of the State of Jammu & Kashmir. Financial Inclusion Programme was taken on pilot basis for 100% Inclusion initially in the district Pulwama (later bifurcated into 2 districts of Pulwama and Shopian) in 2005. Subsequently, 100% Inclusion of the remaining 20 districts in the state has been assigned to the banks in 2008. Banking Community of the State has been working in line with the various strategies pursued elsewhere in the country.

(Katherine Miles, Ernst and Young, 2012) Retail and investment banks accept deposits from clients, and channel those deposits into lending activities, either directly or through capital markets. They are generally subject to minimum capital requirements which are based on an international set of capital standards, known as the Basel Accords. Within India, there are a number of categories of banks: Public sector- these are listed in the stock exchanges NSE and BSE but the government of India holds majority stake in these banks; private sector banks; and foreign banks. These different types of banks are interested in responsible finance in their lending decision-making.

Objectives

1 To study the awareness about The Dastkar Finance Scheme among the target group.

2. To analyse the role and impact of the scheme over their economic welfare.

Sampling technique

The study area will comprise representative wards of the district Srinagar, selected by multistage sampling. In the first stage, the district will be divided into different strata based on geographic division. In the second stage random samples will be selected from the wards having a greater proportion of households occupied in handicrafts. The sample number will be enlarged till they aggregate to adequate.

Methodology

The study is primarily based on primary data collected by the researcher through administration of well structured questionnaire to the sampled households in district Srinagar. The responses were later recorded and later processed with SPSS. As far as secondary data are concerned the major data sources are in terms of research papers, working papers and policy documents.

Data and Analysis

1 To study the awareness about The Dastkar Finance Scheme among the target group.

Financial inclusion is characterized primarily as either general access to loans or access to savings accounts. Very few risk management and vulnerability reducing products are available to small holder producers. Financial inclusion cannot be restricted merely to opening savings accounts and/or providing credit for consumption/ consumer spending but should also encompass delivering financial products tailor made to cope with the fluctuating earning pattern of the poor. (Arunachalam R.S, 2008).

Craftsmen	No.	Percentage
Total	120	100
Aware craftsmen	108	90
Ignorant craftsmen	12	10

Source: Field Survey

As reported by the tabulated data, it was found by the researcher that 90% of the sampled craftsmen were aware of the Dastkar Finance Scheme while 10% of them were ignorant. It was further discovered that all of the aware craftsmen had been enrolled and thus benefitted.

2. To analyse the role and impact of the scheme over their economic welfare

Financial Inclusion may be interpreted as the ability of every individual to access basic financial services, which include savings, loans and insurance in a manner that is reasonably convenient and flexible in terms of access and design and reliable in the sense that savings are safe and that insurance claim will be paid with certainty. (Mor and Ananth, 2007).

Change in Economic Welfare	No. of craftsmen	Percentage
Total	90	100
Increased	48	53.3
Decreased	30	33.3
Remained Unchanged	12	13.3

***Source:** Field Survey*

As per the data gathered from the field, it was discovered that the beneficiaries of the scheme responded variably towards the question of the effect of the Dastkar Finance Scheme over their economic welfare. While 53.3% of the beneficiaries responded that the scheme increased their economic welfare, 33.3% of them responded that it decreased their economic welfare and only 13.3% of the beneficiaries said that it had no effect over their economic welfare.

Conclusion and Suggestions:

There has been a very positive coverage of the craftsmen of Srinagar under the scheme. Had there been few more efforts in the direction of giving the knowhow about the scheme, the coverage would have been even better. Those who were covered by the scheme used the funds in different ways. Some of them, who increased their workmanship, only could have it to increase their economic welfare. Those who used the funds of other purposes like marrying off their daughters and in making houses either found their welfare decreasing or marginally not changing it. There should be an increase in the number of schemes like Dastkar Finance Scheme so that more of craftsmen get financially included. Moreover they need to be assembled and given education about the relevance of such financial inclusions.

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THE EMERGING TRENDS OF E-LEARNING IN HIGHER EDUCATION SYSTEM IN INDIA

Prin. Dr. S.K.Patil

B.P. Sulakhe Commerce College, Barshi, Dist: Solapur – 413 411(M/S)

Abstract

E-learning is used by learners and educators in homes, schools, higher education, business and others. In the early days, e-learning received a bad impression, as many people thought bringing computers into the classroom would remove that human element that some learners need, but as time has progressed technology has developed, and now we embrace smart phones and tablets in the classroom and office, as well as using a wealth of interactive designs that makes e-learning not only engaging for the users, but valuable as a lesson delivery medium. The use of e-learning is seen at all levels of educational system.

Keywords: *E-learning, ICT, Virtual & Augmented Reality, Microlearning*

Introduction

E-learning is a part of new dynamics that characterises the educational system. It has become an important part of the society, comprising an extensive array of digitalization approaches, components and delivery methods. The use of information and communication technologies (ICT) for educational purpose has increased, & the spread of network technologies has caused e-learning practices to evolve significantly. Education through internet, network is E-Learning. It is the network based transfer of skills & knowledge. E-learning refers to use of electronic applications and processes to learn. The e-learning applications and processes are the web-based learning, computer-based learning, virtual classrooms and digital collaboration. The contents are delivered through the internet, local intranet/extranet, audio or video tape, satellite TV & CD-ROM,VR and AR, Intelligent Assistants/Chat bots, Gamification And Game-Based Learning,Adaptive Or Personalized Learning Customized To Specific Learning Needs, Micro learning, Content Curation, Interactive Video-Based Learning, Interactive Video-Based Learning, Social Learning, Workforce Enablement . E-learning is used by learners and educators in homes, schools, higher education, business and others. In the early days, e-learning received a bad impression, as many people thought bringing computers into the classroom would remove that human element that some learners need, but as time has progressed technology has developed, and now we embrace smart phones and tablets in the classroom and office, as well as using a wealth of interactive designs that makes e-learning not only engaging for the users, but valuable as a lesson delivery medium. The use of e-learning is seen at all levels of educational system.Online learning has been touted as a way to address some of the challenges higher education institutions face and extol as a tactic for staying competitive. Various external and internal forces have brought about the expansion and growth of online learning in higher education. External forces such as decreased state funding, tuition increases, technology costs and depressed economies have led to internal pressures to reduce costs and increase revenue in many higher education institutions. Combined, these stressors are influencing and changing the way faculty teach and students learn in higher education. Academic leaders expect that online education will compensate for a decrease in traditional course offerings by saving costs and improving the effectiveness of learning. However, in many universities, implementation and initiation of online education is still in experimental stages, such as combining the new ideas and advanced educational technologies of online education with existing methods. Therefore, identifying current trends of online learning is significant.

Emerging Trends of Elearning in Higher Education :

1. VR andAR :

Virtual and Augmented Reality are currently the hottest modes of implementing training. Virtual Reality has been there for quite some time now. However, with Augmented Reality and Mixed Reality added to the mix, we have exciting new possibilities in the immersive learning space. Traditionally VR and AR are used more for gaming and movie experiences.

Their application in learning is picking up now. VR will continue to be used for teaching skills for handling high-risk tasks and performing complex procedures. AR will be used to trigger just-in-time learning. A typical scenario of AR would be a learner wanting to learn more about a device or tool, technology, or a place. Using a QR code, the learner can scan the object and get more information about it.

With prices of wearable glasses and headsets reducing, VR and AR will become more affordable for organizations willing to experiment with them. We will see more traction as 2018 unfolds. Organizations will invest and explore more of these technologies in 2018 and beyond.

2. Intelligent Assistants/Chatbots :

The popularity of Siri on iPhone indicates that people are now looking to explore intelligent voice assistants. It is too early to say how intelligent voice assistants or Machine Learning-enabled chatbots will be programmed, given that Artificial Intelligence itself is taking its baby steps in the world of computing. Having said that, I feel that organizations will look to develop prototype chatbots for specific topics, like information security or data protection, compliance and so on, and implement them as an intelligent search app. These smart apps will help learners to learn as they go and augment learning in the "moment of need". My take is that it will become popular as and when we see the results of the first implementation. This will be another key trend to watch out for in 2018 and beyond.

3. Gamification And Game-Based Learning :

Gamification will continue to be an important trend in 2018. It is well established now that game-based learning and gamification have a greater impact in imparting critical role- based information. Organizations will continue to invest in serious games, as well as gamifying their custom courses, to retain learner interest and coax them to take learning seriously by having fun. As paradoxical as it may sound, gaming increases the "seriousness" in learners, as they fully "immerse" themselves in the process of gaming. Traditional compliance courses, information security, procedural training, product training, sales training, and many more can be easily gamified and made interesting enough for the learners to "invest" their time and energy in an activity that they traditionally don't enjoy. Gamification will enhance the training implementation further during 2018.

4. Adaptive Or Personalized Learning Customized To Specific Learning Needs :

Adaptive or personalized learning is all about customizing existing modules available in libraries to specific groups. The biggest benefit for organizations is that they don't provide all modules for all learners. Instead, they provide focused training and increase their ROI. Now, how can this be achieved? Pre-tests can be used to gauge the current understanding of the audience. Based on the performance of learners, the modules are provided to them. Areas, where a learner has scored low, are addressed / remediated.

Learners are provided with specific modules, series of questions, and materials to improve upon those areas. This is going to be an important trend in relooking at the custom space. Companies really don't have to invest more. It will be a one-time effort where pre-tests, libraries of modules, and assessments are created. Individual learners get only what they require, which is like social media feeds. The existing LMSs can be used to implement these. Thus, adaptive learning will be an important trend to implement and further experiment with during 2018.

5. Microlearning :

Microlearning has already become a strong trend, as organizations look to reap benefits of this new way of delivering targeted, objective-specific, no-nonsense learning bytes. Specific benefits include quick deployment, quick learning through regular refreshers, increased productivity, and easy tracking. Microlearning has been understood as short videos or clips, but my experience shows that it can be a learning nugget, interactive video, short game, quiz, or even an interactive infographic. Microlearning works well when organizations create modules that have specific learning objectives. It is not about chunking complex procedures or teaching problem-solving skills. Microlearning works best when it is just in time and addresses a specific question that the learner may have about their job. Microlearning units can be taken on any device. However, with increased smartphone usage, the demand for microlearning will only increase. I feel microlearning will make its impact felt in 2018 and beyond.

6. Content Curation :

Content curation is another trend that is finding traction. In the year 2018, more organizations will invest in content curation, as its potential in creating an alternative and reliable source of providing standard learning remains strong. There are open-source tools that can help in curating information and providing learners with just-in-time information. Content libraries can be augmented and curated to give the right experience to learners. Organizations will focus more on custom eLearning and mobile learning solutions, and use content curation for standard regulatory content.

7. Interactive Video-Based Learning :

The popularity of video-based tutorials on YouTube and other online video services continue to grow. Organizations are leveraging on the popularity of videos to impart learning by having their own videos shot, adding interactivities/questions to them, and then posting the videos on internal sites. Interactive videos can have branching scenarios, too. The upside of this method is that employees will be more engaged and invested in the learning process. With organization branding added to the mix, a strong repository or library is being created with strong content. In a nutshell, it’s a win-win situation for all. Interactive video will continue to be a strong trend during 2018, too.

8. Social Learning :

When learning is distributed or when sharing happens amongst peers, education improves. Forums, chat boxes, note sharing help people share ideas in a collaborative environment. Organizations will be willing to experiment with social learning platforms that are strictly built for a collaborative workspace. Social learning is not the same as social media sharing, though people tend to consider them the same thing. Tools like Facebook or Twitter are not for professional environments. Professional environments require more robust tools that aid in learning and not for sharing personal information. With popular LMSs providing social learning features, it is becoming feasible for organizations to experiment with social learning. Social learning implementation will continue to grow during 2018.

9. Workforce Enablement :

As organizations are looking to move beyond automation and improve the productivity of their employees, there will be a continued focus on workforce enablement. Research supports the fact that learners tend to retain only 10 percent of what they learned after 4 weeks of attending a training or eLearning program. It is thus important to constantly motivate employees through regular learning interventions, chat sessions, learning forums, and so on. Organizations will look beyond standard learning nuggets and look for more tools that can enhance learner productivity. Workforce enablement through targeted interventions will be a strong trend in 2018.

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A STUDY OF ECONOMIC INCLUSION THROUGH SMALL TRADERS

Dr. R. S. Salunkhe
Head, Department of Commerce, Arts, Commerce & Science College, Palus
Miss. Shewta Nazare
Assistant Professor, Arts, Commerce & Science College, Palus

Abstract

Economic inclusion means an effort is made to get more benefits from increased national income. Financial Inclusion means "the process of ensuring right to use to financial services and timely and sufficient credit where needed by weak groups such as weaker sections and low income groups at an affordable cost" Social inclusion is the procedure of improving the terms on which individuals and groups take part in society improving the ability, opportunity, and dignity of those disadvantaged on the basis of their identity. Even more, there are lots of groups and individuals are not developed for examples traders in weekly bazaars, small entrepreneurs, farms workers, landless peoples etc. Government is taking a lot of initiatives towards these peoples but they are not reaching to the last person. The paper is an attempt to highlights how these individuals and unorganized peoples will come into the economic flow. Creation of capital is possible through small saving of sellers.

Keywords: *inclusion, income, affordable, society, economic*

Introduction:

Economic inclusion is a term used to explain a variety of public and private efforts inevitable at bringing underserved consumers into the financial mainstream. Families who are lack of access to the financial mainstream may decide on to rely on Alternative Financial Services (AFS) providers, such as non-bank verify cashers, payday lenders or trade in shops many of which may need consumer protections and can be costly for those under pressure to make ends meet. Access to an account at a federally-insured organization provides households with the opportunity to conduct basic financial dealings, save for urgent and long-term security needs, and construct credit history and access credit on fair and affordable provisions. Participation in the banking structure also protects households from stealing and reduces their weakness to discriminatory or greedy lending practices. In addition, households that utilize non-bank financial services providers do not receive the full variety of consumer protections available through the banking system. Although these benefits, many people, predominantly low-to-moderate income households, do not access mainstream financial activities, such as bank accounts and low-cost loans. Other households have admittance to a bank account but however, rely on non-bank financial services providers. In the U.S., there are a number of partnerships and initiatives paying attention not only on expanding the availability of secure, affordable financial products and services, but also on enlightening consumers about ways to become fully integrated into the banking structure.

Objectives of the study:

i) To study of economic inclusion of small traders

ii) To organize the small traders through the economic flow

iii) To provide banking facilities up to small traders

Methodology:

The study is based on primary data. The primary data is collected through the questionnaire. The study area is Palus Taluka. Random sample method is used for sample selection there is 1748 population of small traders of Vada Pav and vegetables, with help of Taro Yamane Formula sample size is calculated the sample size is 325.

Data Analysis and Interpretation

Table No 1 Present position of small traders in Palus Taluka

Particulars	Male	Female	Total
Small traders of tea and vadapav	105	13	118
Vegetables traders in weekly bazaars	1256	374	1748

Source: *field survey*

The Table show that the present positions of small traders of vada pav and vegetable traders of weekly bazaars in Palus Taluka. There are 36 villages in Palus Taluka. Total vada pav and tea sellers is 118 out which 105 sellers are male and 13 sellers are female and in vegetable sellers in weekly bazaars 1256 sellers are male and 374 sellers are female. In 15 villages out of 36 weekly bazaars are held. It is found that sellers of vegetables are more than vada pav and tea. But vada pav and tea sellers are located in one place and they are doing their small business in that particular place daily. Sellers of vegetables are not located in the same place; their place of sale is changed according to village. Maximum five days in a week they are doing their small business.

Table No: 2 Classification according to business income

Income per day in	Total sellers	Sample sellers	Having bank account	Not bank account opened	Having bank account but not used
Upto 500	402	74	23	51	17
501 to 1000	646	120	78	42	38
1001to 1500	454	87	69	18	24
1501 & more	244	45	43	2	3
Total	**1746**	**326**	**213**	**113**	**82**

Source: *field survey*

The Table shows that classification of traders according to business income in Palus Taluka. In the class of daily income up to Rs 500, total sellers are 402 out of which 74 samples included. Out of these samples (74) 23 sellers having an account in banks and 51 sellers have not opened an account yet but out of 23 sellers which have an account in banks 17 are not operated regularly. In the class of 501 to 1000, 120 samples are falls in 646 total traders out of which 78 sellers having an account in the bank but only 38 sellers are not operating an account regularly and 42 sellers are not opened an account in any bank. In the class of 1001 to 1500, total traders are 454, out those 87 are selected samples out of which 69 sellers having an account and 18 sellers are not opened their an account but out of 69 accountholders only 24 are not operating accounts. In the class of 1501 and above, 244 traders are included out of which 45 samples are selected. 43 sellers are having their account and only 3 sellers are not operating regularly, only two sellers are not opened their account in any bank. It is found that the majority of low-income class sellers is not open their bank account and also not operating their bank account regularly. It is seen that 65% of sellers have bank account out of which 25% are not operating their bank accounts regularly. 35% sellers have not opened a bank account.

If these vada pav sellers and vegetable sellers will make small credit society, then they can save the small amount daily. The large amount will be collected through their savings; the projected collecting amount is showed in the following table

Statistical tools	Total sellers	Sample sellers	Having bank account	Not bank account opened	Having bank account but not used
Mean	904	905	1059	621	829
S. D.	488	482	462	392	394
C.V.	53.98	53.25	43.63	63.10	47.52
Mode	780	785	898	425	300
Skewness	0.25	0.24	0.59	-0.50	0.74

The mean of business income of total seller is 904. The mode of collected data is 780. It indicates that maximum the business income of total seller having approximately 780. C. V. has 53.58. Skewness has 00.25 which shows the data has positively skewed. It means the business income of total seller per day is low. The mean of business income of sample seller is .905. The mode of collected data is 785. It indicates that maximum the business income of sample seller having approximately 785. C. V. has 53.25 years. Skewness has 00.24 which shows the data has extent positively skewed. It means the business income of total seller per day is low. The mean of business income of seller having bank account is 1059. The mode of collected data is 898. It indicates that maximum the business income of sample seller having bank account approximately 898. C. V. has 43.63. Skewness has 00.34, which shows the data has extent positively skewed. It means the business income of seller having bank account is bit medium. The mean of business income of seller having not bank account opened is 621. The mode of collected data is 425. It indicates that maximum the business income of seller having not bank account opened approximately 425. C. V. has 63.10. Skewness has -0.50 which shows the data has negatively skewed. It means the business income of seller having not bank account opened is very low. The mean of business income of seller having bank account but not used is 829. The mode of collected data is 300. It indicates that maximum the business income of total seller having approximately 300. C. V. has 47.52. Skewness has 00.74, which shows the data has extent positively skewed. It means the business income of seller having bank account but not used is medium.

Table No: 3 Projection of saving of small traders

Sellers	Per day saving	Monthly saving	Yearly saving
1748	100	1 74 800	20 97 600

Personal saving of per seller

Per day amount collected	Per month amount collected	Per year amount collected	Amount with 6% interest
100	3000	36000	38160 (2160)

According to the projection of saving of sellers, there are 1748 sellers and if they save 100 per day then Rs. 1, 74, 800 will be collected per month and yearly saving will be Rs.20 97 600. Personal saving will be Rs. 3000 per month and per year saving will be Rs.36000 at the rate 6% interest amount will be Rs.38160.

Projection of capital creation

Total amount collected (year) Rs. 20, 97,600
80% amount used for loan Rs. 16 78 080
Rate of Interest 10%yearly Repayment
Monthly through Pigmi Lien/ co-lateral No

Benefits of loan distribution

1. Secure regarding repayment
2. No botheration about repayment for sellers
3. No additional efforts are taken for a loan given and receiving
4. No NPA
5. Easily capital creation
6. Benefits of economic inclusion to all elements of society

Benefits of establishing credit society

1. Economic inclusion for all sellers
2. Employment generation
3. Useful for organizing small sellers
4. Price equity
5. Credit creation
6. Increase in small business
7. Economic network among society
8. Increase standard of living
9. The Habit of saving money
10. Inspiring to cooperation
11. Increase in a credit societies

Conclusion:

Creation of capital for small traders is very important. It is possible through economic inclusion of small sellers. They should create their own credit society for this purpose and also make habit of saving money daily. Participation of women sellers is the most essential. Small sellers can take help of local authorities. Organization of sellers is most necessary and for that, someone must take initiative for collecting sellers on this platform. There is a need for spreading this movement in every Taluka. Then the economic inclusion is possible to reach throughout the whole country.

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SIGNIFICANCE AND LIMITATIONS OF E-COMMERCE IN TODAY BUSINESS WORLD

Prof. Pawar. S. P.

Shrimant Babasaheb Deshmukh Mahavidyalaya, Atpadi, Dist- Sangli

Abstract

MYSPACE, Facebook, and hundreds of other niche-oriented Social networking sites are emblematic of the new E-Commerce. These sites and others such as YouTube, Photobucket and secondlife are defeating a new and vibrate model of e-commerce. Electronic Commerce commonly known as E-Commerce refers to a wide collection of online business activities for products and services. It also pertent to "any form of business transactionin which the parties interact electronically rather than by physical exchange or direct physical contact." E-Commerce further refers to the paperless exchange of business information using electronic data interchange, electronic mail, electronic bulletin boards, electronic fund transfer, World Wide Web and other network-based technologies.

This paper discusses the meaning of E-commerce and Types of E-commerce in today's business. This paper also discusses the limitation of E-commerce finally this highlights significance of E-Commerce in today's business world and we attempt to suggest the measures to overcome these limitations.

Keywords- *E-commerce, Network, Limitations, Significance.*

1. Introduction-

E-commerce is basically doing business online, in its most obvious form it is selling products online to the consumers. Electronic commerce draws on technologies such as Internet marketing, Electronic funds transfer, Mobile commerce, Electronic data interchange, supply chain management, Electronic Banking, online transaction processing, Inventory management system and automated data collection systems. Besides that, modern technology used in the E-commerce is World Wide Web (WWW), E-mail, Bar codes etc.

E-commerce also known as electronic commerce or internet commerce refers to the buying and selling of goods and services using the internet and transfer of money and data to execute these transactions.

Definition-

"E-commerce is the use of electronic communications and digital information processing technology in business transactions to create, transform and redefine relationship for value creation between or among organisations, between organisations and individuals."

2. Types ofE-commerce:-

There are a variety of different types of e-commerce and many different ways to characterize these types. Electronic Commerce encompasses all online market places that connect buyers and sellers. The internet is used to process all electronic transactions. Now there are actually many types of E-business. It all depends on who the final consumer is some of the types of e-commerce are as follows.

- **B-2-B-**Business-to-Business (B-2-B) E-commerce in which business focus on selling to other businesses. It is the largest form of E-commerce. In short, business-to-business is the selling between the companies, wholesale rather than retail. This technology includes EDI, EFI, Electronic mail for purchasing goods and services, buying information and consulting services, submitting requests for proposals and receiving proposals.
- **B-2-C-**The most commonly discussed typeof E-commerce is business to consumers (B-2-C) commerce. In business to consumer E-commerce, business sell directly consumers. If may be defined as any business selling its products or services to consumers over the Internet for the own use. In this technology includes online banking, travel services, online

auctions, real estate, health services, insurance and other services.

- **C-2-C-** This is consumer-to-consumer E-commerce. Here a consumer sells products, goods and services to other consumers using the internet or the Web technologies. C-2-C type of transactions generally occurs for second-hand products only.
- **C-2-B-** Consumer to Business (C-2-B) E-commerce involves individual selling to business. It is the reverse model of the B-2-C. In this business model, individual customers offer to sell products or services to the companies who are prepared to purchase them. For example, Software developer can sell their software to company.
- **P-2-P-** Peer to Peer (P-2-P) E-commerce technology employs a network to put individuals in direct contact with each other. P-2-P technology enables Internet users to share files and computer resources directly without having to go through a central web server.
- **M-Commerce-** M-commerce is also called as mobile commerce. It is the use of wireless handheld devices, such as cell phones and laptops, to conduct commercial transactions online. It involves the transaction of online business, E-bill payment and information delivery.
- **C-2-G-** Consumer to Government (C-2-G) E-commerce an individual consumer interacts with the government. For example, Consumer can pay GST or Income Tax, House Tax online.

3. Significance of E-commerce-

The E-commerce is the demand of time, customers, business and nations, now it will compulsion in few years to use. E-commerce has become an integrate part of business in the modern world. It is generally associated with buying or selling a product by using the internet as the platform. With the help of E-commerce web design, you get an opportunity to have your products and services available to consumers 24 hours. An online store is available all day; every day meaning your customers can visit your store at all times, no matter what their schedule might be.

The important of E-commerce are as follows:-

1. Convenience and Easiness:- The best advantage of E-commerce marketing is convenience. E-commerce enables customers to shop or do other transactions 24 hours a day, all year round, from atmost any location. A person can buy products from anywhere in the world at any time.

2. Wide variety of products:-Large variety of goods accessible easily, without spending time and money by physical visits and searching in various shops such as traditional commerce. That is why E-commerce is important it bring in more variety by expanding the boundaries of traditional Commerce.

3. Global Access- E-commerce system is accessible by any one across the World Wide Web. E-commerce web site helps the business to reach out to a world- wide customers in very low cost. Any business having just an Internet connection can access E-commerce system.

4. Economy- As compare to physical shop, the cost of setting up an E-commerce website is very low. There is no investment infrastructure or insurance in E-commerce business. More over, it is easier to get a license and permit for an E-commerce marketing sites. Billing customer and inventory management are usually automated. This reduces the cost.

5. Stay open 24 hours:- One of the most important benefits that E-commerce merchants can enjoy is store working timing at 24 hours in a day, 7 days a week and 365 days in a years. They never take a break, close down for the day or take public holidays.

6. Offer huge information:- The important benefit of E-commerce to customers is they can available huge information. Which is not provided in physical stores. But E-commerce websites offer additional information to their customers without any hassle. Which helps to customers for selecting products from wide variety.

7. Expand market:-In the case of physical stores, the geographical area is limited. More ever, small business stores cannot compete in the larger world of business but with an E-commerce website. You can sell your products and services across the world. The entire world is your playground, where you can sell your complete range of products without any geographical limits.

8. Decreased cost of inventory management:- In E-commerce business, the suppliers can decrease the cost of managing their inventory of goods that they can automate the inventory management using web-base management system. Which leads to decrease in cost of inventory management.

9. Reduction in processing cost:-One of the most positive thing in respect of E-Commerce is that you can decrease the costs of your business. The cost of marketing and advertising, personal cost and travelling cost can be reduced due to the E-commerce, which helps to business for increasing the profit.

10. Comprise warranty information:-When customer think about buying of anything by online. He generally checks its authenticity and warranty. In E-commerce marketing information of warranty & guarantee period of product is available which helps to customer for buying the products. The physical stores do not always provide warranty & guarantee of products.

11. Availability of services:- E-commerce provides various services to customer such as financial services, legal services, medical advice etc. from appropriate portals. Which helps to customers saving in times and money.

12. Delivery of product:- In E-commerce there must be a proper and on-time delivery of the products in order to maintain the long relationship with their clients and make the happy at all times.

13. Faster transfer of funds:-E-commerce helps to easy and faster transfer of money through the internet banking, without wastages of time. Net banking, Mobile banking, Facility of NEFT & RTGS helps to faster transfer of funds.

4. Limitations of E-commerce:-

E-commerce has become one of the most popular mediums of transactions in the recent years. Which provide the number of benefits to both buyer and sellers. However, E-commerce has some limitations, which has restricted the number of people to use this. These limitations are as below.

1. Security:-One of the significant limitation of E-commerce is security. When making an online purchase. You are require to provide at least your credit card information and mailing address. In some cases, E-commerce websites can harvest other information about your online behaviour and preferences. Which leads to credit card fraud or worse, identify theft.

2. Fear:-In spite of popularity, people fear to operate in a paperless and faceless electronic world. There is doubt in the mind of people when it, comes to online shopping. This is because they cannot physically examine the product due to that number of people prefer shopping from physical stores.

3. High labour cost:-For applying the E-commerce system, in the business requires highly skilled and knowledgeable workforce. Business organisations have incur a lot of expenses to retain a talented pool of employees.

4. Low Awareness:- One the important drawback of E-commerce is that the number peoples are still not aware of the internet either due to the lack of knowledge or trust. Many of people do not use the internet for financial transaction.

5. Delivery time- The delivery of the products takes times. In physical stores, you get the products as soon as you buy it. But it doesn’t happens in online business. This lag of time often discourages customers.

6. Product suitability:-In E-commerce system a customer have not possible to physical examination of product. Whether it is suitable or not. In many cases, the original product may not match with the picture or specification in the E-commerce site. Which leads to discouraging effect on customers.

7. Technical limitations:- For establishing E-commerce system in business requires advance technology platforms for better performance. Some limitations such as lack of proper domain, network and software issue. Which adversely affecting on the performance of E-commercesite.

8. Lack of personal touch:-In E-commerce business lacks the personal touch, one cannot touch or feel the product so it is difficult for the consumers to check the quality of a product. But in traditional models buyers can contact with the sales person. He can personally check product so number of people prefer to traditional method of buying.

9. High start-up cost:-For applying the E-commerce system in business require more advance technology of internet connections, hardware & software. It requires lot of money at primary stage, which is not affordable to small organisations.

10. Some products are difficult to purchase online:-It is true that some of the products are not possible purchase online like food, gold, spectacles and other which you required very customerzed one. Costly product such as jewellery are not possible to be available on the internet.

5. Conclusion: -

There are many limitations in respect of E-commerce. It is true that every aspect has to two side one is advantages & another is disadvantages for the growing aspect of E-commerce. We are require to overcome these limitations. We are customers &internet users are responsible to keep our E-commerce healthy and safe.So that the E-commerce can become more reliable in future.

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EDUCATION IN COMMERCE - BUSINESS WORLD SYNERGY FOR MUTUAL DEVELOPMENT

Dr. Nandkumar Laxman Kadam
Associate Professor, Jaysingpur College, Jaysingpur, Dist-Kolhapur 416101, State- Maharashtra
E-mail: nkadam17@yahoo.co.in
Mrs. Snehal Shital Chougule
Research Scholar, Shivaji University, Kolhapur

Abstract

We are producing unemployable graduates and post graduates. Problem of unemployment is not the problem of unemployment but it is the problem of unemployable graduates and post graduates. In other words, our products do not match the requirements of job market. At one end educated personnel are not getting the job and on the other end business world are complaining that no personnel are available of the required skill & knowledge. Jobs are available, personnel are also available but, both are not fulfilling requirements of each other.

Keywords: *Commerce Education, Business World*

Introduction

What Commerce students can do after completing their education? They have two avenues – either they will be self employed or will get job in government sector or private sector. Let us examine both the avenues. Self employment require knowledge of chosen business, market research, finance, availability of other resources, right temperament to fight the competition, ability to bear the loss, ability to sustain in waiting period, so on and so forth. It means this avenue is not so easy. Present policy of the government is to reduce the existing staff and hence, it has banned fresh recruitment. Naturally, it is very difficult to secure job in government sector for a newcomer. It means first part of the second avenue is also not open for Commerce students. The only avenue remains available to most of the students is to join private sector.

Does the education in commerce prepare students well qualified with essential technical & practical knowledge and skills which will help them to accept the challenges of ever changing job market? Answer to this question is certainly 'No'. We are producing unemployable graduates and post graduates. Problem of unemployment is not the problem of unemployment but it is the problem of unemployable graduates and post graduates. In other words, our products do not match the requirements of job market. At one end educated personnel are not getting the job and on the other end business world are complaining that no personnel are available of the required skill & knowledge. Jobs are available, personnel are also available but, both are not fulfilling requirements of each other.

Basic objectives of Commerce education are to study working of business / industrial world, their problems, needs, policies etc. and providing steady flow of trained managerial & clerical manpower meeting ever growing needs of the business world. At present what is the position of Commerce education? They are being taught how to drive a car in a class room and expecting immediately after completing their education they should drive in the city at rush hours very nicely. We have no car, no spare parts even no models of them. Those who are teaching haven't seen car. They have also bookish knowledge of driving car and just they are passing the information to the students. The result is obvious and we all know it.

Objectives

1. To find what business world can do for the upliftment of education in Commerce

3. To know how education in Commerce benefits to the business world.

4. To study ways and means of development of education in Commerce

Why Cooperation?

- No close & deep interaction with business world. Students could not acquaint themselves with modern business environment.
- No provision of providing knowledge of competitive examinations held by banks & other financial institutions, insurance companies etc.
- Only class room teaching. Lack of practical in the laboratory, field work, illustrations, role playing, brain storming, business mannerism, industrial visits, observations, practical training, updating the information of the business world and so on.

What Business World can do for Education in Commerce?

1. Practical training by way of site tours, field visits and live demonstrations.
2. Supply of data & information for the course projects and assignments.
3. Accommodating and funding research projects.
4. Work placement – for vacation, part time or full time.
5. Encourage and develop entrepreneurship by providing opportunity, infrastructure and funds.
6. Information and advise for developing curricula.
7. Guidance for career and personality development.
8. Information about changing technology, future challenges and opportunities through seminars and workshops.
9. Provide officers and knowledge persons as part time or visiting faculty.
11. Sponsor various functions and programmes.
12. Provide equipments and instruments for the teaching laboratories.
13. Permission to use the laboratory developed by the business organization.
14. Provide specimen copies of various documents, papers, charts, diagrams etc. used in the business for the commerce laboratory of the academic institution.
15. Guidance about obtaining license and initial procedure.
16. Can provide a platform to learn and develop application skills among the students.
17. Can help to design curricula according to the present and future needs.
18. Can sponsor particular education expenses.
19. Can adopt poor intelligent students for their further education.
20. Can share success & failure stories and experiences.
21. Finance particular projects of interest.

What Commerce Education can do for Commerce?

1. Provide trained manpower.
2. Provide basic knowledge and knowledge of research and studies.
3. Undertake and exercise research and provide research results or outcomes which will be solution of the business problems.
4. Can work as ‘outsource’ of simple work requiring low skill & risk.
5. Create future employees and officers.
6. A way of advertising- Help to create goodwill and reputation and thus corporate image.
7. Academics can provide technical solution of the business problems.
8. Help to satisfy ‘social responsibility’ of the business.
9. Help to undertake government funded projects.
10. Provide customers to the products and services of the business.
11. Help to reduce cost of training.
12. Provide open and fresh minds with innovative ideas and enthusiasm which industry needs.

13. Can work as a media of marketing – young fresh faces attracts more attention of the public.
14. Provide teaching staff to provide theoretical and basic knowledge.
15. Can provide libraries (journals, periodicals & reference books) and laboratories.
16. Can provide infrastructure such as hall, ground etc. for trade fairs, exhibitions etc.
17. Academicians can give consultancy in the areas of their expert to the business.
18. Can take out market survey.
19. Can undertake minor and major research projects pertaining to particular business problems.
20. Provide evening study courses for the employees of business who wants to study.
21. Provide specially designed vocational short term courses for particular business employees.
22. Can undertake study of sick industries or business houses to identify their problems and suggest specific solutions.

Both the lists are not exhaustive. They can be extended further.

What is to be done for development of Commerce Education?

- The authority responsible for updating the curricula should undertake continuous search of recent developments in the business world and should have research on it. What are the needs of the industry, what type of personnel they require, what are the expectations of the industry from the products of the Commerce education and how these expectations can be fulfilled etc. From this information they should interpret future demand of job market and make upgradation accordingly.
- Before drafting the revised syllabi Board of Studies in various subjects under Commerce faculty should make general appeal to the teachers and students and call their views, opinions, expectations and suggestions. Scan their responses and welcome those which are really good and practicable in the revised draft. In short, don’t impose the draft from the top, let it be shared by bottom also.
- The new syllabi should be communicated to respective teachers and students before launching the syllabi so that they can prepare themselves for new changes.
- Modify curricula as and when it requires.
- University must introduce industry / business linked projects as a compulsory part of the curriculum such as projects relating to marketing, accounting, finance, personnel etc. Study of regional industries and businesses be made compulsory. Their performance, problems and prospects be studied.
- Every college must maintain and develop Commerce Laboratory. Commercial documents & papers, pro-forma of books of accounts & other records etc. be kept ready for students to complete laboratory practical.
- Government should encourage collaborative agreement between university and industries such as banks, insurance companies, financial institutions etc.
- Research studies should be undertaken on the issues which are directly concerned with specific industry / business. The benefiting industry / business should also contribute for the same.
- Provision of training for a particular industry or business unit should be made in such a way that the businesses which are in need of specifically trained manpower will communicate their expectations to the particular college or university. Such specific training will be provided to interested students. After completing the training the students will be absorbed by the respective industrial / business unit. Cost of this training will be born by the particular unit as well as the students who are going to be benefited.
- It is the joint responsibility hence, business world should provide live case studies, share

experience, guide students, provide required information, allow permission for 'on the job' training etc.. It should support by all possible ways including financial support.

- Career Counseling and Placement Cell should be established in each & every college and its functions be examined time to time. This cell will establish relationship with the business world.

Conclusion

It is the need of the hour to welcome recent developments of the business world in our syllabus, implement radical changes in the teaching techniques and eliminate ever widening gap between university and industry. It is the time when we have to give new image to Commerce education. University authorities and industry doyens both must peep in to the future to make Commerce education beneficial to the end users.

Ways are there. Just we have to follow. In the words of Jhon Goeth

'Knowledge is not enough; we must apply.

Willing is not enough; we must do'.

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EMPIRICAL EVALUATION OF PRICING OF SECURITIES
(A study of under pricing and over pricing of NIFTY stocks)

H. Mahaboob Basha
Assistant Professor, Government First Grade College, Harapanahalli (T) Ballari, Dist: Karnataka

Abstract

CAPM model is a model for pricing of securities in a capital market. It describes the relationship between expected return & risk of a security based on the beta value of security. A study on under pricing and over pricing of shares & securities using Capital Asset Pricing Model is very useful for investors while making investment decisions in the stock market. The scope of the study is restricted to only 50 companies of nifty stocks and collected one year data ranging from January 2017 to December 2017. The study is mainly to know which stock is overpriced and which stock is under priced. This study has been done to evaluate under pricing and over pricing of s e c u r i t i e s . It uses CAPM model in which expected return is compared with actual return to know the actual performance.

Keywords: *CAPM Returns, Actual Returns, Under pricing, Over pricing, NIFTY.*

Introduction

In this present scenario, public investing in stock market has been increasing day by day. The investor who wants to invest in stock market needs proper understanding of price and risk-return of securities because it will help small and medium investors to make investment decision in the stock market. CAPM model is a model for pricing of securities in a capital market. It describes the relationship between expected return & risk of a security based on beta value of security. A study on under pricing and over pricing of shares & securities using Capital Asset Pricing Model is very useful for investors while making investment decision in the stock market. It will motivate them to have small savings and invest in capital market. This will increase number of participants in the stock market in turn it will help in economic development of the country.

The CAPM is a model for pricing an individual security or portfolio. For individual securities, we can use of the security risk market line (SML) and its relation to expected return and systematic risk (beta) to enable how the market must price individual securities in relation to their security risk class. CAPM model gives clear cut option to investors that which security to buy and which security to sell in the market. This model is very easy and best to know about security market. Once the expected return is calculated using CAPM model, compare the expected return with actual return then the result may be overpriced or underpriced. Stock is said to be overpriced when actual return is less than expected return then it is overpriced the decision will be sell the stock. Stock is said to be underpriced when actual return is more than expected return then it is underpriced the decision will be buy the stock.

Objectives of the study

- To find out the under pricing and overpricing of nifty 50 stocks
- To evaluate the performance of nifty 50 stocks in terms of price, risk and return of a security
- To measure the systematic risk of a security by using beta as a measure of risk.
- To evaluate the performance of nifty 50 stocks by using CAPM model

Research Methodology

Type of Research used	Analytical design
Sampling universe	Companies listed on NSE Nifty 50
Sample size	43 companies. Non-availability of data on remaining 07 Companies
Sampling Technique	Non random sampling ,Convenient Sampling
Sample Period	01-01-2017 to 31-12-2017
Sample Scope	Nifty 50 companies
Statistical Tools	CAPM approach

Table: The following shows the comparison of CAPM and Actual Returns of various months

Sl.No. **Company**	**Month** **Return**	**Jan**	**Feb**	**March**	**April**	**May**	**June**	**July**	**Aug**	**Sept**	**Oct**	**Nov**	**Dec**
ADANI PORT	CAPM	3.62	2.12	1.42	-1.63	1.64	-6.5	5.60	-8.3	-7.5	5.17	-5.5	1.24
	Actual	9.28	2.86	12.54	-3.5	3.45	7.09	9.05	-0.8	-4.1	14.23	-7.5	1.92
AMBUJA	CAPM	4.43	3.15	2.45	-0.29	2.27	-4.2	5.68	-4.4	-3.9	5.39	-2.0	2.81
	Actual	11.03	0.13	3.18	3.91	-1.9	2.2	6.73	6.54	-5.0	5.65	-6.8	3.64
ASIAN PAINTS	CAPM	4.91	4.11	3.45	1.61	3.41	-1.6	5.83	-1.6	-1.4	5.57	0.18	3.71
	Actual	8.94	5.51	4.81	4.37	2.74	-4.2	5.33	0.59	-3.2	4.34	-2.9	1.02
AURO BINDO	CAPM	4.19	3.35	2.82	0.37	2.39	-3.6	5.70	-4.0	-3.7	5.43	-2.3	2.42
	Actual	1.87	-0.7	-0.3	-10.1	-5.4	19.2	4.97	0.93	-4.6	9.88	-8.8	-0.7
AXIS	CAPM	4.13	3.11	2.79	0.18	2.58	-3.5	5.72	-3.9	-2.8	5.51	-2.3	2.36
	Actual	3.57	8.72	-3.1	3.84	0.86	0.64	0.47	-3.7	1.76	2.75	2.34	5.33
BAJAJ AUTO	CAPM	4.81	3.97	3.48	1.99	3.83	-0.3	5.87	-0.6	-0.1	5.69	0.47	3.36
	Actual	7.65	-2.7	1.8	2.09	-0.6	-1.9	0.62	0.21	10.5	4.75	1.49	0.85
BHARATI AIRTEL	CAPM	5.07	4.16	3.77	2.47	3.88	0.84	5.87	-0.8	0.79	5.75	-0.3	2.91
	Actual	13.92	4.87	-4.14	1.56	4.51	2.19	10.5	-0.2	-8.9	27.7	-0.2	6.69
BHARATI INFRATEL	CAPM	5.19	4.80	4.66	3.70	4.66	1.49	5.97	1.29	1.69	5.74	0.25	3.26
	Actual	-14.5	-3.3	14.65	8.84	3.35	2.17	7.17	-6.5	6.18	10.98	-13	-1.3
BOSCH	CAPM	4.59	3.40	2.82	0.80	3.02	-2.1	5.79	-2.8	-2.1	5.52	-1.2	3.13
	Actual	5.13	-2.5	5.41	1.06	1.51	-0.1	-9.1	-9.1	-6.6	2.27	-3.2	-0.8
CIPLA	CAPM	5.18	4.80	4.60	3.94	4.68	2.06	5.99	0.83	0.87	5.77	0.97	3.97
	Actual	1.15	1.45	1.58	-5.99	-7.4	7.6	0.81	2.11	2.48	7.08	-4.3	1.26
COAL INDIA	CAPM	4.96	4.63	4.43	3.32	4.46	1.63	5.96	0.13	-0.3	5.65	0.61	3.80
	Actual	3.07	4.11	-9.09	-5.47	-5.1	-7.0	1.99	-4.7	14.1	5.76	-3.7	-4.7
DR.REDDY LABS	CAPM	5.29	4.93	4.80	3.66	4.88	3.22	6.04	2.77	2.29	5.87	1.91	4.41
	Actual	-1.36	-5.6	-7.64	-1.26	-2.9	6.59	-11	-15	15.23	4.27	-5.9	5.7
EICHER MOTORS	CAPM	4.76	3.77	3.02	0.99	2.99	-3.1	5.73	-4.0	-3.47	5.47	-0.3	2.78
	Actual	5.62	4.78	6.04	1.88	9.08	-4.9	11.3	4.55	-0.76	3.27	-7.1	1.33
GAIL INDIA	CAPM	4.84	4.02	3.97	2.61	4.07	0.26	5.90	-0.03	0.35	5.68	0.11	3.07
	Actual	6.59	10.4	-2.77	12.4	-2.4	-13	4.23	0.41	10.77	11.01	0.69	6.67
HCL	CAPM	5.11	4.78	4.63	3.75	4.80	2.86	6.02	2.30	2.22	5.92	4.37	5.44
	Actual	-2.03	3.57	4.12	-6.93	6.16	-1.5	4.94	-3.1	1.1	-2.17	-0.9	5.01
HDFC BANK	CAPM	4.99	4.34	3.97	2.51	4.05	0.62	5.93	0.36	0.42	5.76	0.97	3.84
	Actual	6.67	8.04	3.77	7.21	5.8	0.97	8.01	-0.5	1.65	0.16	2.5	1.01
HERO MOTOR	CAPM	4.59	3.50	3.28	1.32	3.19	-1.8	5.81	-1.7	-1.37	5.57	-0.5	3.10
	Actual	4.23	-1.1	2.67	3	12.9	-1.2	-1.2	9.28	-5.52	2	-5.6	4.17
HINDALCO	CAPM	3.24	1.90	1.19	-1.48	1.55	-6.4	5.58	-8.0	-6.61	5.12	-7.9	-0.2
	Actual	22.51	-3.0	5.8	2.2	0.68	-4.9	15.0	8.35	1.09	11.14	-10	13.77

HUL	CAPM	5.26	4.73	4.37	3.23	4.41	1.85	5.97	1.29	1.39	5.76	0.40	3.58
	Actual	3.52	1.23	5.3	2.54	14.12	1.18	7.05	5.54	-3.76	5.41	2.83	7.5
HDFC	CAPM	4.53	3.47	2.76	0.33	2.86	-2.6	5.79	-2.7	-2.35	5.59	-1.0	2.97
	Actual	8.18	0.31	9.64	2.33	2.13	2.87	10.8	-0.7	-1.96	-1.99	-1.9	2.07
ITC	CAPM	4.54	3.60	3.42	1.56	3.47	-0.9	5.80	-2.7	-2.42	5.50	-2.4	2.46
	Actual	6.81	1.59	6.9	-0.82	12.16	3.8	-12	-1.1	-8.49	2.86	-3.6	2.81
ICICI BANK	CAPM	3.51	1.88	1.33	-1.86	1.58	-5.6	5.66	-5.2	-4.22	5.33	-4.5	1.17
	Actual	5.35	2.75	0.18	0.6	17.22	-2.2	4.29	-1.5	-7.2	8.5	2.48	2.1
SL.NO / Company	Month / Return	Jan	Feb	March	April	May	June	July	Aug	Sep	Oct	Nov	Dec
INDUSIND BANK	CAPM	4.56	3.50	3.02	1.04	3.13	-2.1	5.76	-3.05	-2.65	5.50	-1.19	3.16
	Actual	13.01	4.84	8.57	1.39	2.47	-0.12	11.28	0.67	1.54	-3.27	2.14	-0.79
INFOSYS	CAPM	4.99	4.41	4.26	3.18	4.52	2.35	6.00	1.29	1.02	5.74	0.83	3.97
	Actual	-8.11	9.02	0.97	-10.1	6.32	-4.25	8.09	-9.52	-1.64	2.44	5.88	6.76
KOTAK BANK	CAPM	4.78	4.19	3.74	2.18	3.91	0.33	5.91	0.13	-0.03	5.68	-0.04	3.68
	Actual	7.57	3.61	8.74	3.41	7.11	-1.07	6.9	-4.47	2.69	2.27	-2.41	0.99
L & T	CAPM	4.07	3.01	2.54	-0.10	2.91	-2.05	5.80	-2.28	-2.20	5.51	-2.86	1.91
	Actual	7.2	1.59	7.19	11.11	0.62	-4.15	6.12	-4.83	0.51	7.03	-0.47	3.43
LUPIN	CAPM	4.88	4.16	3.86	2.04	4.05	0.48	5.93	0.59	0.94	5.79	0.40	3.93
	Actual	-1.09	0.23	-1.96	-7.39	-13.3	-8.71	-2.63	-5.09	3.53	1.39	-20.5	8.24
M & M	CAPM	4.65	3.87	3.05	1.32	3.27	-1.98	5.80	-1.81	-1.30	5.60	-0.54	3.16
	Actual	4.68	5.81	-1.92	3.78	6.09	-4.82	4.06	-4.17	-6.73	7.22	4.59	6.8
MARUTI	CAPM	4.26	2.93	2.42	0.28	2.55	-3.35	5.76	-3.52	-3.10	5.44	-1.63	2.75
	Actual	10.8	0.48	1.57	8.46	10.52	0.09	7.38	-0.64	3.61	2.92	4.72	13.15
NTPC	CAPM	4.89	4.24	3.80	2.56	3.99	0.55	5.91	0.52	1.54	5.79	1.41	3.84
	Actual	4.61	-5.5	1.87	-0.9	-2.61	-0.78	6.06	2.77	-0.77	8.24	-0.06	-2.29
ONGC	CAPM	4.92	4.63	4.29	3.04	4.41	1.85	6.00	1.91	2.29	5.84	1.05	4.00
	Actual	5.85	-4.4	-4.42	0.84	-5.12	-11.1	7.69	-7.35	8.92	11.79	-5.47	8.05
POWER GRID	CAPM	4.97	4.36	3.94	2.42	3.88	0.33	5.91	0.52	1.24	5.82	1.91	4.41
	Actual	12.92	-7.3	2.68	5.42	-0.02	1.25	6.06	-1.81	-3.76	0.4	-2.74	-2.77
RIL	CAPM	4.99	4.48	4.14	2.66	4.07	0.55	5.91	0.44	0.12	5.70	-1.05	3.13
	Actual	-3.44	18.5	6.69	5.62	-3.91	2.93	17.04	-1.28	-2.05	20.48	-2.05	-0.05
SBI	CAPM	3.62	2.39	1.99	-0.72	2.39	-3.64	5.73	-4.14	-3.39	5.31	-6.18	0.59
	Actual	4.06	3.4	8.99	-1.24	-0.5	-5.08	14.2	-11.12	-8.6	20.46	4.76	-3.26
SUN PHARMA	CAPM	5.07	4.46	4.08	2.71	4.38	1.20	5.95	-0.42	0.12	5.70	-1.19	2.94
	Actual	0.24	7.52	1.35	-6.71	-21.9	10.79	-4.33	-9.5	4.59	9.87	-2.34	5.78
TCS	CAPM	4.99	4.51	4.49	3.32	4.77	2.86	6.02	2.92	2.44	5.90	3.79	5.22
	Actual	-5.74	10.6	-1.4	-6.52	12.03	-7.24	5.48	0.18	-2.42	7.72	0.5	2.43
TATA MOTORS	CAPM	3.30	1.83	1.19	-2.01	1.11	-6.53	5.59	-7.56	-6.39	5.18	-5.82	0.82
	Actual	10.92	-12.8	1.99	-1.49	3.76	-9.16	2.76	-15.31	6.63	6.7	-5.66	6.85
TATA STEEL	CAPM	3.51	2.19	1.56	-1.53	1.39	-5.88	5.60	-7.24	-6.61	5.17	-5.46	1.14
	Actual	18.35	4.24	-	-6.93	12.34	8.13	3.91	12.51	2.27	7.85	-1.37	5.51
TECH MAHINDRA	CAPM	4.49	3.52	3.28	1.37	3.77	0.55	5.91	0.52	0.57	5.74	2.06	4.41
	Actual	-7.51	10.4	-8.06	-9.19	-6.46	-2.05	1.01	10.96	6.94	5.29	1.49	3.03
ULTRATECH CEMENT	CAPM	4.43	3.30	2.82	0.37	2.72	-3.21	5.74	-2.98	-3.02	5.40	-1.77	2.58
	Actual	13.67	2.17	5.57	6.63	-1.27	-5.63	2.47	-1.39	-3.65	14.19	-4.48	2.78
WIPRO	CAPM	5.24	4.83	4.63	3.90	4.91	3.08	6.02	2.92	3.11	5.94	2.85	4.89
	Actual	-3.47	6.72	5.5	-4.16	8.35	-3.51	11.65	3.69	-6.3	4.92	-0.73	7.66
YES BANK	CAPM	4.07	2.79	2.13	-0.63	2.03	-4.87	5.66	-6.08	-5.41	5.28	-3.07	2.33
	Actual	20.71	4.06	6.47	5.4	-12.2	2.25	23.64	-3.12	-0.17	-10.2	-2.34	2.69
ZEE	CAPM	4.42	3.62	3.17	1.18	2.94	-2.92	5.76	-3.83	-3.92	5.45	-1.34	3.10
	Actual	7.97	4.15	5.12	-1.62	-2.28	-4.56	10.26	-4.11	0.12	4.19	4.84	2.4

FINDINGS & SUGGESTIONS

1. It is found from the results of CAPM, t h e f o l l o w i n g c o m p a n i e s Adaniport, Bajaj auto ltd, Bharti Airtel ltd, Ambuja Cements Ltd, Bharti Infratel ltd, HDFC Bank ltd, Gail India ltd, Hindustan Unilever Ltd, ITC ltd, ICICI Bank, IndusInd Bank Ltd, L&T Ltd, LUPIN, M&M Ltd, Maruti Suzuki Ltd, NTPC Ltd, ONGC Ltd, Power Grid Corp, RIL, SBI, TATA Steel, Tech Mahindra, Ultra Tech, Wipro, YES Bank, Zee Ltd stocks are all underpriced & they are found to be near to fair value, so there is no opportunity to make returns and here the investors could the buy the stocks.

2. It is found from the results of CAPM for Asian paints, Aurobindo Pharma, and Axis Bank stocks are underpriced in 3 months and overpriced in other 3 months and vice versa & they are found to be near to fair value but in only Jan month investor can buy the stock.

3. It is found from the results of CAPM, the following companies Bosch ltd, Cipla Ltd, Coal India Ltd, Dr. Reddy's Labs, Eicher Motors Ltd, HCL Ltd, Hero Motors Ltd, Dr. Reddy's Laboratories ltd, TCS Ltd, and Tata Motors stocks are all overpriced & there is ample opportunity to make returns. So here Investor can make a choice of selling.

4. It is found from the results of CAPM results for Hindalco Industries Ltd, Infosys Ltd, and Kotak Mahindra Bank, stocks are highly volatile so one can sell or buy the stock due to inability to predict the market.

5. It is found from the results of CAPM, Sun Pharmaceutical Industries Ltd and HDFC Ltd stocks are stable, they can predict the market and investor can buy or sell the stocks easily

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AN ANALYTICAL STUDY OF BUDGETARY PRACTICES IN THE COLLEGES AFFILIATED TO SHIVAJI UNIVERITY, KOLHAPUR

Dr. Rajeshkumar P. Chetiwal

Head, Dept. of Commerce, Arts and Commerce College, Satara

Abstract

Education is very important factor for bringing social, cultural, political and economic development for the nation. Over the years colleges have grown in their numbers, size and complexities. A budget is an important tool for financial planning and control. The management can evaluate performance of every level of the organization through budget. The difference can be shown between planned performance & actual performance through budgets. It is, therefore important to study as to what extent the budgetary practices in colleges have kept pace with contemporary changes in the field of financial management. Thus researcher, after coming across problem of the college finance and realizing the significance of budgeting to improve the situation, taken up this study

Keywords*: Budget, Budgetary Control System, Higher Education*

Introduction:

Budget is a short term finance planning tool of management and it is used to focus attention on company's finance and overall operations of an institute. Budget highlights potential problems and advantages early, allowing management to take steps to avoid these problems or use the advantages wisely a budget is a tool that helps managers in both their planning and control. Budget can be used as a benchmark of a control system that allows managers to compare actual performance with desired performance. Hence, the budget widely uses as a managerial technique tool in an organization.

One of the major aspects of budgeting is to exercise control over the funds. It has to be ensured that the funds are efficiently utilized. Budgetary control involved deciding about the physical and financial targets, assigning responsibilities and measuring the result at the end so as to ensure that the forecasted goal or objectives are achieved.The financial authorities of an educational institution have the twin objectives of liquidity and accountability. Liquidity is important to ensure that the institution is able to meet its obligation in time. It does not mean that the institution should retain all its sources in liquid accounts like saving bank account. The concept of accountability is unique to public institutions which call for transparency.

Literature Review:

Dutta, M. (2002) observed that the field of management control is rich and varied. India stands third, having the largest technically trained manpower in the world. But theoretical technical knowledge is only half the story, the other half being its practical applications. With the liberalization of the Indian economy and globalization, there is now a cutthroat competition from various corners of the world. As a result, there is now a race to secure a place for survival. In such a scenario, Management Control skills are the cry of the day.

Chougule, P.N. (2008) he stated that TQM is a philosophy of continuous improvement which can provide any educational institution with a set of practical tools for meeting and exceeding present and future customer needs, wants and expectations. Further TQM is a vision, which the educational institution can achieve only through long term planning by drawing up and implementing annual quality plans, which would gradually lead towards the fulfilment of vision. In his study he makes comparisons as to implementation of TQM principles in the colleges/ higher educational institutions in the rural and urban areas of Southern Maharashtra and in the professional and non-professional colleges in Southern Maharashtra.

Husain, I. (2006) opined that budget, which is consider by the traditional managers and education authorities on merely routine exercise of the college, has to be made more effective. It has to be used by the educational authorities as an effective tool of financial planning and control. Budget may also be used as a device to establish a relationship between the planning financial and the academic performance of the colleges.

Research Methodology:

This Study has undertaken with an objectives, to review the existing budgetary practices in the colleges, to examine the usefulness of budgetary practices in the colleges of Shivaji University Jurisdiction, to analyze the problems of implementing budgetary control system in the colleges and to suggest the improvements in proper implementation of budgetary control mechanism in the colleges.

Majority of information was collected from the primary sources. Investigator prepared a questionnaire covering all the relevant and important dimensions of budgeting in the colleges and data schedule administered these tools on the principals and accountants of colleges in Shivaji University jurisdiction. In order to elicit the information from the principals and accountants the questionnaire contains items probing factual information as well as their opinions about the budgeting and budgetary control in the colleges.

The researcher has prepared district wise list of all aided colleges in Shivaji University Jurisdiction from which the sample was drawn. The following table shows aided colleges in Shivaji University jurisdiction

Sr. No.	Type of Colleges	Kolhapur	Sangli	Satara	Total
1	Conventional Colleges	28	13	20	**61**
2	Conventional and Professional Colleges	23	23	14	**60**
3	Colleges of Education	02	02	01	**05**
4	Law Colleges	02	02	03	**07**
5	Engineering and Technology Colleges	--	01	01	**02**
6	Pharmacy Colleges	--	--	01	**01**
	Total	**55**	**41**	**40**	**136**

Source*- Compiled by Researcher*

Sample size:-

For the selection of colleges from districts under Shivaji University jurisdiction, researcher has used stratified sampling method. Each district has been considered one strata i.e. Kolhapur, Sangli and Satara. After that types of colleges has been considered as a sub-strata from each district i.e. Conventional Colleges, Conventional and Professional Colleges, Colleges of Education, Law Colleges, Engineering and Technology Colleges and Pharmacy Colleges. Precision is depend upon the sample size of the stratum and it depends upon variability in each stratum. In stratified random sampling the allocation of sample size for different strata is done according to total no. of units in each stratum and variability within each stratum.

The researcher has taken 40 percent of colleges from each sub-strata of each district for the research purpose. Then researcher has used convenience sampling method for the selection of the colleges. The following table shows the sample size:-

Sample size of colleges

Sr. No.	Type of Colleges	Kolhapur	Sangli	Satara	Total
1	Conventional Colleges	12	06	08	**26**
2	Conventional and Professional Colleges	09	09	06	**24**
3	College s of Education	--	01	01	**02**
4	Law Colleges	01	--	01	**02**
	Total	**22**	**16**	**16**	**54**

Source*- Compiled by Researcher*

Thus a reasonable sample of 20 percent of the aided colleges was considered for the present study, which comes near about 54 colleges. The sample size is comprise of a representative sample of thirty (54) colleges in total with a sample selection of Thirteen (26) Conventional Colleges, Thirteen (24) Conventional and Professional Colleges, Two (02) Colleges of Education, and Two (02) Law Colleges. Engineering and Technology Colleges and Pharmacy Colleges could not take as a sample because 40% of them from each strata were less than the 0.5.

Findings:-

1. The accounting system of colleges have been examined and it is found that 78 Percent of the colleges prepare their accounts with cash basis accounting system and only 22 Percent of the colleges prepare their accounts with hybrid/mixed accounting basis.
2. Preparation of budget by the colleges has been assessed and it is found that 92 Percent of the colleges prepare budget every year and 08 Percent of the colleges do not prepare budget for their financial activities. In 50 Percent of Law Colleges and 08 Percent of Conventional Colleges budget is not prepared.
3. Budget system of colleges has been examined and it is found that 92 Percent of the colleges follow flexible budget system and 08 Percent of the colleges do not have any kind of budget system. In 50 Percent of Law Colleges and 08 Percent of Conventional Colleges do not have any type of budget system.
4. Availability of budget or finance committee is examined and it is found that budget committee is available in 92 Percent of the colleges. Budget committee is not available in 50 Percent of Law Colleges and 08 Percent of Conventional Colleges.
5. It is found that only 34 percent of the colleges invite estimates from the heads of departments or chairman of the activity. In 66 percent of the colleges estimates do not invite from the heads of departments or chairman of the activity.
6. It is found that budget is not prepared for every academic activity in all type of colleges affiliated to Shivaji University.
7. It is found that training facilities do not provide to the staff regarding budgeting and budgetary control by the all type of colleges.
8. It is seen that students do not incorporate in budgeting process by the all type of colleges.
9. Time period for budget is also examined and it is found that 92 Percent of the colleges mentioned that their budget covers one year time period and 08 percent of the colleges do not prepare budget.
10. Frequency of revision of budget is examined and it is found that 35 Percent of the colleges review their budget in six months, 25 Percent of the colleges review their budget in one year, 15 Percent of the colleges review their budget in three months and the revision is not done in 25 Percent of the colleges.
11. Availability of budget related documents have been examined and it is found that 60 percent of the colleges have budget schedule, 85 percent of the colleges have

budget guidelines and budget manual is not available in all type of the colleges.

12. Objectives of preparation of budget have been assessed and it is found that the main objective of preparation of budget in 75 percent of the colleges is device for effective planning and control, 65 percent of the colleges said statutory compulsion, 40 percent of the colleges said planning tool and only 24 percent of the colleges said routine exercise is the objective of preparation of budget.
13. Nature of budgetary process in the colleges has examined and it is found that in 72 percent of the colleges budget is required to be approved by competent authority, in 74 percent of the colleges budget is submitted by the stipulated date and in 22 percent of the colleges delays are caused in receiving sanction.
14. For budgeting purpose heads of departments are consulted by 45 percent of the colleges.
15. Types of budget prepared by the colleges have been examined and it is found that 75 percent of the colleges prepare maintenance budget, 100 percent of the colleges prepare salary budget and 64 percent of the colleges prepare development budget.
16. It is found that cash budget does not prepare in the all type of colleges affiliated to Shivaji University.
17. Methods of budgeting used in the colleges have been examined and it is found that 94 percent of the colleges are using incremental budgeting method for preparation of budget and 07 percent of the colleges do not prepare budget.
18. Investment policy of the colleges for excess money has been assessed and it is found that all type of colleges prefers to invest/deposit in bank only for their excess money.
19. It is seen that Cash Flow Statement does not prepare by the all type of colleges.
20. Publication of financial statements in college annual report has been examined and it is found that all type of colleges do not publish their financial statements i.e. Receipt and Payment Statement, Budget and Balance Sheet in their annual reports.

Conclusion:

Budget is the control tool. The time and expense should not be given much weightage while preparing the budget. It is a requisite in non-profit making institutions. Proper time given and expenses incurred should not be consider as in vain in budget processing. The benefits of budget are very large in terms of control as against the consumption of time and expenses incurred on it. If the colleges prepare the budget with due importance they will realize the usefulness of budgetary control to achieve the Mission and Goals of the institution. Unless and until the adequate funds are allocate to the departments through budget the departments cannot work independently and mutually. The proper allocation of funds is only possible when the educational and financial activities are linked with the objectives of education and they should be regularly monitored.

Suggestions:

1. Budget should be linked to mission and goals of the colleges.
2. The budget should be prepared with consideration of past budgets, actual expenses and requirements in future. These require the proper documentation of budgeting process.
3. There should be some standard of variance to be fixed. The control can be achieved through identification of variance. After the comparison of budget and actual figures the variance should be discussed by budget holder with the management. The reasons should be find out for the variance and proper action should be taken in future.
4. The budget should be prepared with consideration of past budgets, actual expenses and requirements in future. These

require the proper documentation of budgeting process.

5. The usefulness of the budget as a control tool cannot be judged if supplementary budget is not prepared when it is necessary.

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CONSUMER BEHAVIOR TOWARDS DIGITAL PRINTING SERVICES IN KOLHAPUR DISTRICT

Dr. Sulakshana V. Chavan
V.P. Institute Of Management Studies And Research, Sangli, Maharashtra
svchavanvp@gmail.com

ABSTRACT

The digital print media business in India is gaining importance day by day. The future of digital print media is bright, particularly in metropolitan cities unlike in semi urban areas, where most of the consumers are focusing on digital media. Digital print media business has become one of constant updating monitoring and distilling information. Digital print media are changing the concept and process of content gathering and dissemination in Kolhapur district. As digital print media is an area of experimentations, it is working hard to capture semi urban areas particularly in Kolhapur district. The emerging digital print market is becoming challenging due to the constant changing behavior of consumers. It is essential for digital printers to carefully analyze behavior of consumers and understand the consumers living outside the digital printing industry.

Keywords: *Consumer buying behavior, Digital Printing, Print media, Consumer preferences*

1. Introduction

Digital printing industry is at infancy in India at large with exception at metropolis. The consumers of Digital Printing Industry can be grossly bifurcated in Individual Consumers and Institutional Consumers but this segmentation is not precise. There exists an opportunity to crystallize various precise segments which would aid the marketer in targeting and positioning in Digital Print Industry. Marketing of printing services involves preparation of flyers, brochures, business cards and so on. These are considered as one of the important tools that must be used for marketing with the aim of getting more consumers and thereby increasing the business. There are different types of printing involving offset printing which is more commonly prepared by the people mainly due to the amount of perfection that can be obtained by this means.

Development of faster digital printing, in the process, and now digital printing system transformed into a fact by definition, and gradually by including numerous consumers, end-user acceptance, the conversion process, with the basic international consistent, but the printing industry perspective to find the domestic market with international markets are different in foreign countries. Successful digital printing business with traditional print background is the tradition of Indian enterprises, digital printing applications; they have become an effective complement to traditional printing methods to help business expansion, extended to develop new business, according to largest number of buyers in order to make more profit.

Consumer expectations have risen -- to the point that consumers expect more relevant, personalized services in their relationship with organizations. As technology life cycles shorten and the pace of innovation explodes, increasing numbers of consumers will expect the quality of service to be continuously upgraded; they will also expect personalization and access to more information.

2. Need of study

Despite assurance of quality that print media is booming, many consumers are making demand for the credit facility rather than paying the debts, the consumer make move to other service providers which becomes hard to capture the consumers in digital market as various alternatives are available for them. The emerging digital print market is challenge to consumer like photographers considering that they have to give the free sample to them before the actual work for such consumers making mistake is the risk where quality should not be given to short term financial returns. The cycle of changes is too rapid hence quality with optimum cost needs to be an essential part of digital print services to avoid the risk of losses. The article aimed at studying consumer behavior towards digital printing services in Kolhapur district.

The principle reason of this study is that of formulating the problem for greater unique investigation or of developing effective hypothesis from an optionally available factor of view. The foremost emphasis in one of this research is on the discovery of ideas and insights. as such the research design appropriate for such studies ought to be bendy enough to offer opportunity for thinking about exceptional elements of a problem under study which fact might also necessitate changes in the research design for such research are pointed out

3. Research Methodology

For this study sample units are Printers (Digital Photo lab /Digital printers), Pre-printers (DTP ad agencies), Post-printers (intermediaries) and End Users i.e. Consumers. In Kolhapur distinct, as per digital printing industry is concerned sample are 100 printers, 70 pre-printers, and 250 post printers are identified. The end users are infinite for this research. In Kolhapur district 12 talukas are considered namely Shahuwadi, Panhala ,Hatkanagle, Shirol Gaganbawda , Karveer, Radhanagari , Kagal , Bhudargad, Gadhinglaj , Ajra and Chandgad. First researcher has selected quota sampling.

Primary Data is used as source for data collection. The researcher used the structured questionnaire for collection of data, from consumers using digital printing services and digital printing service providers and digital photographers. First questionnaire is prepared in English language but during pilot study it is found that most of the respondents are unwillingly to respond only because of language problem. Therefore the questionnaire is transferred in local Marathi language. In consultation with service providers some questions are modified and some questions are added.

4. Data Analysis and Interpretation

The data is entered in Ms-Excel with data validation check, and is further validated with the help of SPSS. Data is classified and presented in tables. Data Analysis is done by using % age, measures of central tendency and measures of dispersion.

Ranks for attributes as per preference while taking service:

Sometimes when customers are in confusion while buying printing services, they prefer to give ranking to each and every attribute as per their own willingness. This kind of ranking help them to take correct decision for buying any digital printing services like quality, price, credit, services, other value added facility, after sales services ,quality of goods, company goodwill, location and other features advertisement etc. The following table shows frequency and % age for Ranks for attributes as per preference while taking service:

TableNo.4.1: Ranks for attributes as per preference while taking service:

SR. NO	ATTRIBUTE	RANK									
		1	**2**	**3**	**4**	**5**	**4**	**7**	**8**	**9**	**10**
1	Quality	302	40	18	0	0	0	0	0	0	0
2	Price	43	202	25	90	0	0	0	0	0	0
3	Credit	0	11	119	58	54	43	18	57	0	0
4	Service	18	54	72	58	101	10	7	29	11	7
5	Other value added facility	0	0	0	14	58	148	54	0	0	84
4	After sales services	0	0	43	29	11	43	104	43	87	0
7	Quality of goods	0	43	84	72	101	58	0	0	0	0
8	Company goodwill	0	0	0	43	0	14	54	133	58	58
9	Location and other feature	0	0	0	0	0	57	135	33	112	23
10	Advertisement	0	0	0	0	0	0	0	58	101	201

Source:*SPSS 17,2010 version*

The above table shows the most important and most customer preferred amenities available with "digital printing press" and its customer rating. 94% people say the printing quality is very good and availability of quality is option is very good. Then 80% people say quantity isoptions also good. After that quality of goods ranked 4th with 44% rating. This is a good sign that people aware about quality of goods. Then the credit facility, behavior of frontline people comes next by 32% rating. Then behavior of marketing people (20%) and after sales services (14%) is on average level. After these amenities the communication facility (4%) and pre-print services (8%) are on lower level. There is no single customer who can say that back office people are good.

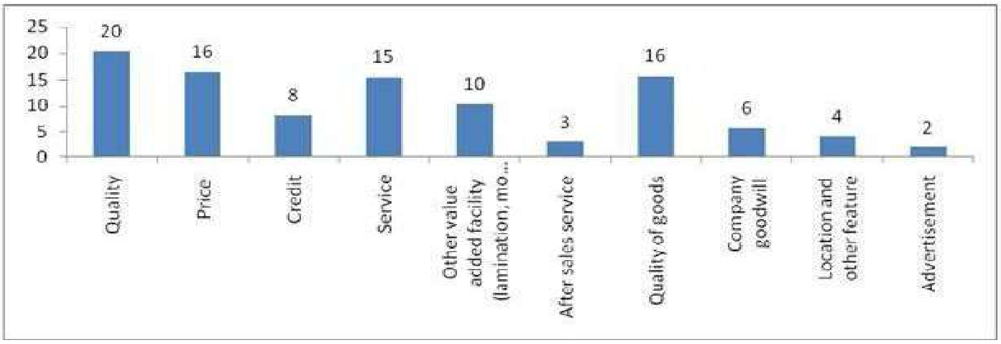
Table 4.2: Rank is given as 1 is highest and 10 is lowest.

Sr.No.	Attribute	Total	Mean	S.D.	C.V.	Rank
1	Quality	436	7.93	94.38	8.40	1
2	Price	21516	391.20	65.34	598.76	8
3	Credit	10417	189.40	38.04	497.88	7
4	Service	20189	367.07	32.80	1119.27	10
5	Other value added facility	9116	165.75	50.13	330.61	3

6	After sales services	13024	236.80	36.41	650.29	9
7	Quality of goods	9305	169.18	40.60	416.67	4
8	Company goodwill	3908	71.05	42.71	166.36	2
9	Location and other feature	20307	369.22	50.20	735.57	8
10	Advertisement	17849	324.53	67.50	480.78	6

Source: SPSS 17,2010 versio

Graph no.4.2



Hypothesis Testing

H_0: Customer preferences for attributes in digital printing are alike.

H_1: Customer preferences for attributes in digital printing are not alike.

Table no 4.3: Consumer preference attribute

Sr. No.	Attribute	Rank				
		1	2	3	4	5
1	Quality	302	40	18	0	0
2	Price	43	202	25	90	0
3	Credit	0	11	119	58	172
4	Service	18	54	72	58	145
5	Other value added facility	0	0	0	14	344
4	After sales services	0	0	43	29	288
7	Quality of goods	0	43	84	72	159
8	Company goodwill	0	0	0	43	317

Source: *Field SurveyData*

Table No 4.4: Table for Krushall wallis Test

Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank
302	24	40	8	18	4.5	0	4.5	0	4.5
43	11.5	202	24	25	7	90	19	0	4.5
0	4.5	11	2	119	20	58	15	172	23
18	4.5	54	14	72	14.5	51	13	145	22
0	4.5	0	4.5	0	4.5	14	3	344	28
0	4.5	0	4.5	43	11.5	29	7	288	25
0	4.5	43	11.5	84	18	72	14.5	159	21
0	4.5	0	4.5	0	4.5	43	11.5	317	27
Rank Sum1	74.5	Rank Sum2	79	Rank Sum3	90.5	Rank Sum4	91.5	Rank Sum5	159

Source: *SPSS 17, 2010 version*

Krushall Wallis test is used to test null hypothesis that k independent random samples come from identical universe.

We use the test with

$$H = \frac{12}{n(n+1)}\sum\frac{Ri^2}{nj} - 3n(n+1)$$

$$= \frac{12}{40(40+1)}\left[\frac{(74.5)^2}{8} + \frac{(79)^2}{8} \quad \frac{(90.5)^2}{8} \quad \frac{(91.5)^2}{8} + \frac{(159)^2}{8}\right] + \quad + \quad -3(40+1)$$

$$= \frac{12}{1440} - \left[493.78+780.125+1023.78+1044.53+3140.12 \quad -3(41)\right]$$

=347.5

Table no 4.5: Table of testing of Hypothesis

Null Hypothesis	Test Used	Calculated value	Level of Significance	Degree of freedom	P value	Decision
Customer preferences for attributes in digital printing are alike.	Krushall Wallis test	347.5	0.05	0.05	41.28	Reject the Hypothesis

Calculating this all H = 347.5 while as five samples have 8 items each, the sampling distribution has follow chi square with 28 degree of freedom which has value 41.28 at 5 % level of significance, so researcher reject the hypothesis and conclude that Customer preferences for attributes in digital printing are not alike.

5. Conclusion

Maximum respondent are agree with statement of Quality, performance and amp; innovation are important factors for consumer satisfaction. From marketing orientation maximum respondents disagreed with statement of Selling and amp; promotion activities should be aggressive. From marketing orientation maximum respondents agreed with statement of Customer retention is more important than customer attraction. Most of the respondents are agreed with statement of latest marketing concept and amp; strategies are very important in business expansion. From marketing orientation most of the respondents are neutral for the statement and amp; give no option for the statement of Marketing is useful for profit sector. From marketing orientation most of the respondents are neutral for the statement of there is relation between marketing in business and welfare of society. The marketer should focus on the demand pattern. Because the income pattern is dual (generated from agriculture operations and service) The demand pattern is as per customer convenience and seasonal also.. The demand for digital prints will peak during the elections and various occasions like celebration of Ganesh festival ,Diwali, Dasra, etc. this is the time at which these consumer have substantial case in flow. The marketer must be identifying the factors which influence to the consumers decisions before and while the buying of digital prints. The analysis of such factors and also factors helps to marketers during the preparation of strategy. Though there are various variables and attributes influences the buying decisions, the social sense of digital printing revolution can also be used to create social awareness regarding different social issues

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A COMPARATIVE ANALYSIS OF QUALITATIVE ASPECTS OF CSR PRACTICES IN INDIA PRE AND POST IMPLEMENTATION OF COMPANIES ACT 2013

Dr. Shivaji Borhade

Head, Department of Commerce & Management, Bharati Vidyapeeth's Dr. Patangrao Kadam College, Sangli (Maharashtra)

Prabodhini Borhade-Wakhare

Research Scholar, Bharati Vidyapeeth University, Pune (India)

Abstract

India is the first country in the world that has made mandatory CSR. According to law, eligible companies in India must have to spend at least 2% of their average net profit and disclose the qualitative as well as quantitative aspects of CSR activities in the reports which was voluntary before implementation of the Companies Act 2013. This study aims to compare the disclosure of qualitative aspects of CSR practices in India prior to and after implementation of the Companies Act. This study is descriptive in nature. The findings in the study are: there is a great change in the disclosures of qualitative aspects of CSR practices in companies after the Companies Act 2013. However, some companies do not take adequate efforts to disclose the information in the prescribed format.

Keywords: *Corporate Social Responsibility, Qualitative Aspects, Companies Act, Annual Report,*

Introduction

Corporate Social Responsibility (CSR) has come into view as an essential research area more than a decade when CSR activities are communicated in the form of a report. It helps in improving business performance. The governments, regulatory authorities and stock exchanges have been developed CSR reporting guidelines and principles. Therefore, in last few years, there is an improved discussion about the need to match the structure of such reports globally. Over the last decade there is a drastic increase in the practice of CSR disclosure around the world. In the countries like France, Singapore, Vietnam, Malaysia, Denmark, Sweden, Indonesia have made mandatory to their listed companies and state owned companies for reporting on CSR in annual reports. On the other hand, in the UK, the USA, Australia, China, Germany and Thailand, the companies have to report CSR activities voluntarily in their annual reports. India became first country in the world to have a statutory compliance requirement on CSR spending. In India, all CSR activities of the eligible companies are governed by Section 135 of the Companies Act 2013 which came into effect w. e. f. 1st April 2014.According to Section 135 of the Act, a company having net profit of Rs. 5 crore or more; net worth of Rs. 500 crore or more or turnover of Rs.1000crore or more has to spend at last 2% of average net profit of the last three years. There are number of activities listed out under CSR that include education, healthcare, rural development , environment, women empowerment, eradication of extreme hunger and poverty, contribution to PM relief fund and other funds, child mortality and employment based vocational skills and others. Companies are allowed to undertake CSR activities either through own foundations/trusts or NGO. This Act is important as investment made in education, health, infrastructure helps in enhancing the capabilities of young generation.

CSR in the present day context refers to the overall positive impact on the community, culture, society and environment. The basic principle of CSR is that both public policy as well as companies should be held responsible to tackle social issues. At present, numerous companies are reporting their CSR activities in annual reports and in official websites. In this present scenario, CSR can make a valuable contribution in India's development. It can supplement the government's efforts in economic development. In this regard, the Ministry of Corporate Affairs, Government of India revamped the Companies Act 1956 with the new Companies Act 2013. This new Act also introduced a new section on mandatory CSR for both public and private companies operating in India with eligible criteria. The CSR activities should not be undertaken in the normal course of business and must be with respect to any of the activities mentioned in Schedule VII of the Act. The Act has introduced various new provisions which changed the look of companies in India. There is an increasing trend in CSR expenditure and disclosure among companies in India. The Act has made mandatory to disclose both the qualitative and quantitative aspects of CSR practices. Therefore, an attempt has been made to compare the qualitative aspects of CSR practices in India.

Objectives

The study is proposed with the following objectives.

1. To take a review of trend of CSR practices before and after implementation of the Companies Act 2013.
2. To analyse the qualitative aspects of CSR practices of companies before and after implementation of the Companies Act 2013.

Hypothesis

H_0**:** There is no significant difference in voluntary disclosure (Before Act) and mandatory disclosure (After Act) of qualitative aspects of CSR practices.

H_1**:** There is significant difference in voluntary disclosure (Before Act) and mandatory disclosure (After Act) of qualitative aspects of CSR practices.

Research Methodology

This study is an exploratory and descriptive research. A random sampling technique was employed for the identification of the sample that consisted of only public limited companies registered with RoC in Pune. Pune is one of the industrially well developed districts in Maharashtra. A variety of industries have been established in Pune district. Taking into consideration variety of industries different sectors are covered under the study. Therefore, overall 20 companies were randomly selected for the same purpose. For the study, both primary as well as secondary sources were used to collect the data. Primary data were collected with the help of questionnaire. Due care was taken to make the questions simple and clear to understand the respondents. Secondary data were collected from the different books, journals, government reports, , annual reports and websites.

Review of Literature

Ourvashi Bissoon (2018) studied the level of CSR reporting of multinational groups in hospitality sector in Mauritius and found that the largest part of the CSR information relates to particular categories and the disclosures were public relations bias. Sai P. V. S. (2017) found that there was a growth in CSR spending by Indian companies. Which are spending on donations, renovating village schools, mid-day meals, etc. Najul Laskar and Santi Maji (2016) revealed that there is an increasing CSR disclosure score. A. S. Babu (2016) studied the CSR initiatives taken by a coal company for infrastructure and health facilities in rural areas. The study found that CSR activities have impacted health of rural communities. However, the company has to take efforts to generate awareness regarding the facilities provided. Leung Cheng Han (2014) argued that there is a poor quality of disclosure of CSR data in gambling industry in Macao. According to

Susith Jude Fernando (2013) CSR practices related to environment in Sri Lanka were disappointing as compared to socially-related practices. Kansal Monika (2012) investigated the determinants of CSR disclosure considering the size, profitability, risk and other organizational characteristics which was very low in India. A study conducted by M. Hossain, K. Islam and J. Andrew (2006) found that very few companies in Bangladesh make available social and environmental information in qualitative nature voluntarily.

All the above studies related to CSR are based on the data available prior to implementation of new Companies Act 2013. There was no any study on comparison of CSR activities before implementation and after implementation of Companies Act 2013. Hence, the present study is based on the comparison of qualitative aspects of CSR activities prior to and after Companies Act 2013.

Findings

Before implementing the Companies Act, number of companies were spending and donating money for environmental conservation and social development. However, SEBI mandated top 100 companies listed on stock exchanges in 2012-13 to incorporate BRR as a part of their annual report. The Companies Act 2013 made mandatory to disclose qualitative as well as quantitative details in annual reports of the company. As per the Act, every company has to disclose the following qualitative aspects of CSR practices in annual reports.

Table 1: Mandatory Qualitative Aspects of CSR to be Disclosed in Reports

Sr.	**Qualitative Aspect**	**Sr.**	**Qualitative Aspect**
1	Formation of CSR Policy	11	Annual Report on CSR
2	Monitoring Framework in CSR Policy	12	Details of CSR Spending in Prescribed Format
3	Reference to the CSR Policy in Directors' Report	13	Schedule VII Focus Areas
4	Web Link of CSR Policy	14	Details regarding CSR areas of Intervention
5	Disclosure of CSR Vision, Mission, Philosophy	15	Details of the Monitoring Framework
6	CSR Committee	16	Mode of Implementation in CSR Policy
7	Constitution of Board Level CSR Committee	17	Reasons for Unspent Amount
8	Composition of CSR Committee	18	Details of Unspent Amount
9	Independent Director in CSR Committee	19	Disclosure on Reason for Unspent Amount on CSR
10	Information of Composition of CSR Committee	20	Responsibility Statement

Source: *Compiled from survey reports of private agencies*

All these qualitative aspects are mandatory to disclose in the reports. Therefore, all these aspects of CSR practices are considered for the study.

Table 2: Opinions of Respondents regarding Disclosure of Mandatory Qualitative Aspects of CSR Before and After the Act

Sr.	**Qualitative Aspect**	**Before Companies Act 2013 (Voluntary Disclosure)**				**After Companies Act 2013 (Mandatory Disclosure)**			
		Mean	SD	Kurt	Skw	Mean	SD	Kurt	Skw
1	Formation of CSR Policy	1.55	0.51	-2.183	-0.218	4.65	0.489	-1.719	-0.681
2	Monitoring Framework in CSR Policy	1.85	0.489	1.304	-0.442	4.5	0.513	-2.235	0
3	Reference to the CSR Policy in Directors' Report	1.5	0.513	-2.235	0	4.55	0.51	-2.183	-0.218

4	Web Link of CSR Policy	1.4	0.503	-2.018	0.442	4.5	0.513	-2.235	0
5	Disclosure of CSR Vision, Mission, Philosophy	1.1	0.308	7.037	2.888	4.75	0.444	-0.497	-1.251
6	CSR Committee	1.6	0.503	-2.018	-0.442	4.6	0.503	-2.018	-0.442
7	Constitution of Board Level CSR Committee	1.85	0.671	-0.548	0.177	3.85	0.745	-1.043	0.257
8	Composition of CSR Committee	1.45	0.51	-2.183	0.218	4.55	0.51	-2.183	-0.218
9	Independent Director in CSR Committee	1.15	0.366	2.776	2.123	4.3	0.571	-0.395	-0.038
10	Information of Composition of CSR Committee	1.55	0.51	-2.183	-0.218	4.5	0.513	-2.235	0
11	Annual Report on CSR	1.55	0.51	-2.183	-0.218	4.7	0.47	-1.242	-0.945
12	Details of CSR Spending in Prescribed Format	1.35	0.489	-1.719	0.681	4.55	0.51	-2.183	-0.218
13	Schedule VII Focus Areas	1.45	0.51	-2.183	0.218	4.8	0.41	0.699	-1.624
14	Details regarding CSR areas of Intervention	1.5	0.513	-2.235	0	4.5	0.513	-2.235	0
15	Details of the Monitoring Framework	1.75	0.639	-0.439	0.253	4.5	0.607	-0.213	-0.785
16	Mode of Implementation in CSR Policy	1.75	0.444	-0.497	-1.251	4.6	0.503	-2.018	-0.442
17	Reasons for Unspent Amount	1.25	0.444	-0.497	1.251	4.05	0.686	-0.63	-0.062
18	Details of Unspent Amount	1.4	0.503	-2.018	0.442	4.45	0.605	-0.459	-0.583
19	Disclosure on Reason for Unspent Amount on CSR	1.5	0.513	-2.235	0	4.25	0.716	-0.826	-0.418
20	Responsibility Statement	1.35	0.489	-1.719	0.681	4.4	0.598	-0.57	-0.393

Source: *Author's Calculation based on Field Survey*

It is found from the above table that mean score of all the qualitative aspects before Companies Act 2013 was in the range of 1.1 and 1.85 which is less than 3. It indicates that all the respondents had represented disagreed/unimportant attitude. It is also clear from the table that mean score of all the qualitative aspects after Companies Act 2013 was from 3.85 to 4.80 greater than 3. It means almost all the respondents were strongly agreed that there is a great change in disclosure of qualitative aspects.

Skewness of aspect No. 4, 5, 7, 8, 9, 12, 13, 15, 17, 18 and 20 before Companies Act 2013 have positive values which indicate that data are skewed right means right tail is long relative to the left tail. While aspect No. 1, 2, 6, 10, 11 and 16 have negative values that indicate data are skewed left means left tail is long relative to the right tail. Skewness of item No. 7 after Companies Act 2013 is 0.257 indicates that the data are fairly symmetrical. All other values are either negative or zero. Aspect No. 2, 4, 10 and 14 have zero skewness it means data are perfectly symmetrical. The aspect No. 1, 3, 5, 6, 8, 9, 11, 12, 13 and 15 to 20 have negative value of skewness. It indicates data are skewed left means left tail is long relative to the right tail.

All the qualitative aspects before Companies Act 2013 except No. 2 and 5 have negative kurtosis score means it has less in the tails than the normal distribution.

The values of SD before Companies Act 2013 were in the range between 0.308 and 0.671 which indicate that the individual responses, on average, were away from the mean to that concerned figure. A low SD indicates that most of the responses were very close to mean value. Similarly, the values of SD after Companies Act 2013 were in the range between 0.410 and 0.745 which indicate that the individual responses, on average, were away from the mean to that concerned figure

Therefore, it is concluded form the above discussion that respondents were strongly agreed that there is a drastic change in the disclosure of qualitative aspects of CSR practices in annual reports of the companies before and after the Companies Act 2013.

Testing of Hypothesis

a) Statistical Test: Wilcoxon Signed Rank Test

Respondents were asked about voluntary disclosure and mandatory disclosure of qualitative aspects of CSR practices using five point Likert scales (5-Strongly Agree, 4- Agree, 3- Neutral, 2-Disagree, 1-Strongly Disagree).

Independent Variable: Before and After Situation of the Companies Act 2013

Dependent Variable: Voluntary disclosure and mandatory disclosure of qualitative aspects of CSR practices by using five point Likert scales.

Change in voluntary disclosure and mandatory disclosure of qualitative aspects of CSR practices before and after the Companies Act 2013			
W-value	0	*Z-value*	-3.823
Mean Difference	-3.21	*Mean (W)*	95
Sum of Positive Ranks	0	*Standard Deviation (W)*	24.85
Sum of Negative Ranks	190	*Sample Size*	19

Test Statistics

	Change in mandatory disclosure and voluntary disclosure of qualitative aspects of CSR practices before and after the Companies Act 2013
Z	-3.823
Asymp. Sig. (2-tailed)	0.00014

The *W*-value is 0. The distribution is approximately normal. Therefore, the Z-value should be used. The Z-value is -3.823. The *p*-value is 0.0001 The result is significant at $p \leq 0.05$.

The W value is 0. The critical value of W for N=19 at $p \leq 0.05$ is 46. Therefore, the result is significant at $p \leq 0.05$.

b) Statistical Test: Mann-Whitney *U* Test

Respondents were asked about mandatory disclosure and voluntary disclosure of qualitative aspects of CSR practices using five point Likert scales (5-Strongly Agree, 4- Agree, 3- Neutral, 2-Disagree, 1-Strongly Disagree).

Level of significance $\alpha = 0.05$

Particulars	**Before**	**After**	**Combined**
Sum of Ranks	190	551	741
Mean of Ranks	10	29	19.5
Expected Sum of Ranks	370.5	370.5	
Expected Mean of Ranks	19.5	19.5	
U-value	361	0	
Expected U-value	180.5	180.5	
SD			34.2527

Test Statistics

	Mandatory disclosure and voluntary disclosure of qualitative aspects of CSR practices before and after the Companies Act 2013
U-value	0
Z- Score	-5.25505
Asymp. Sig. (2-tailed)	.00001

The *U*-value is 0. The critical value of *U* at p <05 is 113. Therefore, the result is significant at p <.05.

The Z-score is -5.25505. The p-value is < .00001. The result is significant at $p < .05$.

c) Statistical Test: Friedman Test

Level of significance $\alpha = 0.05$

$X^2_r = (12/nk(k+1)*(\sum R^2)-3n(k+1)$

$X^2_r = 0.105*1805-171$

$X^2_r = 19$

The X^2_r statistic is 19 (1, N=19)

The p-value is < .00001.

The result is significant at $p < .05$.

The statistical evaluation of all the three tests reveals the fact that the p-value according to Wilcoxon Signed Rank Test is 0, p-value as per Mann-Whitney *U* Test is .00001 while Friedman Test has calculated p-value as .00001. All these p-values are less than the level of significance (α=0.05) thus, the null hypothesis is rejected. Hence, it is concluded that there is significant difference in voluntary disclosure and mandatory disclosure of qualitative aspects of CSR practices before and after implementing New Companies Act 2013.

Conclusion

From the above discussions, it is likely to conclude that the Companies Act 2013 has made mandatory to every eligible company to spend at least 2% average net profit for the last three years on CSR activities. It is also made mandatory to disclose all qualitative aspects mentioned above in the annual reports of the company every year which was voluntary before implementation of the Companies Act 2013. The study revealed the fact that almost all companies have accepted that there is an extreme transformation in the disclosure of qualitative aspects of CSR practices in reports after the Companies Act 2013. However, some of the companies do not disclose the required details in the format prescribed by the Act. However, the Act has pushed the companies to put the information in the report and website of the company which is a good indication of the disclosures.

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AGRO TOURISM- A NEW WAY OF TOURISM

Miss. Borate Jyotsna P.
Head, Dept. of Commerce, Mudhoji College, Phaltan
E-mail- *jyotsna.borate7@gmail.com*

Abstract

Indian agriculture is passing through difficult times due to two consecutive droughts situations in several parts of the country, thereby resulting into wide spread distress among farmers. The rural areas in these parts are facing food and livelihood crisis, more specifically the shortage of fodder and drinking water. Since agriculture is the main occupation of the people in India there is a need to think of allied income generation strategies with agriculture, one of which is agri-tourism. Agro-tourism is an innovative agricultural activity related to tourism and agriculture both. Agri Tourism is to experience the real rural life, taste the local genuine food and get familiar with the various farming tasks. Even government is taking initiative to provide income generation sources to rural people. Tourism is growing sector in India and changing life style of urban people making them to go for relaxed rural areas and enjoy a peaceful and near to nature life. This paper attempts to study the concept of agro tourism, problems and prospects of agro tourism.

Key words – *Agri- tourism, Rural development, employment generation.*

Introduction:

Agriculture is the main sector of Indian Economy. Around 65 percent of the population is directly or indirectly dependent of agriculture. Agro tourism will give the additional income generating source for the rural people. It gives an opportunity to experience the real enchanting and authentic contact with real life. Promotion of Agri tourism needs conceptual convergence with rural tourism, health tourism and adventure tourism. Globally tourism is widely recognized as a vital industry, particularly in the developing world. Worldwide tourism is ranked second highest in terms of income generation, next to the oil industry. In most parts of the world, tourism is promoted today primarily for earning of foreign exchange. Tourism is a labour intensive industry. The provision of tourist's services generates employment opportunities. It is highly labour oriented industry. It increases the employment level by creating new employment in the sector and by stimulating the creation of others, such as construction, transport etc. It indirectly increases productivity by other sectors, particularly of the agriculture sector as it draws manpower resulting from hidden employment or seasonal under employment. Tourism is widely considered to be a high user of labour and its impact on job creation can be considered in areas with limited potential for other economic activities.

Objectives

1. To understand the importance of Agro tourism
2. To understand the problems of agro tourism.
3. To study the prospects of agro tourism in India.

Research Methodology

The present paper is based on majorly secondary data derived from various literature sources, which includes various research papers, news articles, and websites.

Concept of Agri Tourism

Agri tourism can be defined as a range of activities, services and amenities provided by farmers and rural people to attract tourist to their area in order to generate extra income for their business. It can also be defined as travel, which combines agricultural or rural settings with products of agricultural operations all within a tourism experience. The product can be 'experience itself'.

It includes ranch resorts, leisure fishing, country lodging, country restaurants, makers' local handicrafts, home industries etc. The agro-tourism concept was formally launched on 1st May 2004. The concept of Agro-tourism consists involvement of private sector, the farmers / Agri-tourism service providers based on public private partnership. Agri-tourism service providers act as both hosts and guides to the visiting tourist. Agro-tourism centers have clean, hygienic environment with modern facilities for comfort of visitors. Agri tourism is to experience the real rural life, taste the local genuine food and get familiar with the various farming tasks.

Scope of Agri Tourism in India

India has diverse culture and geography which provide ample and unlimited scope for the growth of this business. India has diverse agro-climatic conditions, diverse crops, people, culture, deserts, mountains, coastal systems and islands which provide scope for promotion of all seasons, multi-location tourism products. Around 75% of the population is directly or indirectly dependent on agriculture and almost 26% of India's GDP comes from agriculture. Additional income generating activities would certainly increase contribution of agriculture in the national GDP. Tourism is a good instrument of employment generation, poverty aviliation and sustainable human development. Today the urban people's world is restricted in the closed door flats, offices, clubs, television, video games, spicy fast food, computer, and internet and so on. They can see nature only on television or screen of the computers. Moreover, some people living in the cities do not have relatives in villages and they never visit or stay in villages. These peoples want enjoy rural life but there is problem of such type of facilities. Agri tourism is leisurely activities in the rural areas that help a person understand and appreciate the land and the people who live on it. In recent years, travel has become much more than just ticking through the mandatory list of local museums and sites. Travelers want to slow down when they discover a new destination. They want to meet locals in their natural environments and become more involved with the land they are visiting. Hence, it is opportunity to the farmers for development of the agro-tourism centers and serves them and creates additional income sources. Agro tourism is one such form of tourism which has recently emerged in Maharashtra. It is a field with potential to develop. Certainly as a newly developing field it has its own share of challenges and management issues to face. The issues like guest host relationship, sustainability, economic feasibility are important for any new tourism development at a destination. It is more so in the case of agro tourism as it has a direct impact on the host culture and rural community as a whole. However following factors are increasing the scope for Agro tourism

1. Desire for escape from the monoculture of city living.
2. Increasing Interest in Outdoor Recreation, Eco-Tourism and Special Interest Tourism.
3. Rural locations are ideal for relaxation and rejuvenation.
4. Increased Interest in alternative and off-beat attractions.
5. Curiosity for rural India and its culture, customs and heritages.
6. A move towards Short-Break Holidays.

Contents in Agro Tourism

Following things are included in agro tourism

1. **Agriculture:-** Agriculture activities on farm is a major attraction for tourists. Natural beauty in rainy season, winter season and summer are totally different. Tourist can be attracted towards this by showing the beauty of farm in each season. There is a need of proper guide to show the beauty of the farms.
2. **Interest in natural environment -** Busy urban population is leaning towards nature. Because, natural environment is always away from busy life. Birds, animals, crops, mountains, water bodies, villages provide totally different atmosphere to urban population in which they can forget their busy

urban life. They want to know what real rural life is. Agricultural environment around farmers and the entire production process could create curiosity among urban taught. Places of agricultural importance like highest crop yielding farm, highest animal yielding farm, processing units, farms where innovations tried add attraction to the tourists. Agricultural products like farm gate fresh market, processed foods, organic food could lure the urban tourists.

3. **Rural recreation** - Villages can provide variety of recreation to urbanites through festivals and handicrafts. Villagers (farmers) lifestyle, dress, languages, culture / traditions which always add value to the entertainment. As result of this agri – atmosphere in the villages, there is scope to develop Agri – Tourism products like agri-shopping, culinary tourism, pick and own your tree / plot, bed and breakfast, pick and pay, bullock cart riding, camel riding, boating, fishing, herbal walk, rural games and health (ayurvedic) tourism.
4. **Skilled Labour** - There is need of skilled person who will make the atmosphere friendlier and without any formality where tourists feel the pure nature and beauty of rural atmosphere. They don't want professionalism but they want the informal way of life. The persons who can understand the needs of tourist are the most important need of agro tourism. Training staff or family members for reception and hospitality is needed. Understanding about the customers wants and their expectations and serve is most important.

Challenges of Agro Tourism

1. **Transport:-** To reach to rural area there is a need of proper of infrastructure facilities like transport and proper roads. Government should play important role in creating these facilities namely roads, transport and telecommunication to rural areas especially where Agri tourism units are established on priority basis. These efforts could be effective with private participation in partnership mode.
2. **Accommodation**:- Safe and clean accommodation is must in Agri-tourism. Urban and Foreign tourists look for these minimum facilities. Proper drinking water, sufficient electricity, good telecommunication, safety and security, etc. are the few basic needs of a tourist while he or she is visiting any place individually or in a group.
3. **Communication Skills**:- The difference in languages and lack of basic education are the two basic obstacles for the Agri tourism. Much of the success of agro tourism depends on the ability to give warm welcome to the guest, to understand the clients' demand and to provide right services at right time.
4. **Lack of Financial Support:-** Most of the agri tourism marketers come from the poor family background and not every time they are financially supported by the local banks or local Government bodies through loan facilities. Therefore, though these marketers have unique business ideas, most of the time because of insufficient fund, inadequate technical knowledge and skill they fail to startup businesses as per their desire.
5. **Lack of Trained Human Resource:-** The success of agri tourism depends on the quality of hospitality service from welcome to see off the tourist as we all know the first impression is the last impression. But in rural areas, lack of trained human resource is a common issue that affects directly the tourism and hospitality industry badly. Moreover, the trained people from urban areas normally are not interested in going to rural areas to work due to lack of basic infrastructure facilities.

6. Conclusion

Agri-tourism is a supportive system to the agricultural activities in India. It is an innovative practice which can be utilized by the famer and farm owners to harvest this opportunity, through a diversified approach. There are so many problems like unavailability of skilled labour, ignorance of famers due to lack of knowledge, lack of training opportunities to learn about agri tourism and absence of policies and infrastructure support that can support agri tourism projects etc. But it is an important instrument for sustainable human resource development. Poverty alleviation, employment creation, environmental regeneration, basic infrastructure development of remote areas, advancement and empowerment of host community especially women and other disadvantaged groups in the country are a few of many positive impacts of agri Tourism. This will also help rural area in development of basic infrastructure.

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ECONOMICS OF BANKING

Dr. Gautam Dalvi
Dept. of Economics,Sangameshwar College, Solapur
E-mail:- *gautamdalvi63@gmail.com*

Abstract

The internet has the potential to transform the entire economics and structure of banking and personal finance – so much so that traditional banking may soon become unviable from the standpoints of cost , time and convenience .And these changes says R.G.Bhatnagar , come not so much from the customers as from the banks themselves .It is hoped that with the advances in technology ,the regulators would be able to ensure the safety of the internet for financial transactions the growth of e-mail which is almost instantaneous with no limitation of timing or location and enables one to stay globally connected ,is also making a qualitative difference to retail banking .It is estimated that the data traffic via the internet would soon outstrip voice traffic.

A large number of service providers offer 'anywhere, anytime, e-mail banks' offering service via e-mail will have a head start over their competitors .Advance in telecommunication are also having an influence on the ways banking would be conducted in future a new system to make conference calls more flexible and cost effectively have been developed by a British telecommunications company .The system called 'Meeting Point Financial' allows banking and financial institutions to set up a conference call with branches anywhere in the world in a matter of minutes ,without the expense or inconvenience of booking through an external bureau .These developments are sure to revolutionize interbank communication ,flow of timely information and policy guidelines from the top and flow of feedback from the grassroots .

Keywords: *The Economic Times 3rd May 2000 , e-commerce(Dr M.M.Oks) , e-Banking (David Whiteley) ,Times of India 25 February , 2011 , e-commerce (C.S.V.Murthy) .*

Introduction

The internet has the potential to transform the entire economics and structure of banking and personal finance – so much so that traditional banking may soon become unviable from the standpoints of cost , time and convenience and these changes says R.G.Bhatnagar , come not so much from the customers as from the banks themselves .It is hoped that with the advances in technology ,the regulators would be able to ensure the safety of the internet for financial transactions the growth of e-mail which is almost instantaneous with no limitation of timing or location and enables one to stay globally connected ,is also making a qualitative difference to retail banking .It is estimated that the data traffic via the internet would soon outstrip voice traffic. A large number of service providers offer 'anywhere, anytime, e-mail banks' offering service via e-mail will have a head start over their competitors .Advance in telecommunication are also having an influence on the ways banking would be conducted in future a new system to make conference calls more flexible and cost effectively have been developed by a British telecommunications company .The system called 'Meeting Point Financial' allows banking and financial institutions to set up a conference call with branches anywhere in the world in a matter of minutes ,without the expense or inconvenience of booking through an external bureau .These developments are sure to revolutionize interbank communication ,flow of timely information and policy guidelines from the top and flow of feedback from the grassroots

About Internet

The origins of internet can well be traced back to the late sixties to the well known ARPnet Project. Even though the basic concept has not been new, in Indian context, internet has come in to limelight only in the last few years. In India, People from different walks of life are now using Internet. In the last two years, there has been a tremendous increase in the interest about Internet in India. The population of Internet subscribers in India is known to be increasing exponentially. The number of internet subscribers in India was estimated to be at 280,000 in May 1999 and there estimated that place in number of Internet subscribers in India to reach around 1.5 million by the end of the year 2000 .On a global level, it is estimated that the number of Internet users across the world would reach 300 million by the year 2001 .Internet,in the nutshell , is a network of computer networks .It connects millions of people across the world through a large number of computer sites .The computer sites that are connected through Internet form an international net that has no geographical boundaries. This international computer network connects a large number of computer sites in education, government, research institutes as well as the banking sectors .Today, Internet is acknowledged to be the information superhighway that influences the lives of millions of the people across the world. The origin of Internet can be traced back to 1969 when the Department of Defence of the United States of America started a project entitled ARPAnet. National Science Foundation's network was one of the early networks that connected different computers. This had five super computer centers. Today, this network is commonly known as Internet. Internet now cuts across geographical and political boundaries. Today billions of business transactions are taking place through Internet.

Top US Universities are collaborating to create inetrnet2 with an intention to develop networking and advance applications for the purpose of research and learning. A more recent trend in Internet access has been the introduction of Wireless Application Protocol (WAP) for the mobile phones to be connected to Internet. The (WAP)is an interface that converts the Hypertext Markup language (HTML) into WAP that a mobile phone can understand. This is the latest in the cutting edge technology that has been very recently introduced in India. ICICI Bank has been the first Indian Bank that has launched mobile banking and m-commerce service using WAP for the first time in the country. According to network solutions, the global leaders in the domain registrations, in their latest dot com index released in May 2000, India appears to be among the top ten Non-US countries in the world having the maximum number of dot com companies. (The Economic Times 3rd May 2000) The countries appearing in the list include UK, Korea, Canada, France, Germany, Japan, China, Spain and Italy and of course the tenth is India.

Internet and World Wide Web (WWW)

In common usage, the terms Internet and World Wide Web (WWW) are used synonymously. Actually, there is difference between the two terms. Internet is a network of computers that enables interconnectivity between different computers and carries the data across the network. World Wide Web is a sub-set of the internet that makes use of HTTP protocol to provide an interlinked collection of documents. In order to clarify the difference between internet and the World Wide Web, we can say that internet can exist without the World Wide Web but the World Wide Web cannot exist without the internet.

anking

The impact of e-commerce is expected to have very significant impact on banking and financial services ,industry ,especially inAsian region .The e-commerce is expected to have a significant impact on the competition in this sector of the economy. It is expected that the net based services will have a major influence on the market share of players in the banking and financial services sector .A number of private banks in India are in the process of making in-roads in e-Banking. ICICI Bank is known to be the first Indian bank to offer Internet Banking in India . ICICI bank has over 10,000 registered Internet accounts. Other private banks like HDFC Bank ,Global Trust Bank ,Times Bank, etc. are some of the private sector banks that are introducing e-Banking solutions .Times Bank has already launched “India link” – a funds remittance service to facilitate money remittances from Bahrain to India. This facility of India link uses special software that has been developed by Times Bank and Works in association with World Exchange Centre of Bahrain. It allows remittances from Bahrain to India by drastically cutting down the processing time. Global Trust Bank is another bank that offers internet banking service. This service includesto depository accounts. HDFC Bank is already offering its customers access through the Internet. Indusind Bank has announced the plans to increase their focus on retail business through Internet and telebanking services. Citybank has e-commerce service that allows customers to make payments for their purchases on the Internet directly from their bank account. Citybank “Suvidha” is associated with service providers as Rediff , Fabmart , Satyam , LG Soft , etc. ICICI’s “I-Payments” - the internet payment Gateway is designed to handle cash transactions of the customers over the net. A number of private banks are in the process of offering “world-class” products and services – not only in banking but also in a range of applications in commerce and finance.

Internet Banking Service

Internet banking services provided by banks in India context can be grouped in two categories. The first category can be named as “Information Access” where in the customer through the Internet can get access to information pertaining to specific operational area. The second category can be named as “Transaction enabled ”that allows customers through Internet the access or ability to initiate and close banking transactions .

The e-Banking facility available in Indian context in the late 99 was confined more to information access and very controlled transaction enabled activities. A customer can register with the bank website to view the account balance, interest accrued, pay bills, transfer money from the bank account to create a deposit , order a demand draft , request for a cheque book , etc. One of the reasons for confined transactional facilities was the absence of cyber laws. The e-Banking facilities available in India are expected to receive favorable push now that the Information technology Bill has passed through the LokhSabha. Contracts that have been signed through usage use of e-mail will also get legal recognition. With the legal provision to use digital signature, the sellers and the bankers will be in a position to verify the identity as well as the credibility of the buyer.

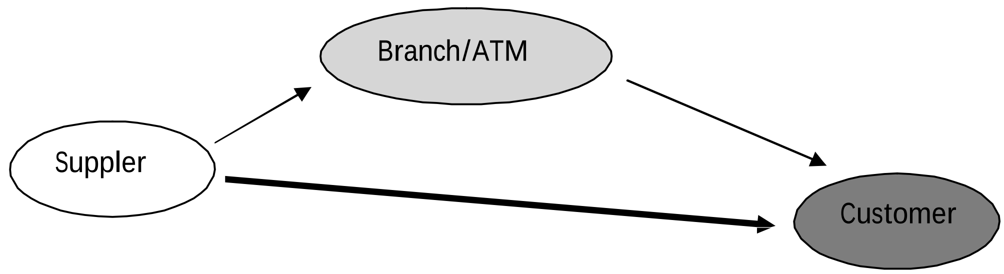
In India context at the beginning of 2000, Reserve Bank of India was yet to permit interbank funds transfer through the Internet. The primary reason for this was the absence of appropriate legislation. Once this is allowed, cash management can become smooth allowing inter bank transactions. When interbank transactions and transactions of corporate involving large sums are concerned , data security attains paramount importance .Encryption methods , fire walls , digital certificates , disaster recovery sites , automatic sign – offs are sum of the tools of the trade that are required infrastructure is also a matter of concern , compounded by the high rate of obsolescence in information technology . In addition to the onetime costs in hardware, software and telecommunication, there are recurring cost , estimated to be somewhere between 10 % to 15 % of the initial investment per year which also need to be addressed . In India, private banks have shown the initiative of embracing the new technology to offer better products and services to the customers. The nationalized banks appear to be slow in catching up e-Banking initiative.

anking Software

A number of software solutions are already available in India, which provide suitable functionality to address the requirements of

Indian banks. e-Banking is considered to have five basic components. They are:-

1) Networking (Internet , Intranet and Extranet)
2) Electronics Data Interchange (EDI)
3) Electronic Fund Transfer
4) Electronic Mail
5) Smart Card



Online banking allows the customer to check their balance or pay a bill at any time of the day or night . The services offered by online banks typically include

1. Online balances and statements giving up-to-the-minute information .The statement can be used to check that any specific debit or credit has gone through ;
2. Credit transfers so that bills can be paid online .Included , is the facility to set up a transaction now for the bill to be paid at the later date ;
3. Maintenance of standing orders and direct debits.

Smile System

The bank has over recent year developed new banking facilities including an Internet advance system. The system, It is claimed , is in advance of that used by any other bank . Smiles banking service includes:

1. A full range of accounts: current , savings , loans and credit cards;
2. Online money transfer to and from any account that provide for electronic funds transfer ;
3. Flexible paying arrangements ;
4. Online payment of bills with the system maintaining a list of accounts to which bills are paid;
5. Online maintenance of standing orders and direct debits;
6. Use of ATM machines in the Links network for cash withdrawals;
7. Conventional cheques;
8. A guarantee of reimbursement should there be a failure in the system or a branch of security;

Conclusion

Banking is a complex product with important security, tax and legal implications an online bank has to be a bit more serious than an online book shops. Banking has over the years been at the forefront of the use of computer technology. All banks are heavily computerized with a terminal at every counter in the branch.

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MOVING TO IFRS--FIRST MOVER'S ADVANTAGE

Prin. Dr. V.A. Patil
DRK College of Commerce, Kolhapur

Abstract

IFRS is a set of established accounting standards that is rapidly gaining worldwide acceptance Standards are promulgated by the London-based International Accounting Standards Board (IASB) - IASB includes representatives from major countries including the U.S.IFRS aims at providing a global framework for public companies on how to prepare and present their financial statements. IFRS provides general guidance for the preparation of financial statements, rather than setting rules for industry-specific reporting.

Keywords: *Financial Reporting, IASB*

Introduction

The main objective of IFRS is to have a uniform set-up of accounting language which should be need by all countries of the world and giving for the development of a global capital market. International Financial Reporting Standards (IFRS) are developed by International Accounting Standards Board (IASB), are Standards, Interpretations and the Framework for the Preparation and Presentation of Financial Statements. IASB is a private sector organization based in London which began its operations in 2001. Many of the standards forming part of IFRS are known by the older name of International Accounting Standards (IAS). IAS were issued between 1973 and 2001 by the board of the International Accounting Standards Committee (IASC), the predecessor body of IASB. In April 2001 the IASB adopted all IAS and continued their development, calling the new standards IFRS.

The term IFRS has both a narrow and a broad meaning. Narrowly, IFRS's refers to the new numbered series of pronouncements that the IASB is issuing, as distinct from the IAS's series issued by its predecessor. More broadly, IFRS's refers to the entire body of IASB pronouncements, including standards and interpretations approved by the IASB and IAS's and SIC (Standing Interpretations Committee) interpretations approved by the predecessor IASC.

The framework states that the objective of financial statements is to provide information about the financial position, performance and changes in the financial position of an entity that is useful to a wide range of users in making economic decisions, and to provide the current financial status of the entity to its shareholders and public in general. IFRS is a set of established accounting standards that is rapidly gaining worldwide acceptance Standards are promulgated by the London-based International Accounting Standards Board (IASB) - IASB includes representatives from major countries including the U.S.IFRS aims at providing a global framework for public companies on how to prepare and present their financial statements. IFRS provides general guidance for the preparation of financial statements, rather than setting rules for industry-specific reporting.

Structure of IFRS

IFRS is a set of established accounting standards that is rapidly gaining worldwide acceptance Standards are promulgated by the London-based International Accounting Standards Board (IASB). IASB includes representatives from major countries, including U.S.

IFRS are a "principle based" set of standards in that they establish broad rules as well as dictating specific treatments. IFRS comprise of

- IFRS – standards issued after 2001.
- IAS—standards issued before 2001

- Interpretations originated from the International Financial Reporting Interpretations Committee (IFRIC) – issued after 2001
- Standing Interpretation Committee (SIC)— issued before 2001.

Presently IFRS comprises of mainly 8 IFRS's and 29 IAS's. 17 IFRIC and 11 SIC interpretations.

Following IFRS have been issued

S. N.	Title	Originally issued	Effective
IFRS 1	First time Adoption of IFRS	2003	01/01/2004
IFRS 2	Share-based payments	2004	01/01/2005
IFRS 3	Business combinations	2004	01/04/2004
IFRS 4	Insurance Contracts	2004	01/01/2005
IFRS 5	Non-Current Assets Held for Sale and Discontinued Operations	2004	01/01/2005
IFRS 6	Exploration for Evaluation of Mineral Resources	2004	01/01/2006
IFRS 7	Financial Instruments: Disclosure	2005	01/01/2007
IFRS 8	Operation Segments	2006	01/01/2009
IFRS 9	Financial Instruments	2009	01/01/2015
IFRS 10	Consolidated Financial Statements	2011	01/01/2013
IFRS 11	Joint Agreements	2011	01/01/2013
IFRS 12	Disclosure of Interests in Other Entities	2011	01/01/2013
IFRS 13	Fair value Measurement	2011	01/01/2013

The Timeline

On 1st April 2001, the new IASB took over from the IASC the responsibility for setting International Accounting Standards. Since then the IASB has continued to develop standards calling the new standards IFRS. In 2002, the IASB and the US Financial Accounting Standards Board (FASB) agreed to work towards reducing differences between IFRS and US GAAP. In February 2006 FASB and IASB issued a Memorandum of Understanding including a program of topics on which the two bodies will seek to achieve convergence by 2008. In August 2008, the SEC announced a timetable (RELEASE NOS. 33-8982; 34-58960; File No. S7-27-08) that would allow a limited group of companies, whose industry uses IFRS as the basis of financial reporting more than any other set of standards, to report under IFRS as soon as 2010 and require it of all large accelerated companies by 2014. In January, 2009, the SEC announced that a mandatory two year dual-reporting period would begin for most companies in 2012, with IFRS only required by 2014. Proposed start date for accelerated filers to use IFRS is 2015 and for non-accelerated filers is 2016.

Globalisation, IFRS and India

IFRS are used in many parts of the world. More than 100 countries around the world currently require or permit IFRS reporting. Argentina, Brazil, Canada and India have announced mandated use. By 2015, it is expected that, all major countries will have adopted IFRS to some extent. China and Japan will be substantially converged to IFRS and U.S. public companies will begin to be required to use IFRS. A number of multinational companies are establishing their business in various countries with emerging economies and vice versa. The entities in emerging economies are increasingly accessing the global markets to fulfill their capital needs by getting their securities listed on the stock exchanges outside their country. Global markets would work better once we have a single set of high quality global accounting standards. The IFRS are an outcome of certain outrages. They are a principle based framework and not rule based. IFRSs have been proposed by the IASB on topics for which there was no clear cut IAS.

The paradigm shift in the economic environment in India during last few years has led to increasing attention being devoted to accounting standards as a means towards ensuring potent and transparent financial reporting by any corporate. The ICAI, as the accounting standard – setting body in the country has always made efforts to formulate high quality Accounting Standards. Since 2001 the IASB was expected to create a set of principles, guidelines, financial reporting standards that may be used globally throughout the world's capital markets. The Accounting Standards issued by the ICAI depart from the corresponding IFRS in order to ensure consistency with the legal, regulatory and economic environments of India. Based on the recommendation of IFRC Task force, the council of ICAI, at 2691 meeting, decided to adopt a '4big bang' approach and fully converge with the IFRS issued by IASB from accounting periods commencing on or after 1st April,2011.

Challenges of Switching to IFRS

Switching to IFRS is a strategic move for all companies adopting IFRS since it requires an effective management of stakeholder expectations, including ample budgeting and managing investor relations. This accounting exercise requires monetary sponsorship and strong support from senior management in terms of resource sourcing and commitment for the enterprise wide accounting revamp. Companies must unlearn many of their current finance knowledge and relearn new IFRS standards when adopting IFRS. They need a finance function that knows to expect an increased use of judgment in IFRS reporting. Companies will likely have to hire finance consultants and auditors who have the requisite IFRS reporting knowledge and experience, presumable within the same industry group. As the convergence process involves concerted efforts of legal and regulatory authorities concerned, recommendations to various authorities have to be considered and closed by the respective regulators. As there is a big challenge of changes required in Companies Act, 1956, SEBI guidelines, IRDA rules and regulations and in Banking Regulation Act 1949. It is unlikely that all regulatory authorities will accept the primacy of IFRS. There are bound to be certain exceptions and limitations and in those areas, there will be a legal override.

In order to be effective, convergence of ACs will require several down streams developments like guidance, consultative services, surveillance approach. In India no such adjustments are on the move.

Moving to IFRS – First Mover's Advantage

The eventual adoption of IFRS by all countries appears inevitable. Early adoption of IFRS will give an opportunity to shape it. If we are one of the last to join the bandwagon, we will not have any real opportunity to influence and shape the setting of international accounting standards. Since this window of opportunity will pass fairly soon, we need the Indian industry, government, and the accounting profession to move quickly towards adopting IFRS. Our road-map for the adoption process has not been quite comprehensive and effective in action. No doubts, the programe have been launched and software's released by the apex professional body but as the leading trainers in accounting have expressed their strong doubts on their sufficiency or success. There is still a long way to go. It would be in the interest of India, if all the regulatory authorities concerned can work in conjunction with the ICAI, SEBI and Ministry of finance to bring about the required changes to support the implementation of IFRS in India- in its true spirit. A joint strategy and movement of all these including academic agencies was badly required which is absent there.

Steps To IFRS Frozen On The Horizon—Indian Context

India was unable to achieve its standard goal of converging with the IFRS from April1, 2011, despite the efforts by various stakeholders over the last four years. Even though IFRS-converged accounting standards (Ind AS) were issued in February 2011, the final implementation date is yet to be notified. Though the stated reason for postponement was taxation, several other regulatory issued need t be addressed before implementation. These include issues relating to amendments to the Companies Act, impact on calculation of distributable reserves, determination of the approach to be followed by regulated entities such as banks, insurance and power distribution companies, besides the approach for quarterly reporting by listed companies. One of the implications of the delay in the implementation date may be around the financial reporting requirements for Indian companies that have listed global depository receipts on regulated European stock exchanges. These companies were provided a transition relief from furnishing IFRs financial statements based on the understanding that India would fully converge with IFRS from 2011. It is likely that these stock exchanges may carefully assess the current status of convergence in India to determine whether and exemption should be given beyond 2011. A withdrawal of this exemption would require affected Indian companies to prepare two sets of financial statements.

Indian Corporate is not yet ready to meet the Apri1, 2013 deadline for the adoption of the Indian version of IFRS. There are several parts of the International Standards that Indian Inc is not willing to accept. Some companies are already providing financial information prepared in accordance with accounting principles generally accepted in the US (US GAAP) and IFRS.There is resistance by a sizable some section of India Inc to adopting the standards. About 70% companies believe that it is illogical and not good for the corporate sector. Many companies are not inclined because many of the provisions are stringent in India. Engineering and consumer goods companies and even those in the financial sector are not inclined to move to the new standards. There is no motivation, no incentive. The Government has not given clear directives to the corporate sector.

Currently, the path of IFRS convergence in India is unclear. Most companies have delayed preparatory efforts till there is further clarity. Indian regulators need to consider the above factors and communicate a firm roadmap and approach for implementation. This firm roadmap can also be used to discuss a renewal of exemption from IFRS for Indian companies with securities listed on regulated European stock exchanges.

Conclusion

IFRS is a set of financial reporting standards issued by International Accounting Standards Board. IFRS is a trade mark of International Accounting Standards Committed Foundations. It refers to IFRS which are applied while preparing financial statements. It has designed as a common global language for business affairs so that company accounts are understandable and comparable across international boundaries. They are a consequence of growing international shareholding and trade and are particularlyimportant for companies that have dealings in several countries, The rules to be followed by accountants to maintain books of accounts which comparable, understandable, reliable and relevant as per the users internal or external. Major changes have taken place recently in financial reporting. There have been various trends (such as the emergence of narrative reporting, including "management commentary") but the most important change is convergence around IFRS. At present, the ASB of ICAI formulates accounting standards based on IFRS, however, these standards remain sensitive to local conditions, including the legal and economic environment. Now a day, it is necessary to adopt IFRS for the gain to each and every country of the world. A quick action plan and roadmap is need of the hour. Still, India's road to IFRS is long & could be rocky.

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RURAL WOMEN ENTREPRENEURSHIP – PROBLEMS AND PROSPECTS

Mrs. Asha B. Patil
Associate Professor, Head, Dept. of Commerce,
E-Mail– *ashapatil3546@gmail.com*

Abstract

Rural women play an important role no create employment in rural economy total population in the world. But their representation in the gainful employment is comparatively low. According to International Labour Organization Report, 'Women are 50% of the world population do own less than one present of the world property. All because of an accident of birth" In most countries, average earnings of women are lower than those of men. In several developing countries marriage is the only cores for most women have confined their activities to selected professions such as education, nursing, medicine and office work, very few women enter professions like inducting, engineering trade etc.'

Keywords: *Rural Women, Entrepreneurship*

Introduction :

Entrepreneurship plays very vital role in economic development of the country. Entrepreneurship in the state of dragon of unemployment in the country it given mole importance and the stress and emphasis & now more upon women entrepreneurs on their contribution, participation and parentage & very low. Entre premiership amongst women in India & relatively a recent phenomenon In the words & Pandit Jawabalal Nehru " On order to awakes the people it & Hire women who have to be awakened. Once she is on move the family moves, the village moves and the nation moves"

India is secular country. Most of the people like in rural area the problem of a women entrapment is that she is woman in male derogated country. The participation of women in the economic life of a country is necessary for national development. The growth of women entrepreneurship has become socio-economic significance in a country like India.

1) Entrepreneurship –

The word entrepreneur is derived from the French verb " entreprendre" and its meaning is " to undertake" It was applied to leaders of military expeditions in the early 16th century. Around 1790 A.(Anno Domini- in the year) it was used in the contact of other types of adventures like architects and contractors of public works.

The oxford English Dictionary in 1887 states that entrepreneur Simply is the director or manages of a public musical institution. On who puts up entertainments especially musical performance" A further excision has appeared in it in 1933 and the word entrepreneur had a place in business and would means "one who undertakes an enterprise especially a contractor acting as intermediary between capital and labour" In this way undertaking of an enterprise is regarded as entrepreneurship and one who undertakes it one who co-ordinates capital and labour for the purpose of production is on entrepreneur.

The term entrepreneur is defined in different ways.

i) Cotillion defines " Entrepreneur is the agent who buys means of production of certain price in order or combine them into a product that he is going to sell at prices that are uncertain at the moment at which he commits himself to his costs"

In this definition cantillon emphasized the function of risk taking and uncertainty bearing. The entrepreneur is designated as deals who purchases the means of production for combining them into marketable products.

ii) Joseph A Schumpeter Says

"Entrepreneur as an individual who carries out new combines of means of production by which there accurse disequilibrium"

According to Schumpeter entrepreneur is basically an innovator and innovator is one who introduces new combinations. Innovations may occur in the following form.

1) Introduction of new product which consumers are not yet familiar or of a new quality of a product.
2) The introduction of a new method of production that one not yet tested by experience in the branch of manufacture concerned which need by no means be founded upon a discovery scientifically new and can also exist in a new way of handling a commodity commercially.
3) The opening of new market that is a market into which the particular branch of manufacture of the country in question has not previously entered whether or not thus market has existed before.
4) The conquest of a new source of supply of raw materials or half manufactured goods irrespective of whiffed this source already exists or whether it has first to be created.
5) The carrying out of new organization of any industry like the creation of a monopoly position or the breaking up of a monopoly position.

3) Peter F Ducker observes “Entrepreneurs innovate. Innovation is the specific instrument of entrepreneurship. It is the act that endow resources with a new capacity of create wealth. Innovation indeed creates a resource"

According to Ducker Successful entre pruners whatever their individual motivation be it money, power, curiosity, of the desire for fame and recognition are to create value and to make a contribution. Still successful entrap renews aim high. They are not content simply to improve an alternative what already exists or to modify it they try to create new and defined values and new and different satisfaction to convert a material into a resource or to combine existing resources in a new and more productive configuration. And it is change that always provides opportunity for new and different Products.

Rural Women Entrepreneurship

Introduction:-

Rural women play an important role no create employment in rural economy total population in the world. But their representation in the gainful employment is comparatively low. According to International labeur organization report

" Women are 50% of the world population do own less than one present of the world property. All because of an accident of birth" In most countries, average earnings of women are lower than those of men. In several developing countries marriage is the only cores for most women women have confined their activities to selected professions such as education, nursing, medicine and office work, very few women enter professions like inducting, engineering trade etc.

For countries, women have been eviction of social prejudices and discrimination Even today parents prefers male child to female lakhs of fetus are destroyed after pregnancy tests reveal it s female. Women are generally pursued to be weak, passive dependent and people oriented. On the other hand, men are considered strong aggressive, independent and things counted. Assumptions become reality when society presumes males & females for performance in presumed roles. As a result, men and women enter organization with different skill sets. Women are taught to depend upon other, to limit their ambitions and to avoid exposure and risk such orientations and role prescriptions in habit development of self confidence, innovativeness, achievement motivation and risk taking ability which are essential for and entrepreneurial career. In Hindu Scriptures, women has been described as the embodiment of shakti (Durga)

But in real life she is treated as abla (Weak and dependent) women in traditional Societies are still confined to the four walls of home children, household affairs and family ritual Very new get appertaining to come out of the four walls & enter economic activities. In a male dominated Society, women are not treated as equal pertness,

The concept of women Entrepreneurship:

Women entrepreneurs may be defined as the woman or a group of women who initiate organize and operate a business enterprise. Any woman or group of women which innovates, initiates or adapts an economic activity may be called women entrepreneurship.

As per government of India a woman entrepreneur is defined as an enterprise owned and controlled by women and having a minimum financial interest of 51% of the capital and giving of least 51% of the employment generated in the enterprise to women" women entrepreneurs are opposing the condition of employing move than50% women workers they point out they point out that this condition is discriminatory. Enterprises set up by women should be provided with incentive and support on the basis of their ownership and management character tic and not liked with employment of women.

Women enterprises can make easily undertake three types of industrial enterprises

1) Operate purely as sub-contacted an raw materials provided by customer.
2) Manufacture an item to the long as short them order of another enterprise usually a large scale unit.
3) Manufacture the item for direct sale in market.

Rural women Entrepreneurship:-

The phenomenon of women entrepreneurship is largely confined to metropolitan cities and big towns in India. Most of the women entrepreneurs operate small scale units however , women entrepreneurs are friend in rural areas also A rural women entrepreneurs is a woman or group of women who undertake to organize and run an enterprise in a rural area the supply of rural women entrepreneurs may be classified into the following categories.

1) Women who take to entrepreneurship because of dire economic needs.
2) Women who rake to entrepreneurship because they had the family back-ground or tradition in same skill or trade, hence they would like to have extra money for themselves and their families.
3) Women who take it up because they have certain personality characteristics such as need for achievement, need for power and influence etc.
4) Women who take it up as a leisure time activity and.
5) On official advice and guidance.

Women entrepreneurs face special problems and constraints. These are illiteracy, lack of vital information, fear to take risk, lack of entrepreneurs and training, feeling or insecurity etc. In addition these are structural constraints, in the form of inequality, limited purchasing power, condemnation by local elite, etc. They have also to face competition from the urban entrepreneurs who make more attractive and cheaper products due to modern technology and commercial production.

In order to assist and develop rural women entrepreneurship, women at grass rood level should be involved through hire women's organizations. Such organizations can instrumental in identifying women for income generating activities. The small Industries service institute and voluntary organizations should organize special programmes for prospective women entrepreneurs in villages. Under the Integrated Rural Development Programme (IRDP) Special sub-schemes can be under undertaken for development of women entrepreneurs in rural areas.

There exists a conferral climate countries which stand at the should of induct realization. These counties are placing great stress on the development of small scale and cottage industries. In these countries capital is Scare &

investors are continues, markets are very limited because of low purchasing pourer and the entrepreneurs are inexperienced. These are the round reasons for the promotion of self – employment.

In order to understood the background which produces the best women entrepreneurs and the type of action accentuating their emergence two hypo-theses may examined. First women entrepreneurs are product by the environmental and the direct action and the pant of government and or other agene secondly women entrepreneurs can best be developed out of the women folk with and aptitude for an experience in entrepreneurship. These is ample evidence to show that the government to promote entrepreneurship either by training on by granting beans to women without aptitude have failed miserably while examining the factors that have been active in molding entrepreneurship it is therefore necessary to look into the two aspects of the issue one is personal profile of women entrepreneurs and their economic background and second is the extent of contact at are higher social & government levels through her husband and other close relations , entreat or technical guidance and financial support received revived from government and other agencies.

Women adopt entrepreneurial career due to pull and push factors, In the former case they take it as a challenge and an adventure with an urge to something new and to take up an independent occupation. In the latter category, women establish business enterprises to overcome financial problems of self and family

Growth of women Entrepreneurship :-

In recent years women have made their mark in different walks of life and are competing successfully with men despite the social, psychological and economic barriers. This has been possible due to education, political awakening, urabanisation legal safeguards social reforms etc. some of the women have distinguished hire selves in many uncover tonal field as prime ministers, ambassadors, governors space scientists, pilots, vice-chancellors, administrators and entrepreneurs.

In business the entry of women is relatively new phenomenon. On account of the breakup of the Joint family system and the need for additional income to imagination lining standards in the face of inflation women began to enter the competitive world of business a women may stand her own business due to several reasons she may not be able to work out of her house some women may start their own businesses as tyke are stagnating near the top of male owned firms.

In, India, women entrepreneurs constitute a negligible probation of the total entrepreneurs attitudinal constraints, social traditions and transship system inhibit he emergence of women entrepreneurs. The typical women enterprises are the enters ion of kitchen activities i.e. 3p;s Viz pickles powder (massala) and pepped is the rational cottage industries of basket making etc. In India women have contributed mainly in household industries due to the less tess technical knowhow required and little competition from men in these industries with the spread of education and the growing awakens among women, women entrepreneurs have entered into engineering, electronics, energy and many other industries. Although the number of such ruts is small, women are putting up units to manufacture solar cookers, T.V. capacitors electronic ancillaries and small foundries agencies various government voluntary bodies, like mahila manadls have accelerated the growth of women entrepreneurs in the coronary. Over the years, women have become mane achievement alienated, career minded and economically independent They want to under their sphere of work and enjoy The range of entrepreneurship is playing a pre-dominant role in Indian railways communication air transport, motor transport, shipping transport , coal and pourer production petroleum, defense banking, insurance, icon mineral, heavy machine building plant equipments, fertilizes drug product chemicals etc.

Problems /obstacles of women entrepreneurs:-

The main problems faced by the women entrepreneurs may be.

1) shortage of finance :-

Women entrepreneurs always suffer from inadequate financial recourses & working capital. They are lacking access to external funds due to absence of tangible security and cubit in the market. Women do not generally have puppetry on their names Owing to the lack of confidence in women's obi city, male members in the family do not like to risk their capital in verdures run by women. The complicated procedure of bank lones the inordinate-delay from venturing women entrepreneurs also face the problem of obtaining working capital for financial day-to-day operations of their enterprises. Bank discourage women borrowers believing that they will leave their business & become housewives again women entrepreneurs rely often on personal saving and loans from family friends most of the women enterprises ail due to lack of financing.

2) Inefficient Arrangements for marketing amd Sale :-

For marketing their podcast, women entrepreneurs are after at the mercy of the middlemen who pocket the chunk of profit although the middlemen exploit the women entrepreneurs, the elimination of middlemen is difficult because it involves a lot of running about further, women entrepreneurs find is difficult because is involves a lot of running about. Women entrepreneurs find is difficult to capture the market and make their products popular. This problem is all the mole serious in the case of food production & processing ventures.

3) Shortage of Raw materials :-

Women entrepreneurs find is difficult to procure raw materials and other necessary inputs. The prices of many raw materials are quite high.

4) Stiff Competition:-

Many of the women enterprises have imperfect organizational set up. They have to face severe competition from agenized industries and male entrepreneurs.

5) High cost of Production:-

Another problem which undermines the efficient & restricts the development of women enterprises is the high cost of production government assistance in the from of grants and subsidies to some intent enables them to tide over this difficulty. However, to ensure their ultimate survival, it is necessary to increase efficiency expand productive capacity and thereby reduce the cost.

6) Low Mobility:-

one of the biggest handicaps for women entrepreneurs is mobility or travelling from place to place women on their own find it difficult to get accommodation in smaller towns. A single woman asking for a room is still entrepreneurs have to make a fine balance between business and bone. Their success in this regard also depends upon supporting husband & family with the support and approval of husband her female entrepreneurs cannot succeed. There arises a role conflict in many women entrepreneurs such conflict prevents them room taking prompt decisions in business. Despite modernization, tradition and family responsibilities slow down the movement of women Occupational backgrounds of families and education level of husband have a direct impact on the development of women entrepreneurship. The development of kindergartens, day nurseries and crèches and family planning have to some extent helped women entrepreneurs to carry on business without affecting the social pursing of their husbands.

7 Social Attitudes:-

Despite constitutional equality there is discriminating against capacity. In a tradition bound society, women suffer from male reservations about a women role and equality. In rural areas, women face resistance not only from male but also from elderly females who have accepted inequality. The overbearing presence of elders restrains young girls from venturing out Rural women have the potential but they are not properly trained. It is believed that the skill imparted to a girl is lost when skill imputed to a girl is lost when she gets married therefore, girls continue to be helper in agriculture & handicrafts and do not become independents entrepreneurs. In a male dominated society women do not get equal treatment and male ego puts barriers in her progress.

8) Low ability to bear Risk :-

Women have comparatively a low ability to bear economic and other risks because they have led a protected life. Sometimes they face discrimination in the selection for entrepreneurial development training. Some of them lack entrepreneurial initiative or specialize training. Inferiority complex, late stat etc. are other problem of women entrepreneurs in India.

10) Lack of Education :-

In India literacy among women is very low due to lack of education majority of women are unaware of technological development marketing knowledge, etc. lack of information & experience creates further problems in the setting up & running of business enterprises .

11) Cast & Religion :-

Though India is a secular country in practice so many castes and religion dominate with one another and it hinders women entrepreneurs .

12) Lack of self confidence :-

Women lack of self confidence & risk bearing capacity .They always feel that they may not be successful and hence hesitate to take risks. Their risk bearing capacity is always less.

13) Psychological Factors :-

Women always feel that she is women and less efficient than man and hesitates to take risks. As she has to play a dual role. If she is employed or engaged in work. She has to strive hard to balance her family life with care and hence feels better to be housewife .

14) Lack of Practical Knowledge :-

Through women may be educated and have qualified knowledge. She lacks practical knowledge and hence hesitate to establish her own venture.

15) Problem of Marketing:-

As generally women entrepreneurs will have small scale business they have to strive hard to sell their products in the modern competitive world. Their Marketing knowledge will be less and lack marketing skills as compare to men.

16) Problem of Marketing:-

Women entrepreneurs have to face the problems of middlemen more as they generally depend more on them. Their margin of profit will be more & hence cause for higher selling price which affects consumers attraction towards women products.

17) Lack of Information:-

Women entrepreneurs lack knowledge of availability of raw materials financial facilities and government help and subsidy and so on. They lack knowledge of advance technology also and hence cannot widen their markets.

18) Low Need for Achievement:-

Need your achievement independence and autonomy are the prerequisites for success in entrepreneurship. But women are proud to bask in the glory of their parents , husband, sons ect. Their preconceived notions about their role in life inhibit achievement and independence. In the absence of the required urge to achieve few women succeed as entrepreneurs .

In addition to the above problems inadequate infrastructure shortage of power and technical know how & other economic and social constraints have related the growth of women entrepreneurship in India.

Women entrepreneurship Prospects

The government of India has been assigning in craning importance to the development of women entrepreneurs : New industrial policy 1991 government of India stressed the need for conducting special entrepreneurs development programmers for women with a view to encourage women to enter industry .

The governments brought out number of schemes aimed at generating employment. They were integrated Rural Development programs, Training of rural youth for self employments and developments of women & children in rural areas ,supply of improved tools kits to rural artisans, Jawahar Rozgar Yojana ,Swarna Jayanti Gram Swachatha Rozgar Yojana ,Swarna Jayanti Gram Swachatha Yojana etc These programs in general were aimed at providing supplying employments opportunities ,imparting skills needed for self employments In order to provide opportunity for women entrepreneurs formatting on self help group for rural unemployed women entrepreneurs. The self Help Group not only provides the members with an opportunity to come out economical activities but also discuss and analyze their social economic situation to arrive at the root cause of their problems and strive to find and implements solutions.

Commercial banks in collaborations with district rural developments agency played a key role in advancing loans to the women groups in improving their economic status. Income generation is an integral part of self help group under development of women & children in rural area .scheme and training provides an opportunity to learn from their own family members. A women entrepreneurs can start an enterprises at a small scale. There are number of women entrepreneurs who have been started small entrepreneurs but later expanded them to large scale units a large scale. A large number of employments can be generated only through marketing many people entrepreneurs who would in tern generate employment opportunity ties not only for themselves but also for others.

Conclusion :-

A successful entrepreneurs must be a person with technical competence initiative, good judgment, intelligence, leadership, qualities, self confidence, energy, attitude, creativeness, fairness, honesty, fatefulness and emotional stability.

The Participation of women in the economical life of a country is necessary for national developments . Now active & equal participation of women is indispensable in fighting against social evils. Women have the potential and will establish & manage entrepreneurs of their own . There are greater opportunities for rural women in the area of competition women cannot remain idle inside the house women have the potentials and will established entrepreneurs of their own. Women entrepreneurs have to play an important role in the development of India. A high determination is to be inducted in the mind and thoughts of rural women enabling them to reap the superlative hidden qualities which certainly will lead to their success in life, livelihood status earnings and social recognition. It is unnecessary to wait for a transition time for motivating rural women to take up entrepreneurship.

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AN OVERVIEW OF SOCIAL MARKETING

Dr. B. D. Girigosavi
Head, Dept. of Commerce, The New College, Kolhapur, Maharashtra
E-mail- *balwantgiri09@gmail.com*

Abstract

India is the second largest country in the world by its population, where numerous social problems like environment problem, population problem, illiteracy, lack of health services, social-cultural devastation, shortage of drinking water, water pollution, production of harmful products, corruption, deceives which largely harmful to the society, etc. To overcome these problems social marketing can play an important role. Day by day the social problems are growing. The social respect and awareness is going to end. Hence the business policies should be determined in such a way that it will not harmful to the society and should in due consideration of welfare of society. Hence the concept of social marketing has emerged to protect the social interest. In this backdrop, the present paper highlights and furnishes an insight into the concept, the process, and importance of social marketing.

Key words: *Social Marketing, Process, Importance.*

Introduction:

In last two decades there are many changes have been taken place in the field of marketing. The new concepts in this field are emerged such as On line marketing, Green marketing, and Social marketing. Social marketing is one of the important concepts in the of field marketing. So far as concern social marketing is nothing but transforming consumer's behaviour for the advantage of the society. Social marketing is about the social advantage and flow of advantage where profit may not actual exit or profit is just subsidiary benefit.

It is believed that the concept social marketing have started in 1951-52 when G.B. Wiebe has published a research paper in the edition of Public Opinion Quartely. He finds the challenges of selling social goods as a commodity. Furthermore in 1971formally the concept of 'Social Marketing' firstly used by famous marketing experts Philip Kotler and Jerold Ziltman. They published their article on social marketing in journal of marketing. It was "Social Marketing: An Approach to the planned Social Changes" In this research paper they have focused on the need of functions for change the social behavior. For change the social behavior they used the concept that is the "social Change Campaign." It means in order to make good change the organized efforts are to be undertaking for concepts, thoughts, approaches, methods and behavior from one group to another group. In India, especially in Kerala, AIDS controlling programmes are largely using social marketing and social workers are working for it. Most of the social workers are professionally trained for social marketing. In 1988 Craig lefebvre and June Flora put forwarded the concept of social marketing for Public Health. They explained need of change in mentality and behavior of people for social health reform. Thereafter, the social marketing theory and practice has been implemented in US, Canada, Australia, New Zealand, and the UK during the year 2004 to 2006. In our India Kerala state largely applied social marketing especially for AIDS controlling programme. Social activists are working for it. Most of the social activists are professionally trained for social marketing. Today, the awareness among the masses about the bad effects of environmental loss and the significance of environment protection has increased. The government has been strongly implementing the environment protection rules.

Objectives of the Research Paper:

- To understand the concept of social marketing.
- To study the application of social marketing.
- To highlights the process of social marketing.
- To know the importance of social marketing.

Source of Data:

The present paper is entirely based on secondary source of data which includes books, articles and other relevant sources.

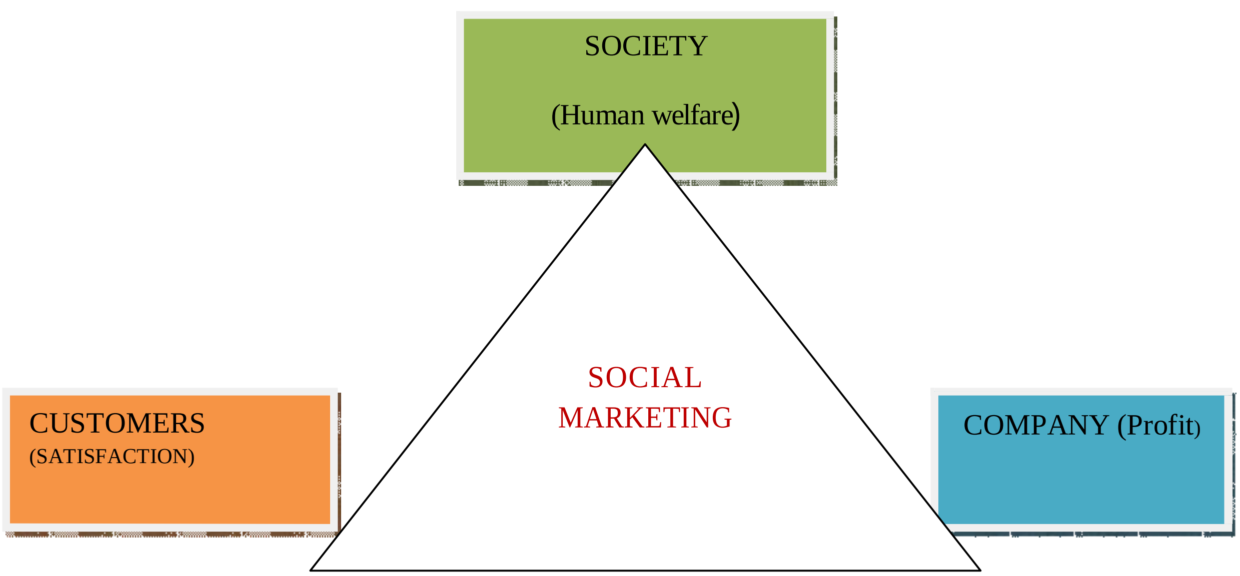
Social Marketing Concept:

Social marketing is about the use of the marketing theory, skills and practices to achieve social change. "Social marketing focuses on application of marketing principles keeping in view the social interest. It is the systematic application of marketing with other concepts and techniques to receive specific behavioral goals for social welfare. In the view of **Philip Kotler** "Social marketing is the design, implementation and control of programmes seeking to increase the acceptability of a social idea or practice in a target group" **W. Smith,** defines as"Social marketing is a process for influencing human behaviour on a large scale, using the marketing principles for the purpose of societal benefit rather than commercial profit."

It is clear from the above definition that social marketing refers to the application of commercial marketing concepts and techniques to the non- commercial ends. For example social marketing may involves campaign against smoking and drunken driving, for the welfare of the society. Thus social marketing is a distinct discipline in the field of marketing.

Social marketing is based on three pillers as Society, Consumer, and Company. Company should make balance among three components in setting their marketing strategies: company profit, the consumer wants, and society's long term interest.

1) **Society (Human welfare):**Company must make sure the products, services, actions, investments, innovations servers the society
2) **Consumers (satisfaction) :** Products and services should be satisfying the consumer's needs
3) **Company(profit) :** Building long-term customer relationship, being socially responsible, and providing satisfactory products are important for profit- making and wealth maximization



From the above diagram, it is clear that the Social Marketing Concept focuses on the human welfare as on the apex of the pyramid before profits and satisfying the wants. It means social marketing concept holds that a company should make good marketing decisions by considering consumer's wants, company's requirements, and society's long-term interests. Social marketing is a different concept which differs from commercial marketing concept in two ways firstly the aim of commercial marketing is to earn profit but in case of social marketing the aim is to serve societies for welfare. The secondly the commercial marketing is carried for marketers benefits while social marketing is undertaken for societal benefits. This is the basic difference between social and commercial marketing. It is therefore social marketing is very important concept of marketing for societies welfare.

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Marketing principles

1) Product- pollution free, reusable packing, recycling of scarped goods, protecting natural environment, etc.
2) Promotion- advertisement such as save baby girl child, use of seat belt while driving car etc.- exhibitions of solar system for environment protection, –personal selling- counseling of customers such as not use of plastic and thermacoal products
3) Price- little higher price e. g. customers are ready to pay higher price for cloth bags etc.

Applications of Social Marketing:

Especially social marketing is largely applied in health sector. Government departments, Govt. institutions, Social institutions, Religious organizations, Business organizations, Political organizations etc. are engaged in social marketing. The examples of social marketing are;

1Family planning campaign,
2AIDS Awareness programs,
3 pulse polio campaign,
4Toilet campaign, tree plantation, anti-plastic campaign, cancer awareness program,.
5 Anti- Hepatitis-B campaign
6 Anti-pollution campaigns
7 Road Safety campaign
8 Save girl child campaign
9 Anti- drug campaign etc.
10 green Marketing campaign

Process of Social Marketing:

Social marketing helps significantly to solve the social problems and it enriches the life of society. Therefore let us focus on systematic process to be followed by the campaigners for its success. The steps involved in the process are as under.

1 Determination of Social Problem:

Social marketing is conducted for overcoming social problems. Hence first of all determination of specific social problem is the first step. The main aim of social marketing is welfare of society according to it social problem must be determined first. Social marketing relates to behavioral change of society, hence which factors are responsible for social problem are found first then social problem is thoroughly analyzed. For example suppose dengue problem is being increased in specific area of the city then in order to solve this problem Anti Dengue fever campaign is to be conducted in the same area and to find out which factors are responsible for this problem.

2 Market Research of place

It is a second stage of social marketing campaign. Market research of particular place is needed. In social marketing market means society and customers means group of people. Hence in order to get success in social marketing campaign the market and the prospective customers are segmented. And for this purpose the study of people psychology, approach and behaviour is required to be done. In this respect all the concern information need to be collected and analyzed in well manner.

3 Marketing strategy

This is very important step of social marketing. Strategy means policy to overcome the social problem arose. After getting the study of geographical area and human behaviors, accordingly market strategy is undertaken for which changes are required, how that changes can be done, what are the benefits of plan, which are the obstacles in it and how obstacles can be overcome. All these factors are considered for the success of social marketing campaign. This is the strategy for social marketing.

4 Action- plans

After having the marketing strategy action- plans are prepared for execution of strategic plan. Under this step action plan involves which, when and how .the activities are to be conducted. As well as this plan involves new things and new services, personnel training, policies, changes and communication. Time table is also done in order to communicate the prospective customers or the group of people. The budget is also made for expenditure of social marketing campaign.

5 Execution of action plans

Ultimate aim of the social marketing is to overcome social problem for long term interest of the society and to overcome this problem, proper execution of action plan is quite essential. In this step while implementing the action plan advertises and goods are distributed to the proper customers or the group of people. In order to do these works help of proper persons are taken. Development of human resource and training is also carried for proper execution. Implementation of social marketing is conducted by factors of marketing mix as production, price, distribution, and growth. In this way the action plan is executed..

6 Evaluation and feedback

After the execution of action plan the final step of social marketing is evaluation and feedback. Under this step the objective of social marketing is examined. While evaluating it involves comparative study of actual work with planned work , here it is necessary to find out that the actual work is being executed and results are obtained at each stage as per the plan. If results are as per the plan then plan is continued to implement. And in case of deviations, corrective steps are to be taken immediately.

Importance of social marketing

1 Social marketing promotes consumption of socially desirable products

2 it helps to push health consciousness in people and helps them to adopt healthier lifestyle.

3 it is useful to promote green marketing.

4. it is important to eradicate social evils that affect the society and quality of life.

5 social marketing is one of the cheapest ways of marketing

6 the most important advantage of social marketing is that anybody may take advantage of it even from their own home.

Conclusion:

India is ranked second in the world by its population, where social marketing is very essential aspect to make aware the society because there are many social problems like health, education, water pollution, public sanitation, balanced development etc. government takes care to solve the problems and many activities are conducted for social marketing. In some recent year’s social marketing campaigns are organized for example. The slogan of the govt. is “Darwaja band tar Ajar Band” and also by showing different documentary films, cinema like toilet, Padman for social healthiness, social marketing campaigns are conducted. Under the Pani foundation (NGO) social marketing is conducted for conservation of water. Especially in health sector social marketing programs are largely conducted. Govt. departments, non-govt. organizations, social institutions, religious organizations, business organizations, political organizations etc. are actively working in the field of social marketing. Thus in order to remove social problems thoroughly social marketing theory and practices are needed to apply largely.

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NEW TRENDS IN TOURISM MARKETING: NEED OF REORIENTATION OF TOURISM POLICY CONSIDERATIONS IN INDIA

Smt. Sampada S. Lavekar
Assistant Professor, Department of Commerce, Rajarshi Chhatrapati Shahu College, Kolhapur
Email- *lavekarsampada@gmail.com*

Abstract

Today, tourism industry is recognized as world's largest industry. Its continuous growth, accompanied with ongoing sets to produce highly intense levels of competition in various sectors. The services and facilities, which tourism industry offers today need to be geared sharply to the need of tourists rather than that of tour operators or managers. Therefore a closer integration of tourism marketing and production factors becomes not just a desirable objective, but a powerful imperative.

Keywords: *Tourism, Marketing,*

1) Introduction:

Marketing is an integrated approach to the whole conduct of profitable business in overall corporate culture, focused on customer satisfaction. Tourism marketing is no different. The most important thing is that, if practiced correctly, it forces an organization to recognize and respond to the preferences of the customer in a way, which builds consistent loyalty and thereby, leads toward greater profitability. Today, tourism industry is recognized as world's largest industry. Its continuous growth, accompanied with ongoing sets to produce highly intense levels of competition in various sectors. The services and facilities, which tourism industry offers today need to be geared sharply to the need of tourists rather than that of tour operators or managers. Therefore a closer integration of tourism marketing and production factors becomes not just a desirable objective, but a powerful imperative.

Tourism in and from India is not only at an all time high but is growing factor than in any other region. The Indian tourism industry performed quite well in last couple of years. In order to continue this growth and meet the expectations, it is essential for the Govt. of India to invest in infrastructure such as transport and accommodations.

2) Significance of the study:

a) This study will give some details about present and future prospects of tourist activities and can raise new professions for the people.

b) This study will helps to take up the problems of mass or unplanned tourism and shall look into the possible regional as well as national policies for adopting measures to tackle them.

3) Objectives of the Study:

a) To assess the existing position of the growth of India's tourism.

b) To explain that tourism playing its role as a service industry for the development of nation.

c) To analyses the impact of growth of tourism on employment and manceting of domestic products.

d) To focus on the subject of economic significance of tourism, its economic cycles and benefits.

e) To justify the dominant role of tourism for the holistic development of country.

4) Data Collection:-

The research design will be descriptive in nature. The method of data collection is mainly based on secondary data. However an efforts are made to collect primary data by taking information from competent persons off and on. This data based on the recurring concept in the existing literature.

5) Scope of the Study

This study represents a comprehensive summary of the need of reorientation of Indian tourism in 21st Century. The present study will examine the formulation of policy and structure plan of tourism for the optimum utilization of recourses. The paper concludes with some recommendations for how Indian tourism can faster to develop economy.

6) Hypothesis:

a) Systematic marketing will reward those who are willing to make the necessary efforts to study, evaluate and innovate.

b) Tourism industry sincerely plays a valuable role in communicating and achieving economical position of nation.

7) Conceptual Framework:

Profile Of Tourism in India

Tourism involves travelling relating to natural areas with the specific object of studding admiring and enjoying the scenery and its wild area with culture and historical aspects. A visit with a motto to know these areas is nothing but tourism. Marketing of tourism services include mainly the services sold to domestic and foreign tourist.

In India itself the estimated foreign exchange receipt of India from tourism increased from US $ 11.39 billion in 2009 to US $ 14.19 billion in 2010. From 2010 India crossed the 5.58 million arrivals mark of foreign tourist and 650 million domestic tourists.

All these figures give you an idea of the growing market as well as the role being played by tourism in the economics of the nations. India has still more potential to attract foreign tourist as well as encourage domestic tourism. But this can be converted into a reality through vigorous marketing of the tourism products and services. Now the tourism market is maturing and the competition is already increasing.

Formulating Tourism Development Policy:

Tourism development policy consists various aspects. Policy is determined based on development of region and country. Policy evolves the survey and analysis of present tourism development pattern and infrastructure, tourism attractions, socio-economic and environmental faculty. The Govt. has to play the lead role in deciding tourism policy. The policy should provide a framework within which the private sector and other work within which the private sector and other special interested groups can effectively function.

Some of the basic issues that need to be addressed in policy formulation are asfollows:-

A) Economic reasons of increasing income providing employment, earning foreign exchange, increasing govt. revenues etc.

B) Social reasons for encouraging cross-cultural exchange and introducing international tourism and educating persons about their own country.

C) The basic policy consideration is to attract the domestic and international tourist by opting quality tourism. The general policy level of tourism also needs to be set forth in policy.

D) Another consideration is whether tourism policy should be based on “Market-led” developing form or “Product-Led” developing form is most important.

E) The growth rate of tourism is often a policy consideration; it may be desirable for several reasons -

1) Social reasons of allowing tourism are that residents adjust it and learn to participate in it.

2) For development of infrastructure in tourist areas.

3) Manpower planning reasons to train persons to work effectively.

F) The Govt. and private sector can play the respective role in developing and managing tourism.

G) Achieving environmental protection, cultural conservation and sustainable development are all important policy considerations.

Formulating the structure plan:

Preparing the structure plan is based on following consideration -

- Development of objectives and policies.
- Type and location of existing accommodation and other tourist facility needs.
- Overall environment, land use, tenure, resource social and economical analysis.

Selecting Development Sites:

In tourism development carefully selection of development sites includes following -

- Location at or near tourist attraction like beach, lake, marine area or historic site.
- Local climatic conditions must be investigated.
- Availability of adequate water supply, electric power, sewage and telecommunications.
- Positive attitude of residents to developing tourism and availability of labor supply to work.

8) Indian Tourism Policy:

The tourism development finance corporation published the national action plan for tourism with objectives:-

- Socio – Economic development of areas.
- Increasing employment opportunities.
- Developing domestic and international tourism.
- Preserving nation heritage and environment
- Diversification of tourism product.
- Increase India's share in world tourism.

9) Need for Reorientation: -

The central objective of tourism policy to achieve balanced and competitive tourism development with job creation, overcome regional backwardness, conservation of nature and heritage etc.

For achieving rapid growth five keys have been identified:-

- Socio – Demographic factors of demand.
- Technology development and changes.
- Current trends in consumer behavior.
- Strategy of sustainable development.
- Improvement of human resources.

We have no empowered subjectivity to determine the magnitude of tourism flows and we accept the representative image of India that is promoted abroad. Tourism policy in India, Which is conceived and pushed from the top is always justified and legitimized by the yardstick of customer satisfaction.

We want a policy that does not reduce us to a 'Field' for which our Govt. has become the 'Native Informant' making value and cultural statements that are neither authentic nor representative for cultured. We want a policy that assets our subjectivity in the context of unequal trade so that we do not subside the mass tourist and become victims of the travel trade.

Therefore, the tourism policy must be re-defined by people needs, their movements and people's organizations, in co-operations with similar bodies and counterparts elsewhere.

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GST FOR EDUCATION SECTOR AND SERVICES: KEY CONCERNS

Dr. U.R. Shinde
Head, Dept. of Commerce, Sadashivrao Mandlik Mahavidyalaya, Murgud Tal:.Kagal
Email-*shindeudaykumar@gmail.com*

Abstract

The education system in the country indirectly decides how the economy of that country will flourish. Because, it promotes understanding, vision, creativity and productivity of the people which helps in economic development of the country. The education and training sector in India is one of the key priority areas of the government. It also has been a sensitive issue, as education is seen as more social activity than any business one. Free and compulsory elementary education is right of every child in the country, and it is obligatory to government to provide free and compulsory education. The same is reflected by their desire to levy low or no tax on this sector. Rather to promote education it would be beneficial if educational services are exempted from tax.

Keywords: *Education Sector, Goods & Services Tax*

Introduction-

Education sector in India has been strategic priority of the government. India is a country which has the largest population in the world in the age group of 5-24. This population is normally engaged in education sector. The country has over 250 mn school going students, more than any other country in the world. It also has one of the largest networks of higher education institutes in the world. In, 2017-18 the number of colleges and Universities in India reached to 39050 and 903 respectively. Besides this, 36.64 mn students has been enrolled in higher education in the year 2017-18, which leads to 25.8% GER in higher education in the same year. The education sector in India has witnessed a paradigm shift in recent times. Once upon a time it was operating primarily as philanthropic or a nation building activity. But nowadays it has gradually transformed into a economic activity. The education sector in India is estimated at 9170 crs in the year 2018 and immediately it is expected to cross 10000 crs in the year 2019. Therefore, education sector is playing vital role in Indian economy. The education system in the country indirectly decides how the economy of that country will flourish. Because, it promotes understanding, vision, creativity and productivity of the people which helps in economic development of the country. The education and training sector in India is one of the key priority areas of the government. It also has been a sensitive issue, as education is seen as more social activity than any business one. Free and compulsory elementary education is right of every child in the country, and it is obligatory to government to provide free and compulsory education. The same is reflected by their desire to levy low or no tax on this sector. Rather to promote education it would be beneficial if educational services are exempted from tax. On the other hand, commercialisation of education is also rapidly taking place, and this sector is becoming an organised industry with huge revenues. In this context and in the light of introducing GST on educational services, this article intend to asses and analyses impact of GST on educational services and various provisions made by GST counsel in this regard.

Objectives of the study-

This research paper has following objectives.

1. This research article intends to throw light on the provisions applicable for educational services under GST.
2. To discuss key concerns of Education sector and GST rules.

Research Methodology-

This paper is discussion paper and it is purely based on secondary data. All literature published by GST counsel, CBEC and other internet material referred for it. By discussing various provision under GST rules for education sector services, the researcher has concluded some remarks.

Pre-GST regime and taxability of educational services-

Before discussing provisions regarding educational services under GST regime, it is necessary to see silhouette of tax structure for educational services during pre- GST regime. Under this regime various services provided by an educational institution to its students or faculty or staff were exempt via notification no.ST-25/2012 dated 26/6/12. Later on the exemption in relation to services provided to educational institutes was modified with effect from 1st April, 2014 and scope of the exemptions for services provided to the educational institutes. Through this modification institutes providing preschool education and education up to higher secondary school or equivalent was restricted to some specified services as under

1. Transportation of students, faculty and staff
2. Catering, including any mid-day meals scheme sponsored by the Government;
3. Security services performed in such educational institution
4. Cleaning services performed in such educational institution
5. House-keeping services performed in such educational institution
6. Services relating to admission to, or conduct of examination by, such institution

Any other service provided apart from those mentioned above to educational institution (Institution providing pre-school education and education up to higher secondary school or equivalent) was taxable. Besides, any service provided to an institution other than Institution providing pre-school education and education up to higher secondary school or equivalent was also taxable.

In a nutshell under pre GST regime, services provided by educational institutes to its students or faculty or staff were exempt earlier. Later on it was restricted to some specific services.

Education Institutes under GST-

In fact, Education is not defined in the CGST Act but as per apex court decision i.e. Loka Shikshana Trust V/s CIT, education is process of training and developing knowledge, skills and character of student by normal schooling . However under GST 'Educational institutes' is defined as an institution providing services by way of

- Pre-school education and education up to higher secondary school or equivalent;
- Education as a part of a curriculum for obtaining a qualification recognised by any law for the time being in force;
- Education as a part of an approved vocational education course

As per notification no. 12 CTR dated 28th July 2017, an "approved vocational education course" means, –

a. A course run by an industrial training institute or an industrial training centre affiliated to the National Council for Vocational Training or State Council for Vocational Training offering courses in designated trades notified under the Apprentices Act, 1961 (52 of 1961); or
b. A Modular Employable Skill Course, approved by the National Council of Vocational Training, run by a person registered with the Directorate General of Training, Ministry of Skill Development and Entrepreneurship.

It is also clarified by GST act that

1. Conduct of degree courses by colleges, universities or institutions which lead grant of qualifications recognized by law would be exempted from GST.

2. Training given by private coaching institutes or other unrecognised institution or self styled educational institution would not be exempted as such training does not lead to grant of a recognized
3. Services provided by way of education as a part of a prescribed curriculum for obtaining a qualification recognized by a law of a foreign country are also not exempted because the course / degree not recognized by Indian Law.

Registration of Educational Institutions-

If majority educational services are out of ambit of GST, then the question arises, whether such educational institutes should be registered or not under GST. The act says that

1. Where the educational institution is providing only education as a service then such fees are chargeable at NIL rate and such educational institutions are not required to be registered.
2. Where educational institutions are also providing other supplies or other services, i.e., providing books to students, providing shoes or uniforms etc to students then in such cases such institutions are liable to get themselves registered.

Classification of Educational Services provided by Educational institutes under GST:-

For the purpose of determining tax liability of any educational institute under GST, the services provided by such institute are classified as under.

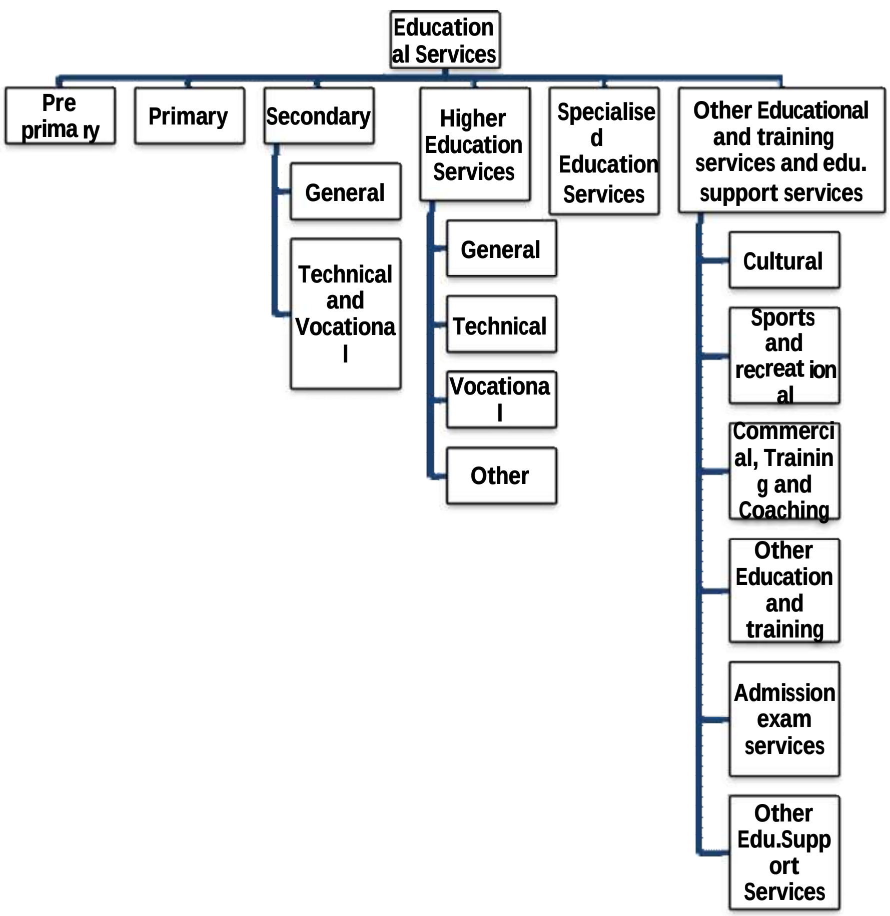

Figure No.1

Rates of GST for Educational Services-

The GST rates for educational sector and its services are made applicable via notification No. 11/2017-Central Tax (Rate) dated 28.06.2017 and No. 12/2017-Central Tax (Rate) dated 28.06.2017. These rates are as under.

Table No.1

Chapter/ Section/Heading	Description of Service	Rate / Notification
9992	Education Services	18% as per serial no 30 of notification no. 11 CTR dated 28th July 2017
9992	Services provided – (a) **by** an educational institution to itsstudents, faculty and staff; (b) **to** an educational institution, by way of, – (i) transportation of students, faculty and staff; (ii) catering, including any mid-day meals scheme sponsored by the Central Government, State Government or Union territory; (iii) security or cleaning or housekeeping services performed in such educational institution; (iv) services relating to admission to, or conduct of examination by, such institution; up to higher secondary: **Provided that** nothing contained in entry (b) shall apply to an educational institution other than an institution providing services by way of pre-school education and education up to higher secondary school or Equivalent	**NIL** as per serial no 66 of notification no. 12 CTR dated 28th July 2017
9992	Services provided by the Indian Institutes of Management, as per the guidelines of the Central Government, to their students, by way of the following educational programmes, **except Executive Development Programme: –** (a) two year full time Post Graduate Programmes in Management for the Post	**NIL** as per serial no 67 of notification no. 12 CTR dated 28th July 2017

	Graduate Diploma in Management, to which admissions are made on the basis of Common Admission Test (CAT) conducted by the Indian Institute of Management; (b) fellow programme in Management; (c) five year integrated programme in Management.	
90 or any Chapter	Technical aids for education, rehabilitation, vocational training and employment of the blind such as Braille typewriters, braille watches, teaching and learning aids, games and other instruments and vocational aids specifically adapted for use of the blind Braille instruments, paper etc.	5% as per serial No. 257 of Schedule I of the Notification No. 1 CTR dated 28th June, 2017
9023	Instruments, apparatus and models, designed for demonstration purposes (for example, in education or exhibitions), unsuitable for other uses	28% as per serial No. 191 of Schedule IV of the Notification No. 1 CTR dated 28th June, 2017

Exemptions granted to Educational institutes-

As per prevailing GST rules following exemptions are available to educational institutes.

1. Income from education is wholly exempt from GST if a charitable trust is running a school, college or education institution for abandoned, orphans, homeless children, physically or mentally abused persons, prisoners or persons over the age of 65 years or above residing in a rural area.
2. Government or local authority or governmental authority carrying on the activity of education is exempted from GST as this is not included in the ambit of supply of services. For Example – Government schools / Municipal schools.
3. Education provided by below are also Exempted Under GST:

a. National skill development corporation set up by the Indian government

b. National skill development corporation approved sector skill councils

c. National skill development corporation approved assessment agencies

d. The national skill development programs approved by NSDC Vocational skill development program approved under national skill certification and monetary reward scheme

e. Any scheme implemented by NSDC with training partners

4. Exemption has also been granted to the services provided by the IIM–

a. 2 year full-time residential PG programs in Management for Post Graduate Diploma in Management, admission in which is granted via CAT

b. Fellowship programs in Management

c. 5 Year Integrated Programs in management studies (but excludes the Executive Development Program).

Education Related services which are exempt-

Following Education Related Services are Exempt Under GST:

1. Curriculum related or course materials,
2. Assessment and examination fees,
3. Student administrative services such as registration, printing of academic transcripts, issuing or replacement of student cards, late fee payments, administration of the library etc
4. Excursion and field trips related to the course of study or part of curriculum requirement, except for food and accommodation supplied on those trips
5. Services provided by educational institutions to students, faculty, and staff as stated earlier

   Therefore, services provided by an educational institution to students, faculty and staff are exempt. The output services of lodging/boarding in hostels provided by such educational institutions which are providing pre-school education and education up to higher secondary school or equivalent or education leading to a qualification recognised by law, are fully exempt from GST. Annual subscription/fees charged as lodging/ boarding charges by such educational institutions from its students for hostel accommodation shall therefore, not attract GST. Input services like canteen, repairs and maintenance etc. provided by private players to educational institutions are subject to GST. As output services are exempted, the Educational institutions may not be able to avail credit of tax paid on the input side. Auxiliary education services entry no 66 of notification no. 12, if provided to educational institutions providing degree or higher education, the same would not be exempt from GST. The supply of placement services provided to educational institutions for securing job placements for the students shall be liable to GST. Educational institutes such as IITs, IIMs charge a fee from prospective employers like corporate houses/ MNCs, who come to the institutes for recruiting candidates through campus interviews in relation to campus recruitments. Such services shall also be liable to GST.

Conclusion

The prevailing GST structure has given exemptions to educational institutes' providing education up higher secondary school or equivalent. Auxiliary services received by such educational institutes for the purpose of education up to higher secondary level are also exempt from GST. But other services related to education, not covered under exemption ambit rather it would be taxed at a standard rate of 18% with full admissibility of input tax credit for such taxable services in cases where the output service is not exempt. In case of private coaching classes previously the government charged 14% tax on all such educations and now it is increased to 18%. The Indian Institutes of Management Act, 2017, gives tax exemptions for courses offered by the IIMs but the ruling said that the executive programmes are not categorically exempted from tax. So it can be assumed that only certain courses from IIM are exempted while others are taxable as per the ruling. Some recent decision Over GST on School indicates that if the school run summer camp or coaching classes for other students apart from the school students or if the school rent the school premise for marriage and other functions it will come under tax ambit. As per a statement made by the Finance Ministry, GST is not leviable on foods and drinks that are supplied by schools (up to higher secondary) directly to their students. However, food items supplied by school canteens and mess are taxable at 5 percent GST rate with no input tax credit. We have seen that education is a nation priority of a country like India. Educational system is essential nation building process. We also know that Right to education is now become basic and fundamental right of every child in the country. While framing GST laws, GST counsel have taken due consideration of this importance of education sector.

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HUMAN RESOURCES ACCOUNTING: AN OVERVIEW

Mr. Rahul B. Pawar
Assistant Professor, Dhananjayrao Gadgil College of Commerce, Satara

Abstract:

Human Resource is the most important asset for every business organization. The success or failure of a business organization depends heavily upon the ability, skill, efficiency, performance of its employees. The present study is conducted to study the concept of Human Resource Accounting, its importance to every business organizations, different models of human resource accounting and various challenges faced by business organizations in implementation of Human Resource Accounting. The data required for the study is collected through secondary sources such as books, journals, dissertations, thesis, websites etc. The paper concludes that, though the concept of human resource accounting is important, it is still in the development stage. More steps needs to be taken by the accounting bodies all over the world to develop the world wide accepted guidelines for the effective implementation of human resource accounting.

Keywords: *Human Resource, Human Resource Accounting, Historical Cost, Replacement Cost, Opportunity Cost, Standard Cost*

1. Introduction:

Every business organization requires various resources like men, money, material, machinery and methods. Out of these resources, men are the only human resource, remaining are physical resources. The success of a business depends heavily on the effective utilization of the scarce physical resources by the human resource working in the business. The efficient utilization of scare physical resources depends upon the quality, efficiency, ability, skill and performance of the human resource.

A business organization having sufficient physical resources might fail miserably, if it is not having the right people to manage the day to day affairs of the business. Thus, no one can ignore the importance of human resource. Human resource is one of the most important and valuable asset for every business organization. It might not be as fast and as accurate as a computer, but it is more valuable than a computer. It is because; computer is just a machine without any brain which works on the commands of the user. Therefore, accounting of human resource is very much essential.

Every business organization incurs certain cost for employees on recruitment, selection, training and development. Human Resource Accounting aims to measure this cost incurred by the firm on employees and the value of the employees to the firm.

2. Definitions:

Following are the various definition of Human Resource Accounting given by various experts:

1. Flamholtz and Lace: “The measurement and reporting of the cost and value of people as organizational resources. It involves accounting for investment in people and their replacement costs as well as accounting for the economic values of people to an organization”

2. Davidson: “Human resource accounting in the measurement of the cost and value is a term used to describe a variety of proposals that seek to report and emphasize the importance of human resource knowledgeable, trained and loyal employees in a company’s earning process and total assets”

3. R. L. Woddruff: “Human Resource Accounting is an attempt to identify and report investment made in resources of the organization that are not presently accounted for under conventional accounting practice”

4. American Association of Accountants (AAA): “Human Resource Accounting is a process of identifying and measuring data about human resources and communicating this information to interested parties."

5. Stephen Knauf: "Human Resource Accounting is the measurement and quantification of human organisational inputs such as recruiting, training, experience and commitment"

3. Objectives:

Following are the various objectives of Human Resource Accounting

1. To provide cost and value information to the management for taking proper decisions about acquisition, allocation, development and maintenance of human resource in the business to achieve the desired objectives of the business.
2. To measure the effectiveness of personnel management policies.
3. To help the management to monitor the use of human resource in the business.
4. To see whether human resources are conserved, appreciated or depreciated.
5. To assist the management in the development of effective management practices.
6. To assist the management for efficient and effective development of human resource within an organisation.
7. To provide qualitative and quantitative information of human resource.
8. To measure the cost incurred by the firm on human resource.
9. To evaluate the return on investment on human capital.

4. Importance / Advantages:

HRA is useful to organizations, employees and society as stated below:

1. **Provides useful information**: Human Resource Accounting provides useful information about the cost and value of the human resource working in an organization. It also shows the strengths and weaknesses of human resource. Thus, it provides all necessary information to the management for effective manpower planning and correct decision making.
2. **Formulation of HR Policies:** Human Resource Accounting (HRA) provides all necessary information to the management for making suitable personnel policies relating to acquisition, training, development, promotion, favourable working environment, job satisfaction of employees etc.
3. **Proper placement of human resource:** Human Resource Accounting (HRA) helps the management in placing the right employee on the right post after considering the requirements of the post, qualification, knowledge, skill and experience of the employee. It helps the business to ensure better utilization of human resource.
4. **Increases the Morals of Employees:** Application of Human Resource Accounting ensures the employees that the business actually cares for them and is concerned for their welfare. It increases the morale and satisfaction of the employees. Further, it motivates the employees to work hard to achieve the desired objectives of business.
5. **Attracts best employees**: Human Resource Accounting is not conducted by all the business organizations. It is conducted by some reputed organizations only. Well qualified, experiences, skilled and dedicated employees are willing to join such organizations. It helps the business to get quality human resource.
6. **Return on Investment:** A business organization makes a huge investment in human resource for acquisition, training, development and maintenance. Human Resource Accounting helps the business to evaluate the return on investment in human resource. If the rate of return is low, it helps to identify the reasons for low rate of return on investment.
7. **Improves bargaining power of employees:** Human Resource Accounting provides

information about the expenditure incurred by the firm on employees and contribution of employees for the betterment of the business. This information helps the employees to understand whether they need to improve their performance or whether they are eligible to demand higher salaries.

8. **Designing of Programmes:** Human Resource Accounting helps the business organization to design the need based training and development programmes for its employees. Such programme helps the employees to learn new skills and techniques, which ultimately increases their productivity and performance.
9. **Evaluation of Training Programmes:** Human Resource Accounting evaluates the expenditure incurred by the firm on the further education and training given to employees in terms of benefits obtained by the firm. If the firm is not getting the adequate benefits, they can revise the training programmes to achieve the desired objectives of the business.
10. **Controlling labour turnover:** Labour Turnover is the proportion of a firm's workforce that leaves during the year. High labour turnover indicates dissatisfaction among the employees about the policies of the company. It affects on the reputation of the business. Human Resource Accounting provides the reasons of such labour turnover, absenteeism, stress on employees to the management, so that management can formulate strategies and can take necessary measures to control it.

5. Methods of Valuation of Human Resource:

There are various methods developed all over the world to make valuation of human resource, out of which following are some of them.

1. **Historical Cost Method** – This method is developed by Brummet, Flamholtz and Pyle. This is the only method which is used to calculate both the cost of human resource as well as the value of human resource. Under this method, the cost incurred by a firm on the recruitment, selection, hiring, training and development of employees is capitalised and is written off over the number of years for which employees are expected to remain with the firm. If the employee leaves before expected date, the remaining value of human asset is charged off against the current year's earnings.
2. **Replacement Cost Method** - This method is developed by Rensis Likert and Flamholtz. This method calculates the cost to be incurred for replacing the existing human resource of the business. Under this method, the company calculates the cost to be incurred by the company for recruitment, selection, hiring, training and development of new employees, if it has to replace its existing employees to get equivalent employees with same knowledge, skill, ability, proficiency, experience etc. Such replacement may be positional replacement or personal replacement. But the value of employees determined under this method by various people may differ from each other.
3. **Standard Cost Method** –This approach is suggested by David Watson. Under this approach, the value of the employees is determined on the basis of the standard costs for recruitment, selection, hiring, training and development per grade of employees. These standard costs are determined every year and the valuation of human resource is made accordingly. The value so determined is shown in the Balance Sheet as an asset. However, setting up of a standard cost for each grade of employees is a difficult task.
4. **Opportunity Cost Method** - This approach is suggested by Hekimian and Jones. This method calculated the value of those employees who are scarce and having opportunity cost. The employees with no

any opportunity cost and who can be hired readily are not valued under this method. The value of the human resource is determined on the basis of their alternative use. The value of the human resource is determined on the basis of competitive bidding method. The value of the employees is determined on the basis of, how much salary these employee can earn, if they leaves our company and join any another company. Application of this method might lower the moral and productivity of those employees who are not covered under this method.

6. Challenges in Implementation:

1. There are no specific guidelines to find out the cost and value of human resource working in the business organization. The existing valuation models cannot be implemented as it has various drawbacks.
2. Neither International Accounting Standards (IAS) nor the International Financial Reporting Standards (IFRS) provides any guidelines for the treatment of human resource in the books of accounts.
3. The tax authorities do not treat human resource as an asset of the business.
4. The human resource working in the business cannot be retained in the business for lifetime. We can't determine for how much period they will be associated with our business. Therefore, it is not possible to value the human resource precisely.
5. Unlike other assets, the human resource cannot be owned. Therefore, they cannot be valued properly as their life and usefulness is uncertain.
6. Implementation of human resource accounting might lead to dehumanization of employees. Employees with low value may feel discouraged and it affect on their efficiency and performance.
7. Some of the companies might not be ready to share the information of human resource with outsiders. They might feel that, this sensitive information could be used by their competitors against them. The effectiveness of human resource accounting cannot be ensured unless it is supported by proper Human Resource Auditing.
8. Trade Unions might oppose this system, as this system of valuing human resource might result in payment of salary as per the value of employees.
9. The problem of amortization of the value of human resource over the years arises.

7. Conclusion: Human Resource Accounting is the art of valuing, recording and presenting systematically the real worth of human resource in the books of accounts of the business. This concept is still in the development stage. It is implemented by very few businesses in the developed countries. In India, it is implemented by selected developed businesses. It is because, there are no uniform norms for finding the cost and value of human resource, even the tax authorities all over the world does not recognize the human resource as an asset. Though there are various advantages of doing human resource accounting, there are various challenges in its implementation. So, the accounting bodies of various countries needs to take a step ahead for formulating uniform accounting policies regarding implementation of human resource accounting.

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A STUDY ON FACTORS INFLUENCING THE BUYING BEHAVIOR OF MOBILE USERS WITH REFERENCE TO SOLAPUR CITY

Prof. Revannath S. Navale
Assistant Professor, NBN college of Commerce and Science Kusgaon(BK) , Lonavala
Email: *revannavale@gmail.com*

Abstract

The purpose of this study is to find out different influencing factors affecting buying behavior of consumer. The present study is conducted in Solapur city of Maharashtra. In order to achieve the objectives of the study, a sample of 100 consumers were taken by using convenience sampling method. The both primary and secondary data were used for conducting research. It is found from analysis personal factor (Need, status, family) affects on buying behavior follow that the price of mobile phone is the second important factor impacts on buying behavior of consumer. The internet is also most affecting factor of media which impacts on buying behavior of mobile buyers. The present study suggested that the Mobile phone companies should remember the buying behavior pattern and influencing factors while making the marketing strategies for a product.

Key Words: *Buying Behavior, Mobile Users, Price, Brands, Consumer Behavior*

1. INTRODUCTION

Mobile phone has been made a fourth need of people. Mobile phones have taken place in almost every hand as from old grandfather to 10 years grandsons all are using mobile phones. Therefore it is necessity to find the different influencing factors which affects consumer buying behavior. Consumer buying behavior is complex process. The consumers buying behavior are different to people to people. Consumer behavior has been always great interest to marketers. The knowledge of consumer behavior helps to marketers to making marketing strategies. This research paper explains the various influencing factors and its impact on the consumer behavior. The main purpose of this research paper is to find out different influencing factors affecting consumer behavior.

2. REVIEW OF LITERATURE

Mohankumar and U. Disneshkumar in their research paper "A Study on Customer Purchase Behavior towards Mobile phone with special reference To Erode City" studied that consumer behavior is not transferable item from one person to another. The main motive of customer they want buying to become a happy life. The customer would like to see touch and feel the item that they want or buy. The data were collected from 200 questionnaire among mobile phone users in erode city. Further chi-square test was used analyzing data. It was also stated that there is negative correlation between price and different offers of the companies. The study concluded that customer mostly using Nokia mobile phone in erode city.

K. Prabha Kumari (2017) in her article "A Study on Buying Behavior in Selecting Mobile Phones With Reference To Tirupur City" studied that buying behavior of selected mobile phones in Tirupur City. This study explores various factors which impact on selecting a mobile phone among the consumers. This research aims to study buying behavior in selection of mobile phones in selected city. This study helps to know various influencing factors of consumer behavior. The primary data were collected through questionnaire and sample size is 150. The convenience sampling method is used for determining sample of present study. The percentages analysis, weighted average analysis and chi-square test are used for analyzing data. The revealed that majority of respondents are using Samsung phone.

Supriya Behl (2016) in her article she explained "Factors Affecting Consumer Choice of Mobile Phone Brands: An Empirical Study Using Multidimensional Scaling Techniques". The present study is conducted in Punjab and it is consider different brand of mobile phones like Nokia , Micromax, karbon, Sony, etc. This study is exploratory in nature and was conducted to know buying behavior of consumer. The convenient sampling method is used for present research. The results of this study shows that the Nokia and Micromax has attract the consumer. They have unique place in consumers' minds. This study also helps to know consumers perception among different mobile handset brands. This study also shows that the apple and blackberry have competitor to each other. The study concluded that brand management of particular segment gives clear picture of market.

MesySata (2013) has done study on "Factors Affecting Consumer Buying Behavior of Mobile Phone Devices." In this research paper he has explained factors affecting consumer buying behavior of mobile phone devices in Hawassa City. He has used a sample of 246 consumers according to simple random sampling technique. He has used primary data as well as secondary data for the study. The researcher used six important variable analyzing data. Which are Price, Social group, Product features, Brand Name, Durability etc? The main aim of the study is identifying factors behind consumer's decision to purchase mobile phones in Hawassa city. The study concluded that price mobile and features of its important for making purchase of mobile phones.

Dr.Velumani (2014) in his article "Consumer buying behavior towards Nokia mobile in Erode District" studied consumer Behavior towards Nokia mobile Phone Company. The researcher used both primary as well as secondary data for conducting research. The researcher has used descriptive method for research. For collecting information the respondents were chosen by non-probability random sampling method of sample used for research. The present study is limited to only Erode district and also confined to Nokia mobile phone users buying behavior. The main objective of study is to analyze customer preference in Nokia handset. The researcher used percentage analysis, chi-square test, and ANOVA technique for analyzing data. The study concluded that Nokia mobile preferred by consumer in concern area where research is conducted.

3. OBJECTIVES OF THE STUDY

a) To study the Consumer Buying Behavior mobile phone users.
b) To Study different factors impacting on Buying behavior of mobile users in Solapur city
c) To study impact of Media on buying behavior of Mobile users.
d) To Study effect of Mobile phone features on buying behavior of Mobile users.

4. SCOPE THE STUDY

Geographical scope of the study is Solapur city. The functional scope includes customer buying behavior in mobile phone users, buying process and different factors impacting on buying behavior. The analytical scope includes percentages, mean SD etc.

5. HYPOTHESES

H_1:- Internet is a major influence in Buying Behavior of mobile phone users

H_2:- Mobile phone Features Impacts on buying behavior.

6. LIMITATIONS OF THE STUDY

1. This study was carried out only among the mobile users in Solapur city.
2. The sample size was restricted to 100 due to time constraints.

3. The sample was taken on the basis of convenience sampling method; therefore the shortcomings of the sampling may also be present in this study.

7. RESEARCH METHODOLOGY

The primary data were collected through structured questionnaire. Convenience sampling method has been adopted under the non probability sampling technique and about 100 samples have been collected for the study.

Sampling Size: The size of the sample is 100 and the survey was conducted in Solapur city.

Sampling Method: Convenience sampling method was adopted in the research work under non-probability sample method.

Primary Data & Secondary Data: To achieve the objective of the study, the primary data have been collected through questionnaire. The secondary data were collected through books, websites, and research paper etc.

8. DATA ANALYSIS AND INTERPRETATION

Sr. No.	Motivating factors to Purchase a Mobile phone	% No	% Yes	Mean	SD
1	Need of customer	28.68	71.32	0.71	0.45
2	Friends/colleagues	65.18	34.82	0.35	0.67
3	Consumer Status in Society	52.45	47.55	0.48	0.43
4	Image of the Mobile company in Market	58.59	41.41	0.41	0.49
5	Price of mobile Phone	34.20	65.80	0.66	0.47
6	Colors/design	70.86	29.14	0.29	0.71
7	Any other	93.25	6.75	0.07	0.73

Interpretation:

From above the table it is observed that Consumer need, Status in Society, Company Image and Price impacts on Buying Decision when Consumer buys a Mobile phone. Need of customer is the major motivation factor which has greater impact on buying behavior of customer. Preferred Motivation factors of the respondents in the descending order are need of customer with 71.32, price of mobile phone with 65.80 and consumer status in society with 47.55.

Table No.1.2: Factors influences on Buying Decision

Sr. No.	Factors influences your Buying Decision	Low	Neutral	High	Mean	SD
1	Affordable Price	16.72	12.42	70.86	3.76	1.26
2	Sales schemes	23.47	25.31	51.23	3.36	1.18
3	Product Features	26.07	23.31	50.61	3.33	1.20
4	Brand Name	21.17	22.55	56.29	3.49	1.15
5	Social influence	18.71	22.39	58.90	3.58	1.13
6	Warranty	13.96	16.26	69.79	3.80	1.06
7	Accessories	17.33	20.55	62.12	3.61	1.14
8	after delivery services	15.03	16.56	68.40	3.77	1.14
9	Availability of service outlets	11.20	13.04	75.77	3.99	1.11

Interpretation

From the above table it is found that the price of mobile is most influencing factor affecting consumers buying behavior of mobile users. Factors influencing Buying Decision are affordable price, warranty, accessories, after delivery services and availability of service outlets.

Table 1.3: Influence of Media

H_1:- Internet is a major influence in Buying Behavior of mobile phone buyer

Sr. No.	Media influences while buying a mobile phone	Low	Neutral	High	Mean	SD
1	Newspaper	20.86	31.44	47.70	3.37	1.12
2	Television	11.50	24.08	64.42	3.73	1.02
3	Auto expo	21.32	22.09	56.60	3.55	1.25
4	Internet	9.05	17.79	73.16	3.97	1.02
5	Radio	38.04	25.00	36.96	2.91	1.31

Interpretation:

Media influences while buying a mobile phone are Television and internet here amongst five media, Internet is the major media which has greater impact on buying behavior of customer. Its mean is 3.97 and Standard Deviation is 1.02 which shows that **Hypothesis 1 is accepted**.

Table No. 1.4: Mobile Phone Features

H_2:- Mobile phone features Impact on buying behavior.

Sr. No	Mobile Phone Features	Low	Neutral	High	Mean	SD
1)	Name / Brand	8.13	16.56	75.31	4.10	1.06
2)	Logo	17.79	24.85	57.36	3.58	1.14
3)	Design	11.20	20.09	68.71	3.92	1.08

4)	Build quality	10.28	17.79	71.93	3.96	1.07
5)	Battery Life	14.42	24.08	61.50	3.71	1.12
6)	Technology	10.58	15.18	74.23	4.07	1.08
7)	Price	5.83	9.66	84.51	4.35	0.93
8)	Safety	13.50	16.10	70.40	3.94	1.19
9)	Specifications	14.11	15.80	70.09	3.94	1.19
10)	Camera Quality	16.72	18.87	64.42	3.77	1.21

Interpretation

Preferred Mobile phone features of the respondents in the descending order are Price with 84.51%, brand name 75.31%, technology with 74.23%, and build quality with 71.93%, safety with 70%, and design with 68.71%. It shows that mobile phone features influences the buying decision of the mobile users, Hence **Hypothesis 2 is accepted.**

9. FINDINGS:-

1) It is found from analysis personal factor (Need, status, family) affects on buying behavior.
2) The price of mobile phone is the second important factor impacts on buying behavior of consumer.
3) 70% of respondents are saying that price of mobile is vital important in purchasing phone.
4) In media perspective, 73% Respondent says that Internet influences mostly on buying behavior than any other media followed by Television advertising.
5) It is found that the News paper and other media are not much effective media as Internet and Television.
6) Radio has least impact on mobile phone buying decision.
7) Mobile phone feature also plays an important role in buying decision.
8) Mobile phone features of the respondents in the descending order are price with 84.51%, brand name 75.31%, technology with 74.23%, build quality with 71.93%, safety with 70.40, specifications with 70.09, and design with 68.71%.

10. SUGGESTIONS:-

1) Mobile companies should focus on the buying behavior pattern and influencing factors while making the marketing strategies for a product.
2) As Indian customers are price conscious, so pricing strategy will have a greater influence in buying behavior. So mobile Companies should apply pricing strategy carefully.
3) This is the time of internet where it impacts a lot on consumer buying behavior. So mobile companies should use social media to approach the target customers.
4) Mobile companies should create brand awareness among the customer because brand has more impact on buying behavior.

9. Conclusions

The present research reveals that the factors which impacts on buying decision while he purchase or buys a mobile phone. Even mobile phone buyers give more importance to the brand, price, safety and mobile phone features while they buy the phone. Suggestions for further research include in the area of consumer behavior and brand equity of buying different brands of mobile phones.

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DIGITAL AND CASHLESS BANKING IN INDIA: THE WAY TO FOREWORD

Dr. Anil Trimbak Gholap
Asst. Professor, Dept. of Economics,Sangameshwar College, Solapur.
Email: *anilgholap26@gmail.com*

Abstract

Digital banking is a major revolution in the field of banking. Digital banking is a general term incorporating internet banking, telephone banking, mobile banking etc. In other words, it is a procedure of banking services and products through electronic networks such as telephone, internet, cell phone etc. Online Banking or Internet Banking or E-banking allows customers of financial transactions on a secured website worked by the institution, which can be a retail bank, virtual bank, credit union or building society. Digital banking facilitates an effective payment and accounting system thereby increasing the quickness of delivery of banking services. While Digital banking has enriched productivity and accessibility, it has also posed numerous challenges to the controllers and supervisors. There are also several opportunities that are open in Digital banking in the Indian Banking segment.

Keywords: *Digital Banking, Digital Payments, Online Banking, Cashless Banking.*

Introduction:

Digital banking is a major revolution in the field of banking. Previously banking was conducted in a very traditional method, there were no such modernizations. Digital banking has emerged as the major focus area in the "Digital Transformation" agenda of banks. Information revolution led to the development of internet, which lead to E-commerce continual by growth of E-banking. With the assistance of technology customer do the banking actions wherever in the world like ATM's Debit cards, mobile banking, internet banking and Banking portals etc. Making Digitalisation of banking does not only mean online banking, internet banking, mobile banking or paperless banking quite it is the use of new technologies to renovate the prevailing banking business model into a new banking business model. A model which will itself generate first-hand customer base, reveal newfinancial services, make sure faster and smooth services to customers with cheap operating cost, zero mistake, ease to handle and apparently, extreme security.

Objectives of Study:

1) To study the various means of digital and cashless banking transactions in India.
2) To study how digital banking have plays important role in an emerging of Indian banking sector
3) To study the challenges faced by Indian banks in the digital service scenario.

Methodology:

This paper is prepared through illustrative research, which is based on secondary data of journals, research articles, newspapers and magazines etc. After taking into account different aspects of the study a descriptive research design is adopted to make the research more accurate.

Various Means of Digital and Cashless Banking:

In India digital banking became popular recently as in early 1990s. The Central Government and Reserve Bank of Indiahave been working together to promote the digital banking in the country. Online Banking or Internet Banking or E-banking allows customers of financial transactions on a secured website worked by the institution, which can be a retail bank, virtual bank, credit union or building society. To access a financial institution " online banking facility, a customer having personal internet access must register with the organization for the service, and set up some password for client authentication.

To access online banking, the client would go to the financial institutes website, and enter the online banking service using the customer number and password Standard services covered under Digital Banking in India, the banks offer the following digital banking services.

- ✓ Automated Teller Machines
- ✓ Credit Cards
- ✓ Debit Cards
- ✓ Smart Cards
- ✓ Electronic Funds Transfer System, NEFT & RTGS
- ✓ Electronic Clearing services (ECS)
- ✓ Electronic Clearing Cards
- ✓ Cheques Truncation Payment System
- ✓ SMS Banking
- ✓ Mobile Banking,
- ✓ Telephone banking
- ✓ Internet Banking
- ✓ E- Wallets

Digital banking is a general term incorporating internet banking, telephone banking, mobile banking etc. In other words, it is a procedure of banking services and products through electronic networks such as telephone, internet, cell phone etc. The concept and scope of Digital banking is still progressing. Digital banking facilitates an effective payment and accounting system thereby increasing the quickness of delivery of banking services. While Digital banking has enriched productivity and accessibility, it has also posed numerous challenges to the controllers and supervisors. There are also several opportunities that are open in Digital banking in the Indian Banking segment.

Benefits of Digital and Cashless Banking:

1. **Convenience in Service:** digital banking is a provision which is accessible to one and all who is a bank account holder. It allows the consumers to simply access the bank's website using their username and passwords; and do the transactions even if the bank is closed.
2. **Flexibility in Service:** digital banking, with its flexible facilities like 24x7 ATMs and mobile banking is flexible to the clients. It allows the clients take out cash using their debit cards, and payment of bills.
3. **Time Saving Service:** This is the ultimate benefit to our generation as we are not able to spend a lot of time for anything. Time management is one of the extreme challenges in our busy lives. Digital Banking allowsto us to carry on banking transactions within minutes, not troubling our routine.
4. **Financial Management:**

Now online banking allows their customers to easily view their account online and they can also view some upcoming transactions so that they can better predict their cash flow and can also sign up for additional services much more easily or by the help of this they can also cancel current services if they think so.

5. **Money Saving:**

In digital banking people can do their work without any paper work so it saves money for banks, and also all transactions can be done without any paper work, that is favourable for banks and customer also.

Major Barriers and Threats of Digital and Cashless Banking:

However, the recent development of totally using the online mode to make all kinds of transactions has some weaknesses which may prove costly in the long run unless secured against from the establishment.

1. **Complex Transactions:**

There are several complex transactions which cannot be fixed out unless there is a face to face dialogue with the manager that is not possible through internet banking. Solving specific issues and complaints needs physical visit to the bank and cannot be succeeded through the internet. Online correspondence is neither clear nor pin pointed to assistance resolve numerous complex service issues. Certain services such as the notarization and bank signature guarantee cannot be accomplished online.

2. Lengthy Starting Process:

Some times because of the internet server problem and data speed issue it may be possible that start up may take time to get login to internet banking.

3. Security Issues:

We all know that digital banking comprehensively encrypted, through the developing technology, but it is very tough to find out the 'hackers' who may access any customer's online banks accounts.

4. Technical Failures:

As some times all technologies go down, like that sometimes websites of online banking also shut down. If this happens when you want to close your local bank or credit card accounts, you will get absolutely tired.

5. Upgradation in Bank Site:

Sometime many banks upgrade their online programmes or services to offer their customer more conveniences and more facilities, but it can be a reason of some problems, if they add some new features so some time people get confuse to access their online banking system and they have to enter their account information again and again. Apart from above issues digital and cashless facing few barriers and difficulties while digital payment.

- Habit to use cash
- Complexity of using Internet
- Fraud and hidden charges
- Absence of human interaction
- Less Smartphone saturation in rural area.
- Poor or low internet speed
- Afraid of privacy and security.

Nowadays most of banks have their own IT department, which not only takes care of deployment and implementation issues but is also into emerging specific and modified application for the bank. Nowadays public and private sectors bank, everyone is expanding its IT division and making massive investment to develop the division as a profit centre by itself. It is not just cost-effective but also beneficial for a bank to have a separate division that takes care of IT in total. In present era of privatization and globalization, the Indian banks are slowly looking at several alternatives to stay ahead in the rat race.

Conclusion:

It can be concluded that digital and cashless banking in India is only at its primitive stage dominated by the Indian private and foreign banks. The use of digital banking is confined to a few consumer segments. The risks associated with digital banking are many, which the banks have to model using classy systems and widespread use of technology. The legal outline as its exits requires an updating to rationalize and handle the issues related with digital banking. The functional model can be used to order perceptual variable concerning consumer behaviour so that value to the consumer can be maximized. The banks can focus on strategic consumer groups to maximize its revenues from digital banking. The experiences of the global economies recommend that banks cannot avoid the digital banking phenomenon, but to gain a competitive advantage, they must structure their business models to suit to Indian conditions.

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HUMAN RESOURCE INFORMATION SYSTEMS: AN EFFECTIVE TOOL FOR HUMAN RESOURCE FUNCTIONS

Dr. Ramchandra Vasant Mahadik
Associate Professor, Bharati Vidyapeeth (Deemed to be University), IMED, Pune

Abstract

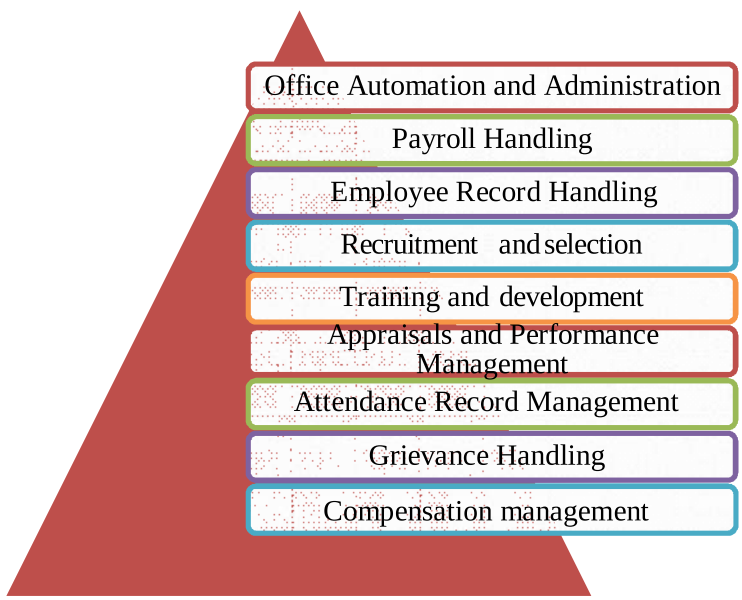
HRIS is an integrated system used to gather, store and analyze information for organization's human resources. It consists of computer applications, hardware and database necessary to collect, store, present, retrieve, present and manipulate data for human resources function. The objective of this paper is to analyze the effectiveness of HRIS for operational functions of HRM in the organization. This research paper is based on secondary data. Researcher has reviewed 17 papers for different type of organization. This paper conclude that HRIS helps to increase the effectiveness of selection process as well as help to find the training needs of employees. HRIS is contributing in employee satisfaction which will motivate the employee to stay in the organization by maintaining transparency in performance rating and promotion decision.

Keywords: *HRIS, Recruitment and selection, Training and development, Performance Management, Compensation Management*

Introduction:

Bill Gates, in his book "Business @ The Speed of Thought" opens readers' minds to a future which is enriched with information. Coining the phrase "digital nervous system", he explicates the power of information which has the capability to create more jobs for workers, more knowledge for customers, and more influence with citizens. Technology revolution has transformed business processes and ways of doing business. Almost all facets of the business function embroil technology for efficiency, speed and error-free performance. Tannenbaum (1990) defines HRIS as, "One which is used to acquire, store, manipulate, analyze, retrieve and distribute information about an organization's human resources." HRIS can be seen to be performing crucial functions. List of some such functions, which most of the HRIS solutions currently in the market, claim to be performing have been presented in the following figure.

FIGURE - HRIS FUNCTIONS



HRIS research has been found to encompass many facets including the technology aspects of employee psychology, work, organization, employee, job, behavioral and role impact. The consistencies between these HRIS contributions are such that regardless of the domain the dimensions of implementation can be joined together. This section evaluates HRIS and its impact on HR functions.

Role of HRIS::

a. HRIS in Planning the Human Resources**:**

According to Dr. Shikha N. Khera & Ms Karishma Gulati the role of HRIS in HR planning is quite evident. The HRIS helps in increasing the pace of the HR process and also can help in strategic functions of HR manager like training and development, succession planning moreover in recruitment and selection for applicant's tracking. This research was based on empirical data of 127 respondents from major IT companies in the market. The information system can easily track the unoccupied and occupied positions in an organization in an efficient way by providing accurate information of incumbents.

b. Importance of HRIS**:**

According to **YaseminBal, SerdarBozkurt & EsinErtemsir** in their survey to assess the effectiveness and use of HRIS in organizations by knowing HRIS perception and HRIS satisfaction questionnaires have been applied to HR employees and found that HRIS helps in the following process:

1. identifying potential employees, maintaining complete records on existing employees
2. creating programs to develop employees' talents' and skills
3. helping senior management to identify the manpower requirements in order to meet the organization's long term business plans and strategic goals
4. helping middle management uses human resources systems to monitor and analyze the recruitment, allocation and compensation of employees
5. helping operational management uses HR systems to track the recruitment and placement of the employees
6. also in workforce planning, staffing, compensation programs, salary forecasts, pay budgets and labour/employee relations

c. Importance of HRIS in a knowledge-based economy**:**

In a cross sectional study carried out by Shammy Shiri to identify the importance and effectiveness of HRIS in a knowledge-based economy. Data was collected from manufacturing, service and IT sectors and have included top management, managers, and executive of HR in the survey. It was found that direct significance verifies completeness of the HR function and also provides HR professionals with opportunities to enhance their contribution to the strategic direction of the firm. Shammy Shiri is of the view that, HRM (human resource management) is especially important in a knowledge-based economy, where ideas and expertise are greatly valued, and a creative and innovative workforce is necessary to meet the challenges of this new economy. It is imperative and complex process to use human capital in efficient and effective way and managing it.

d. Role of HRIS in SHRM

A study by Asafo-Adjei Agyenim Boateng tried to find out if there is any significant difference in the usage of HRIS between Small/Medium (SME) size and large size companies and its role in SHRM. Data collected from 170 companies. The following were the results of the study:

1. HR professionals not only consider HRIS usage as a support for strategic HR tasks but also perceive it as an enabling technology.
2. It indicated that large sized firms are most likely to experience considerable HRIS usage in support of strategic HR tasks.

3. Moreover, there was no significant difference in proportion to the size of a company regarding HRIS usage in support of commitment management and managing trade union relations with organizations.

e. Enhanced Business Competitiveness

Dr. Nisha Aggaral and Mona Kapoor is of the view that, in the present hyper-competitive era there is increased need of information system and technology in HRM process in any of the organization. HR and use of technology can act as a strategic weapon to enhance the business competitiveness

f. The Relationship between HRIS and HRM functionalities:

The study by Bader Yousef Obeidat informs about the relationship between HRIS & HRM functionalities more specifically, it describes the strategic integration, forecasting & planning, HR analysis, communication have no relationship with HR functionalities on the other hand, Performance development, Knowledge management and record keeping for compliance have relationship with HR functionalities.

g. Impact of Use of HRIS in public sector organization:

According to the study carried out by Nicholas Aston Beadles, Christopher M. Lowery and Kim Johns the use of HRIS has not reached to its full potential though it is valuable in helping strategic role. It leads to decreased cost and improved communication and time spent on mundane activities of the organization. It is observed that various functions of HR are being different the way they are handled so, HRIS in its present form not have had much positive impact. Moreover, according to the study, various directors believed that HRIS had potential benefits.

h. Impact of HRIS on Performance of firms:

The study by Md Shahnur Azad Chowdhury, Mohammad Yunus, Faruk Bhuiyan and Mohammad Rokibul Kabir evaluates the impact of HRIS on performance of banks in Bangladesh. . The result of this study summarized below.

1. It is found that HRIS is being used in Banks mainly for Recruitment and selection, Training and Development and Payroll. Syudy shows that 98.28% banks are using HRIS for Recruitment and selection, 82% for payroll.
2. The result of the roles of HRIS in saving time showed a mixed response.
3. HRIS has very important role to play in saving cost for record keeping.

i. Managerial Perceptions of the Impact of HRIS on Organizational Efficiency:

The study by Nikhal Aswanth Kumar and Sanjana Brijbal Parumasur evaluates the impact of HRIS on HR functions like time management, cost management, managerial satisfaction and organizational efficiency in South Africa. The sample size was 101 mangers. The results were inferred using descriptive and inferential statistical analysis.

It was found that

1. Managers have a fairly positive view of the impact of the HRIS on organizational effectiveness with the greatest degree of confidence being placed on the impact of HRIS on time management and on HR functions
2. A well implemented and managed HRIS enables readily available information to be translated into more information sharing, greater knowledge transfer and management
3. The HRIS has the potential to enhance the speed and quality of decision making and the realization of the HR strategy, thereby enhancing organizational effectiveness

j. The Impact of Human Resource Information System (HRIS) on Human Resource Management Effectiveness:

The study by Sulochana, KAB and Sajeewanie**,** identify and examine the impact of HRIS on HRM effectiveness in large scale group of companies in Sri Lankan context. The findings of this study are summarized below.

1. There is a weak positive relationship between the impact of HRIS and HRM effectiveness in the selected group of company.
2. If the utilization of HRIS is increased further, it could be used for achieving more favorable results in enhancing HRM effectiveness in the company.

Objectives:

1 To study the concept of HRIS from spectrum of HR functions.

2 To find out role of HRIS in operational functions of HRM.

Research Methodology:

This research is descriptive type of research. Researcher wants to find out scope of HRIS for operational function like

1 Recruitment and selection

2 Training and development

3 Performance Management

4 Compensation Management

This research paper is based on secondary data. Researcher has reviewed 17 papers for different type of organization talking about

1. HR functions
2. HRIS
3. Effectiveness of HRIS

The summary of theses papers are presented in the next part as discussions.

Discussion-

This chapter is divided in to four parts. These parts are nothing but four major operation functions of human resource management.

1. Recruitment and selection:

Recruitment and selection is major function of HR. It deal with supplying adequate human resources as per the need of the organization. Sometimes organization prefer to use internal source of the Recruitment like promotion and transfer. To use these resources in large organization we will require specific data about eligible employees. HRIS will help to identify suitable candidates from present employee's pool.

It will increase the effectiveness of selection process by following ways.

a. Only skilled and committed performance will go for selection round.
b. Chances of getting right candidate for the post will be increased.
c. Data updation in HRIS will help organization to finalize succession plan.

2. Training and development:

Training and development is an important tool for building organization for tomorrow. Training and development process will be more effective by using data from HRIS. HRIS keeps data of employees in terms of education qualification, skills present, training programs attended and performance of the individuals. This will help in identifying training needs of each employees.

HRIS helps in following ways in the function of designing training programs.

a. Identifying training topics.
b. Selection of trainer.
c. Training evaluation.

3. Performance Management:

Performance Management is nothing but setting the target and evaluating the performance of an employee to give ratings. HRIS helps in finalizing the standards for employee, in another wards, it helps in goal setting.

Through HRIS we can design performance appraisal forms and mail to employees. Employee will send filled forms which will automatically get segregated as per organizational requirement.

HRIS will increase effectiveness of performance management department by following ways.

a. Accurate finalization of performance standards.

b. Measuring the performance of employees.
c. Accuracy in employee performance rating.
d. Maintaining data about Employees performance and ratings.

4. Compensation Management

Getting a good pay from organization is a common dream of employee who are giving their best performance not paying properly will create dissatisfaction among the employees which may lead in decreasing the retention rate. Data in HRIS will help in finalizing salary package for employees which will safeguard interest of organization as well as employee.

Conclusion:

HRIS is a boon for organization for carrying out different HR functions like Recruitment and selection, Training and development, Performance Management and Compensation Management. Data from HRIS helps to reduce the chance of errors in decision making for an organization. Decisions based on HRIS will help organization to bring more effectiveness in HR functions. It will save time and cost of HR department in decision making related to issues like transfer, promotion, Hiring and training etc. These decisions related to employee will have impact on employee moral. Transparency created in decision making will motivate employee to give in their best for the organization. Thus HRIS is contributing in employee satisfaction which will motivate the employee to stay in the organization.

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A STUDY OF INNOVATION CHALLENGES AND ITS EXTENT IN INDIAN SMALL AND MEDIUM SCALE MANUFACTURING ENTERPRISES

Dr. Pravin Mane
Assistant Professor, Bharati Vidyapeeth (Deemed to be) University Institute of Management and Entrepreneurship Development Pune, India

Abstract

Small and medium scale enterprises are backbone of Indian economy. India has ranked second in terms of number of small and medium scale enterprises. It is crucial that these firms innovate as there is global competition. Innovation is key factor for facing global competition. Indian Small and Medium scale manufacturing enterprises are facing different challenges in implementing innovation. This study has tried to find out those challenges of innovation and ranked them based on degree of its intensity.

Keywords: *Innovation, Bureaucracy, Execution Constraints, Financial Resources, Knowledge, Company Culture, Satisfaction*

Introduction:

In view of fast changing technologies, growing competition, changing labour market demography and complexities of the market forces, it has become vital for small and medium scale industries to remain constantly innovative. On the other hand these companies tend to continue functioning in the conventional manner. As the SME sector in India, majorly consists of manufacturing industries, the economy depends on the performance and sustainability of these industries. This sector plays a lead role by contributing to the 45% of the manufacturing sector, nearly 40% in Indian exports which leads to the high economic growth. It also provides the huge employment opportunities. Various reports provide the facts that Indian SMEs are employing 40% of its workforce. In the context of global competition, it becomes essential for the SME firms to build competitive advantage to face the competition especially from the firms operating in other Asian countries who are cost effective and those from European nations competing on value and high technology based product.

Though Indian SMEs have moved from manufacture of goods that are basic and simple to goods that are sophisticated, the need for keeping up pace to global developments and improving productivity is highly felt.

Among the various factors which determine the growth and development of nay organization, major and the most important factors is Innovation. SMEs are facing different challenges in implementing the innovation practices which limits the growth of an organization. What are those challenges?

In the manufacturing sector, research and development starts with the invention of new technology for the development of new and better processes and products. After liberalization, the manufacturing sector in Indian economy has witnessed the increase in challenges and opportunities to the firms and business organizations. Being a dynamic, flexible and innovative sector, there has been consistent rise and growth in the investments in this sector. It has also created huge employment opportunities along with the production, understanding of markets, and management development in terms of abilities to manage the business in the unstable environment. Also the operational capability has seen set high standards of performance.

This sector helps to build the conventional and futuristic knowledge and expertise by promoting regional and interpersonal equalization. This sector has great competitive advantage and so the tendency to grow to large scale is high. It is also less capital intensive and more labor intensive sector and as it has gained high competitive standards globally, it reduces the threat of loosening of trade protection policies.

The exposure of Indian SMEs to a competitive landscape both at the domestic and global front enables greater access to markets that are geographically spread and strong collaborative linkages with large scale organizations. This competition, co-operation and interaction between Small and Medium Scale Enterprises and larger firms promotes the collective efficiency and technical up gradation to produce the goods as per the demand and needs of the customer. This liberalized economic atmosphere forces them to produce high quality goods and services, diversified product portfolio, utilization of technology on a continuous basis and efficient management systems. The focus on above factors has been crucial as these were hitherto neglected in the earlier decades. This economic liberalization has provided growth opportunities to urban areas but areas that are remote especially in states that are still facing tall challenges to development and thus are trapped in vicious circles of poverty.

Taking into consideration the strategic role played by Small and Medium Scale Manufacturing Enterprises, it has become vital to address challenges faced by Small and Medium Scale manufacturing Enterprises in innovation.

Challenges to innovation:

i. Bureaucracy: Boston consulting group, United States of America and European studies found policies and procedures that suppresses innovation and creativity in an organization. More policies and procedures strangle the creativity in organization. Developing simplified procedures and policies which will motivate and empower employees for creativity is the major challenge in front of management.

ii. Execution Constraints: Innovation starts with the generation of an idea but the success of it depends upon its execution and commercialization. Execution constraints like organization structures, authority and responsibility system, willingness and attitude of employees etc. restrict the implementation of an idea.

iii. Lack of Financial Resources: Innovation process involves risk and uncertainty of results and developing various prototypes needs lot of investment. Organization focusing on day to day business delivery and financing for the same is major challenge.

iv. Lack of Experience / Knowledge of the Personnel: Generating commercially feasible ideas, implementation of new project and commercialization of innovation requires experienced workforce. Small and medium scale enterprises face challenge of shortage of such competent personnel.

v. Company Culture: Study findings show that major determinant of innovative idea generation is organizational culture. In the supportive organizational culture employees think creatively and take risk of innovative idea generation. Major challenge in front of small and medium scale manufacturing enterprises is developing atmosphere of creative thinking and supportive culture.

vi. Lack of Suitable Infrastructure: Idea development and commercialization requires various types of infrastructure like labs, technology, tools etc. Providing such affordable infrastructure for small and medium scale enterprises is a major challenge.

vii. Satisfaction: Innovative idea comes in a mind of satisfied employees. Creativity, idea generation, execution of innovation practices need satisfaction. Satisfied employees try to overcome challenges of innovation like execution constraints, bureaucracy, infrastructure, financial resources etc.

Research Methodology:

To study the challenges of innovation in SME's intensity, of challenges primary data is collected. Non- Probability Purposive sampling method was considered suitable to the study. Selected enterprises were sent a brief note and questionnaire on innovation challenges.

Analysis:

Purpose of study is to find if there is any difference in the degree of challenges perceived by respondents across different challenging factors presented to them.

Variables & Measurement: respondents were presented with seven innovation related challenges. Each challenge was measured on five point scale 1 being minor challenge and 5 being major challenge of innovation.

Statistical Test: Friedman Chi-square Test

Ho: There is no difference in degree of challenges perceived by respondents across different challenging factors presented to them.

H1: There is significant difference in degree of challenges perceived by respondents across different challenging factors presented to them.

Table: 4.2.8 (a) Test Statistics	
N	60
Chi-Square	12.104
Df	6
Asymp. Sig.	.060

Chi-Square $\chi^2(6)=12.10$ P value=0.06 N=60

Conclusion: Since P value is more than 0.05 but less than 0.1 hence the test is partially significant, the null hypothesis is rejected. Hence it is concluded that there is a significant difference in degree of challenges perceived by respondents across different challenging factors presented to them.

In order to find out where difference lies we referred to ranks table.

Table: 4.2.8(a) Ranks Table of Challenges to Innovation	
Bureaucracy	4.02
Execution Constraints	4.28
Lack of Financial Resources	4.34
Lack of Experience / Knowledge of the Personnel	3.77
Company Culture	3.68
Lack of Suitable Infrastructure	3.58
lack of satisfaction	4.33

From the rank table it can be seen that lack of financial resources has mean rank of 4.34, lack of satisfaction 4.33, execution constraints 4.28, bureaucracy 4.02, lack of experience/knowledge of the personnel 3.77, company culture3.68, and lack of suitable infrastructure 3.58.

Conclusion: Lack of financial resources, lack of satisfaction, execution constraints are the top three challenges to innovation.

Suggestions:

The innovation practices of an organization depend upon several variables. Originations face several challenges cut across domains and functions while adhering to innovation in processes, systems, operations and products.

Significant variables with reference to challenges are:

- Financial resources, which the responses show lack of
- Execution constraints
- Lack of satisfaction

Innovation stems out of budgetary allocation. Upon further investigation it was observed that though funds were available, allocation of funds were hurdles due to other immediate needs. It is suggested that though innovation needs budgetary allocation, proper planning about investments in innovation practices should be given prime importance. The organizations, in scenarios such as low budgetary allocations should not stifle the mindset towards innovation and may work towards making small improvements in processes and activities of the organization.

The top management needs to focus on improving the efficiency in the innovation practices as not all innovations may necessarily result in high impact makeovers. This results in providing a positive motivated environment for employees to make meaningful contributions and inculcate the sense of ownership of the particular domain, process / activity of the business.

Constraints of execution of processes may hamper innovation mindset. Despite providing a supportive working environment, the organizations may not identify its own capabilities due to this constraint. The researcher suggests an internal audit so as to weed out difficulties of execution of innovative ideas that may be integrated into various functions / activities such as input, knowledge management, management of projects, organizational structures, marketing, human resource management etc.

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PROGRESS IN RURAL INFRASTRUCTURE

Dr. Sharvari R. Kulkarni

Rajarshi Chhatrapati Shahu College, Kolhapur.

Abstract:

Adequate and accessible rural infrastructure not only enriches the quality of life, but also raises the efficiency in transportation and lowers down the production cost and directly supports agricultural activities and rural livelihood. Economics of rural well-being rests on advancement of infrastructure especially on the socio-economic infrastructure which brings qualitative changes in the life of the people. The concept of infrastructure is quite pervasive which embraces economic, social and institutional infrastructures. This paper focuses on facilities in infrastructure in rural areas. The progress of rural infrastructure is the key to rural development.

Key words: *PMAY-G, PMGSY*

Introduction:

In today's worlds, Gandhiji's words that India's survival depends on the well-being of its villages seem even more pertinent. About seventy percent of India's population live in the countryside. This makes rural India a focal point for issues of national concern. Accordingly, the government is keeping the growth and development of rural India at the centre stage of its policies. This was apparent in the budget 2018-19 in which several measures to boost agricultural production and the rural economy have been announced.

Inclusive growth is the need of the hour and it ensures economic, social and political equality among all the people of a country. Inclusion growth in itself does not have automatic mechanisms to reach the deprived and helpless section of the society, rather it is the result of focused course of actions of the government. The demographic profile and societal essentials of inclusive growth is skewed towards rural development. The present paper is based on rural infrastructure and it is included in Rural Housing and Rural Roads. This paper emphasizes on agricultural credit to contribution create employment in rural area.

Importance of Study:

The concept of infrastructure is quite pervasive which embraces economic, social and institutional infrastructures. Adequate and accessible rural infrastructure not only enriches the quality of life, but also raises the efficiency in transportation and lowers down the production cost and directly supports agricultural activities and rural livelihood. Better infrastructure has positive impact on economic development. The progress of rural infrastructure is the key to rural development. Economics of rural well-being rests on advancement of infrastructure especially on the socio-economic infrastructure which brings qualitative changes in the life of the people. It further amplifies the life of 69 percent of our Indian rural population. Considering the above fact, the present government has given enough importance to rural infrastructure development. This paper focuses on facilities in infrastructure in rural areas.

Objectives of the Study:

The objective of the research paper is as follow:

1) To know the Progress of Pradhan Mantri Awaas Yojana - Gramin
2) To Understand the Progress of Pradhan Mantri Gram Sadak Yojana
3) To Review the Agricultural Credit

Research Methodology:

The present paper is based on mainly Secondary data. The data has been collected through Magazines, Journals Various Books, and Internet etc.

Rural Housing: Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)

PMAY-G was launched by the present government as a flagship rural housing scheme which is much wider in its scope and coverage. It targets to provide a pucca house with in built basic amenities to all the houseless households and households living in kutcha and dilapidated house. The minimum size of the house has been increased to 25 Sq.mt.(from 20 sq.mt.) with a hygienic cooking space. Its motto is to provide "House for All" in the rural areas to 1 crore rural households, within a period of three years 2016-19.Government has a made dedicated effort to make 51 lakhs houses in 2017-18 and also in 2018-19 to achieve the target of 1 crore houses.

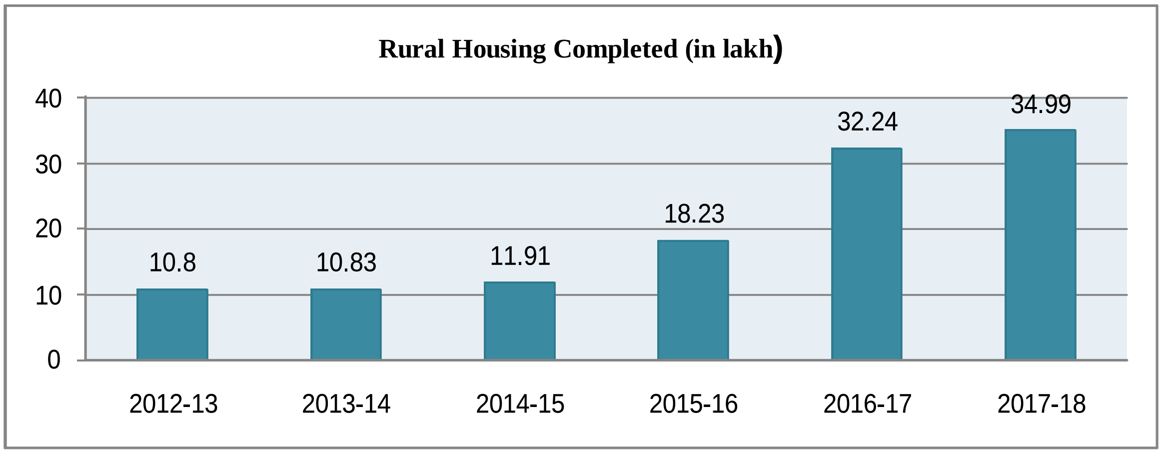

Figure 1

Source: *Kurukshetra July 2018 Page No.24*

Rural Roads: Pradhan Mantri Gram Sadak Yojana (PMGSY)

Roads are primary to any development agenda. Rural roads connectivity has been taken care under the Pradhan Mantri Gram Sadak Yojana for which Rs. 19,000 crores is allocated in the current budget like the previous year. This is high of all time and quite huge in comparison with 2012-13 Rs.8.885 crores and Rs. 9805 crores in 2013-14.This will facilitate village interconnectivity and with urban counterparts as well and hope to foster business and trade among villages and cities and thereby able to contribute to the standards of living of the rural people. Under this scheme habitations need to be connected with agricultural and rural markets, schools, colleges and hospitals to enhance the quality of life in rural areas. Based on the data on completed rural roads under PMGSY, it is found that the prograss is noteworthy and 82% numbers of habitations are well connected. Besides Ministry has approved 18,364 kms for upgradation of roads which is 36.73% of the target under PMGSY-II during 2013-14 to 31 December 2017.

Table No.1: PMGSY-Road Length in kms and Number of Connected Habitations

Fiscal Year	Target Length	Completed Length	Connected Habitations
2010-11	34,090	46,784	8,360
2011-12	30,566	31,615	7,666
2012-13	30,000	27,802	9,413
2013-14	26,950	27,330	9,515
2014-15	21,775	38,057	11,121
2015-16	33,649	35,155	9,953

2016-17	48,812	47,447	11,742
2017-18	51,000	28,844	7,082

Source*: Kurukshetra July 2018 Page No.24*

Agricultural Credit:

Agriculture plays a vital role in India's economy. Nearly 55 per cent of the population is engaged in agriculture and allied activities contributing 17.4 per cent to the country's Gross value added. Contribution of agricultural to rural employment and rural livelihood itself signifies its national importance agricultural development is imperative for rural development which can be achieved through sustained credit support facility. The provision of agricultural credit has increased from Rs. 3, 75,000 crores (2010-11) to Rs. 11, 00,000 crores (2018-19) considering the significance of agricultural in contributing in rural employment, farmers well-being and specially support farmers doubling their income. The growing agricultural credit reflects the endeavour of the present government to uplift the rural economy.

Findings:

Pradhan Mantri Awaas Yojana- Gramin scheme aims to provide 'House to All' in the rural areas to 1 crore rural households, within a period of three years -2016-19. Against the target of 51 lakh houses in 2017-18, a total of

lakh houses have already been completed. The Government is making all out efforts to achieve the target of one crore PMAY (G) houses by 2019. Pradhan Mantri Gram Sadak Yojana (PMGSY) aims to provide all weather road connectivity to unconnected habitations as a poverty reduction strategy. Based on the data on completed rural roads under PMGSY, it is found that the progress of noteworthy and 82% eligible habitations are well connected. The Government's rural focus bodes well for the overall growth of the country's economy. The agricultural centric rural development is the key to transforming rural lives.

Conclusion:

The intent and endeavour of the government its reflected through current budget provisioning to create employment of 321 crore person days, lakh kms of rural roads, 51 lakh of new rural houses. Planning is fine but it needs to be property implemented within the resource constraints to get the desired outcome. Nevertheless, seeing the success story of the present government, we look forward to have more such schemes and positive outcome through effective leadership, good governance, close monitoring clear but accountability and timely execution with apt follow up of the various schemes of rural infrastructure development in India.

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INTERNET OF THINGS (IoT)- A BOON TO ORGANIZATIONS AND EMPLOYEES

Dr. Sachin Ayarekar
Assistant Professor, BVDU IMED, Pune
Dr. Pramod Pawar
Associate Professor, BVDU, IMED, Pune

Abstract :

Internet of Things is nothing but more things or objects can be connected to internet than citizens. IOT is becoming rapidly popular in industry. As per projection internet connected things by 2020 will reach up to 20 billion. The objective of this paper is to find out benefits of IOT for personal and professional life of an employee. This paper is based on secondary data. Employees using IOT will found areas of improvement and will work on it with peace of mind because IOT will enable them to control things back at home. It is also helping organization for improving the utilization of resources as well as security.

Keywords: *IoT, Employee Effectiveness, Organizational effectiveness, sustainable development.*

Introduction :

Multiple technologies analytics commodity censers machine learning and embedded systems provided the necessary platform for the birth of Internet of Things. Traditional fields of embedded systems, wireless censor network , automation and other factors contributed for the revolution of Internet of Things. This concept was first coined in 1982 with modified coke wending machine. This appliance became the first internet connected machine at Carnegie Mellon University. This new version wending machine were reporting two important things.

1) It report about available inventory inside the machine.
2) It also reports about status of cold drink. (cold or not).

Mark Weiser (1991) explained about the computer of 21st century. He also talked about UbiComp and PerComp generating the contemporary version of the Internet of Things. Small packets of data to a huge set of nodes can used to control home appliances to factory functioning by integration and automation. Companies like Microsoft proposed different solutions for using IOT in day to day life.

Kary Framling (2002) stressed upon the need of upgraded information system infrastructure. As per this research information system infrastructure will allow the users to use smart and connected objects. Internet of Things is nothing but more things or objects can be connected to internet than citizens. As per report by CISCO system birth year of IOT is between 2008 and 2009.

IOT will help to connect home appliances as well as industrial applications.

1) Gas Gizzers
2) Television
3) Refrizrators
4) Gas Switch
5) Electric Bulb / Tubes
6) Door Lock
7) Machines
8) Tools
9) Data security

IOT is becoming rapidly popular in industry Mark Hung (2017) explained about IOT and its usefulness. With the help of IOT not only things like computers, Smart phones but also Jet Engines, Wending machines, Car can get in to Internet connected things. As per his projection internet connected things by 2020 will reach up to 20 billions. These internet connected things may be divided in to two categories.

1) General purpose device
2) Dedicated function objects

IOT will transform many organization in to digital business which will bring many new business models. This will lead to increase the revenue of the organization by reducing the wastage and increasing the effectiveness of operational functions. It will also improved the efficiency of employees as well as customer engagement. Use of IOT in organization will lead for sustainable development of the organization.

Karan Rose, Scott Eldridge, Lyman Chapin (2015) discussed five main issues repeated to IOT. They are as follows

1) Security
2) Privacy
3) Interoperability
4) Legal
5) Emerging economies and development.

As per these authors the above said five issues will be very crucial while using internet of things by employees, organization and normal citizens.

Marus P. Zillman (2018) has provided the list of Institutions bring research on IOT which will be very useful for the readers, student researchers and organizations.

IOT for employees are very useful. Employees coming to organization and going back again to home on day to day basis is becoming tough day by day because of problems like traffic connection. It is becoming a situation like war to reach workplace in schedule time as well as to reach back home as per family needs. Because of this transit period employees may forget to shut down or close down few home appliances as well as workplace equipments. This is a very mentally disturbing situation for employees which may affect the health of the employees as well as concentration level of the employees. The consequences of these mistakes will be huge form the family as well as organizational point of view.

Objectives:

1) To understand the concept of IOT.
2) To find out benefits of IOT for personal and professional life of an employee

Research Methodology :

This research is descriptive in type by which researchers want to understand the mechanism of IOT as well as its benefits for employees and organization. This paper is based upon secondary data. Researchers have reviewed 15 research papers and 02 Websites to collect the information about

1) IOT (Internet of Things)
2) Advantages for employees because of IOT
3) Advantages to Organization by IOT.

The analytical summery is given in next part of research paper which is done by using method of critical and creative literature review as discussions.

Discussion:

This part of the research paper will through light on benefits of IOT for employees as well as organization.

1) **Improved Efficiency of employees :**
   IOT will help employees to improve their efficiency in the organization by reducing the wastage in terms of utilization of sources and time. To explain this we will take an example of tube lights used at workplace. An employee after completion of the work will leave the work place in hurry and forget to switch off the tube light. Without IOT it is not possible for the employee to switch off the tube from remote place. It is a wastage from the organizational point of view. With the help of IOT employee can switch off tube which will save electricity.

   In case of efficiency operating a machine or equipment by using IOT will give constants alerts about the status of the process which machine or equipments is caring out. This will enable the employee to plan his/ her next course of action which will lead to more productivity.

2) **Improve mental stability of employees:** When employees are leaving their homes to join the work place some times they forget to switch off the gizers, Freeze, Television and gas connections. When they get remember about the fact that they have not switch off gizzer or gas they become inpatient and restless. Instead of concentrating on their job they try to use different sources to shut down the gizzer or gas button. This type of situations will increase the stress level of the employees which will mentally disturb them.

   IOT will enable them to control the home appliances from work place also which will help them to remain calm and cool even though they forget to switch off home appliances.

3) **Contribution in building organization culture :**

   IOT will facilitate employees for avoiding mistakes as well as wastage while working in the organization. This will create ample opportunities for transforming employees to next level in terms of knowledge, skills and competences.

   Reduce in mistakes and wastage will improve the confidence level of the employees and they will become ready to accept the new challenges. This will develop work culture in the organization which are quality conscious.

4) **Contribution in sustainable development**

   Organizations are continuously working on research and development to stay ahead in this competitive world. Many type of secret data is available with crucial employees. IOT put security check of transferring the data to competitors hand. IOT works as silent observer in case of many organizational functions which will help to identify the areas of improvement and guides in conducting the activities / functions effectively. This will contribute in sustainable development of organization.

Conclusion :

IOT is the need of the hour from the point of employees as well as organization. Employees using IOT will found areas of improvement and will work on it with peace of mind because IOT will enable them to control things back at home. IOT is very useful for organization also. It will help organization in case of reducing the wastage, improving the effectiveness, security and sustainable development. IOT is now becoming an integral part of every function which human beings and organizations are caring out.

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STUDY OF ROLE OF MOTIVATIONAL STRATEGIES ON PERFORMANCE OF HUMAN RESOURCE EMPLOYEES IN HOSPITALS

Dr. Sonali Prasad Dharmadhikari

Associate Professor, Bharati Vidyapeeth Deemed to be University, Institute of Management and Entrepreneurship Development (IMED), Pune, India

Mastooreh Bampoori

Research Scholar, Bharati Vidyapeeth Deemed to be University, Institute of Management and Entrepreneurship Development (IMED), Pune, India

Abstract

Managers regularly satisfy their projects objectives through assistance by employed workers. Hence, administrators need profoundly proficient and beneficial staff individuals. Likewise, keeping in mind the end goal to do better, representatives require information as well as tools which are needed for the tasks along with an understanding so as to perform the delegated tasks at will. Hence motivation is highly related to action and awareness of consideration of motivation un-wraps the secret to accomplishment of any establishment. However, understanding of motivation should not constrain to theory alone. Managers need to have applicable ways to make conceptual ideals work in order to apply them to practice. This specifically is related to divisions where the latest fiscal disaster put governments in a seriously impaired circumstance. Therefore, administrators must propel their representatives to work at the highest level of efficiency with competence so as to get "more for less". All associations manage proposed activities for accomplishment of the objectives with the best utilization of human resources. With regard to that, careful considerations need to be made in order to motivate people using incentives, bonuses, and leadership roles of the project or organization. The objective is to create motivational procedures and a workplace which would assist people with presenting their outcomes as per desired expectation.. The research is based on Primary data and secondary data. The purpose of this study is to investigate the motivational practices on HR employees based on hospitals.

Key words: *Motivation, Human Resource Employees, Health Care Systems*

1. Introduction

: Background of the Study

To improve the efficiency and effectiveness of employees, organizations adopt HRM consisting of various plans, procedures and arrangements. This entails most things right from appointing and choosing the method influencing the way personnel is looked after. Boxall and Purcell (2011) conceptualized execution as an element of openings for work, (for example, information, capacities, and aptitudes that specialists require for the acknowledgment of their obligations), inspiration (benefits that employees look for their inspiration) and organization of work (how work and organizations are organized that empower representatives perform better). An organization is an entity of people, and the process of recruitment, skill development, promotion and motivation of the workforce is of very high importance for an organization. Modern management theory defines HRM in terms of industrial/employee relations and personnel/staff (Christine & Ronan, 2013).

HRM is also vital for interrelations of the organization and helping individuals integrate so that they can achieve organizational goals. Hence, a personnel manager should plan, organize, direct and control the performance of these operational functions.

Scott et al. (1977)[24]focused on staff doing important management operations while defining HRM. Motivational theory and HRM investigate the factors influencing people. Motivated people consciously work towards something they appreciate and make decisions accordingly. Individuals are all different and hence differ in what they appreciate. An employee can be motivated through financial incentive, job threat and aligning his personal achievements with organizational goals. Since everyone has individualistic talents, one also requires an individual purpose in order to complete distinct organizational tasks. When motivation is investigated, one needs to identify the needs (perceived lack) of an individual. This perceived deprivation can be social, psychological or physiological in nature.

Health sector performance is dependent on motivated and retained health workers (Peters, Chakraborty, & al, 2010)[20], and a motivated employee will probably apply his insight to the genuine health care delivery (Prytherch & al, 2013)[21]. Job motivation can be observed, when an employee is ready to exert a continuous effort for achieving goals of an organization (Mathauer & Imhoff, 2006)[16].

In developing countries, issues like personal safety, motivation, poor working conditions and equipment can hamper the productivity of HR for health (Luoma, 2006)[15]&(Mutale & al, 2013)[18].

: Statement of the Problem

Motivated workers are more productive and hence more profitable employees. When people are not motivated, they start to be less creative and non-productive for an organization. It is becoming vital to employ motivated people. Hence, before understanding employee motivation, one has to investigate what motivates an individual. Motivation can be induced through recognition, popularity, money, success, career development, learning, status, health and balance. For creating a winning organization worker can be motivated to become successful themselves. The ideal way to build a successful company is to motivate your workers to be successful themselves. For developing and enhancing their skills employees can be offered incentives. It is vital for an employee to feel important and to be a valued member of the team. Workers become more productive and motivated if the environment is positive.. It is for this reason that the present study is attempted and undertaken in this area.

: Significance of the Study

Workers are important when it comes to the efficiency of health care delivery systems. So, this has a concurrent outcome to the industries progress. The following research demonstrates insights and aims to provide for a substantial and useful involvement in the health sector since it focuses on the vitality of employee motivation in hospitals. It is of great importance for a health organization to focus on first their own workers considering how they feel and what is required to motivate their moral so that they can be trusted to look after the needs of the patients, in this case patients.

: Objectives of the Study

It is important to see the effect that planning as well as action has on the performance of their workers. If the performance standards that have to do with quality, quantity, price and way of attitude changed or are still the same. So, it is important to conduct performance appraisal that everyone takes place in order to create smooth working conditions for the organization.The objectives of present research are:

- To identity and analyze factors affecting human resource employees' motivation and incentive in hospitals.

2: Review of literature

2.1: Motivation

Motivation gets its meaning at that point of how much an individual is encouraged or stimulated to perform (Rainey, 1993). Dictionaries explain that motivation is in fact the goad to action (Mitchell, 1982)[17], however whereas researchers state that these are series of psychological progressions that lead to arousal, direction and persistence of behaviour of an individual for achieving an objective (Robbins & Judge, 2008). Three motivation pillars have been highlighted in previous definition, i.e. arousal, which is related to the initiative or ambition which kindles behaviour (Greenberg & Baron, 2003).Then "direction", which relates to behavior put forth and if it is parallel with the establishments needs and goals (Robbins &

Judge, 2008). The third– persistence – it is related to sustenance of behavior. However, this aspect that does not have as much importance given as persistence is also describable as the reaffirmation to the processes of initial arousal and direction (Mitchell, 1982)[17].

Moreover, stated in the definition it describes motivation as an individual occurrence. Each person is remarkably one of a kind and has distinctive necessities, desires, values, history, mentalities and objectives. Consequently, an administrator can't accept that what motivates him/her will likewise motivate the other worker. What's more, what propels one worker may not really rouse another. Additionally, motivation relates to assurance, self-decision, determination, expectation, and intention. Motivation is highly influenced by an employee, so he/she effectively picks if place force and exertion and make an active move (Mitchell, 1982).

2.2: Motivation Process

Three motivation components are as follows (Snezana Miljkovic, 2007)[26]:

• What a person is trying to do (Direction of an action)

• How much effort a person is putting (Effort)

• How long a person is putting effort (Persistence)

The motivation influence individuals to go through with a preferred direction keeping in mind the end goal to accomplish wanted outcomes. Motivating oneself alludes to defining of wanted objective and attempting to achieve the goal.

2. The Factorsthat Influence the Motivation of Human Resources

A few of the factors need an explanation whereas others are self-explanatory (Yair Re'em, 2010):

Recognition vs. Feedback –

This acknowledgement manages immaterial motivators, for example, the show of gratefulness as a gesture of congratulations, positive word, or commendations such as trophies, plaques and letters of appreciation. Acknowledgment always has a good implication and it recognizes and greets great conduct or activities, Feedback, however can take care of bad execution and it's more organized in nature than acknowledgment.

Training, Development and Growth –

The trainings can promote motivation as per few motivation hypotheses. Some suggest that giving profession viewpoints is helpful. The reason behind these suggestions might be different; however it is mainly established in an individual's need to development.

Relatedness/Commitment –

The following support belongingness sentiments that cause representatives to embrace activities for the group without individual profit. Van Wart (2008) calls this factor "inspiring".

Participation vs. Responsibility/Autonomy – Participation includes counseling of individuals to business associated issues, permitting new representatives for effective participation of directors' basic leadership process and decision making. To differentiate, responsibility/autonomy alludes to opportunity that administrator's delegate to their subordinates during the time spent doing their undertakings. This is what administrators characterize what is to be done and endow capacity to specialists to think and present their original operations design.

Achievement, Goal-setting and Challenge – Various hypotheses confirm the significance of the feeling of accomplishment along with success can be seen as a motivator, some focus on competitive challenges at work environments along with advantages with objectives. My view is aligned with that of three components are interdependent in a causal association – objective setting fills in as a way for making the job challenging, thus, advances sentiments of accomplishment upon achievement of the assignment. Henceforth, they are out in the same group.

Work Environment vs. Fairness vs. Interpersonal Relationships –

Researchers consider work conditions as worker's whole surrounding in the work environment, social connections, which has to do with the ambiance in the association, e.g. individual kinships; and reasonableness, which referes to the way processes are handled in the work environment, i.e. dealing with individuals and management of authoritative standards of conduct.

3. Intrinsic Motivation for Human Resource Employees to Improve Performance

Amabile (1993)[2] states that; employees can be intrinsically as well as extrinsically spurred. She contends there are employments which are solely extrinsic roused, anyway only intrinsically propelled occupations are rare. Deci (1972) states that workers can be spurred to perform well through the activity itself and can increase extraordinary fulfillment from a decent performance.

The five employment attributes, as proposed by Hackman and Oldham (1976), Brass (1981),Griffin et al. (1981), and so on, are “intrinsic motivators”. They are conceptualized along these lines since, e.g. as per Herzberg's (1959) hypothesis, just intrinsic components can cause an expansion in inspiration (extrinsic elements can't prompt inspiration as indicated by Herzberg; they can basically purpose de-inspiration when nonexistent at the activity). This announcement is likewise made by Deci (1972); as indicated by him there are two imperative parts to inspiring employees intrinsically. The first includes making intriguing assignments. Furthermore, the second one gives employees the opportunity to have something to do with choices concerning them, likewise known by the term self-sufficiency. Amabile (1993) adds to this discussion by belligerence that employees feel competent on the off chance that they get input demonstrating that there is advance in their occupations, or proposes conceivable outcomes for development. Anyway as Deci (1972) and Amabile (1993) contend, the level of the employee's work should coordinate his/her ability and intrinsic inspiration can't persevere through except if the undertaking is energizing somewhat. An energizing assignment originates from aptitude assortment, errand character and undertaking essentialness (Deci, 1972). Thus Deci (1972) alludes to the five occupation qualities a specific employment ought to have with the goal that it gives high intrinsic inspiration prompting better performance.

4. Extrinsic Motivation forHuman Resource Employees to Improve Performance

Amabile (1993) states that occupations exist, that are only extrinsically spurred. In any case, when taking Herzberg's (1959) Two-Factor hypothesis into record, one contends that extrinsic components (or cleanliness factors) can't prompt inspiration or fulfillment, so there is probability that those components are not causing superior performances (Brass, 1981).Hackman and Oldham (1976) contend that a bring up in extrinsic elements won't cause an expansion in performance. In any case, it is likely that there are some extrinsic variables which will (in blend with intrinsic components) prompt higher performances (Ansar et al, 1997). Extrinsic motivators aren't a “consistently intrinsic piece of the work”, as Amabile (1993) portrays. She expresses that they serve to control the performance of the work. Precedents are: guaranteed rewards, acclaims, basic criticism, due dates, observation and particulars on how the function should be finished. A case of an only extrinsic assignment is leading formal performance audits of workers; this is an undertaking which scarcely includes intrinsic inspiration. In Seligman's (2002) hypothesis, "a person that is extrinsically roused can be portrayed as a worker who views his work introduction as an occupation; that sort of employee plays out his activity basically for the money related reward toward the month's end.

Compensation is an altogether investigated outer spark. Since it is an extrinsic factor, it isn't seen as spurring in the working environment (Herzberg, 1959).Ansar, Cantor and Sparks (1997) came about in considerable proof that higher wages straightforwardly affect on occupation performance.

5. Motivational Strategies for Health Care Sector

The inspiration of employees relies upon an assortment of elements; the ones that impact health worker inspiration develop at an individual level, the prompt authoritative level and the natural level (Bennett & Franco, 1999). One can interpret motivational strategies in terms of any of these socio economical levels depending on the case itself.

Pedersen (2013)[19] argues that motivation is related to the tasks that employees perform as well as institutional activities and responsibilities, encouragement, which try to protect the interests, decrease circulation and raise job satisfaction.

Summarizing these factors, which influence motivation of employees and are identified by different scholars These five groups of factors are material, recognition, self-expression, social and security factors (Jurgita Raudeliūnienė & Ieva Meidutė, 2014)[14].

Aligning employees and system objectives is challenging. The goal is to have happy employees that are persuaded to work harder (Hicks & Adams, 2001). Proof for this is constrained, yet monetary and non-money related improvements are commonly strengthening and modify the impression of the health framework making objectives all the more clear and far reaching which makes motivating forces all the more great (Appiah Daniel, 2011).

The existence or rules at a workplace is necessary, but they should also be assisting in increasing employee performance and for having the structure needed for efficient working. The institution should encourage positive behaviour and increase affectivity as well as positivity of employees.

6. Findings

- Motivation additionally decreases stress and increases enjoyment which both leads to a better physical and mental health.
- Furthermore, motivated employees are more loyal and respectful to their organizations and show less insubordination and grievance.
- There is also a link between motivation and increased creativity, innovation, and better responsiveness to customers, thus indirectly contributing to the long-term success of the organization.
- Motivation not only increases performance, but in turn causes a reduction in work accidents, reducing the rates of ethical problems, less employee turnover and reduces the levels of absenteeism.
- There is increase in individual job productivity.
- Enhancement in job satisfaction Employee.
- Lowering of employees’ Psychological problems
- Increase in job involvement of employees.
- Development of employees’ commitment and loyalty.
- Based in the production greater salaries are received by employees.
- Job quantity and quality increases.

7. Conclusion

There is no consensus or common approach among the scholars when it comes to assessing what influences workers motivation and ability. Motivation translates into productivity and is hence of eminent importance for all kind of employees leading to higher morale and loyalty, which will further improve patient care. Therefore, management needs to insure the improvement of motivation among the workforce. Managers can also contribute by giving external rewards (monetary etc.) which helps individuals to be intrinsically motivated as well. This will add to the institutions performance and success.Intrinsic training, transparency and setting goals the employees on the basis of their performance is carried out. Staff recognition is an exceedingly powerful and demonstrated system for enhancing employee commitment. A very much actualized staff appreciation program has the ability to affect numerous parts of business from good, to productivity, commitment and even retention.The focus is given on creating an inspiring work environment. It enhances positive behaviour of employees towards attainment of goals. It also creates energy, ability to concentrate and overall sense of wellbeing.

8. Suggestion and Recommendation for Hospitals

- Match the praise to the effort, so that employees are reinforced to strive above and beyond for the organization
- Write a true card to say thanks
- Give small scale endowments.
- Award exceptional.
- Recognize their other talents
- Recognize the value of helping others
- Support what they want to support
- Building employee recognition programs based on company values to strengthen brand value.
- Recognize the employees for their smallest effort for the organization on the moment.
- Fun activities to celebrate every employee within the company
- Use the element of surprise
- Creative some friendly competition
- Practice clear communication.
- Define responsibilities
- Conflict resolution

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NUCLEAR ENERGY PROGRAMME IN INDIA

MR. Sanjay TrimbakGholap
Ph.D. Research Scholar, Department of Civics and Politics, University of Mumbai- 400 098
Email :gholapsanjay@gmail.com

ABSTRACT

India is one of the country who started of Nuclear Energy uses and it was shaped after the Independence. The development of Nuclear energy began with the objectives of peaceful uses of atomic energy in improving the quality of life of the people and to achieve self-sufficiency in the energy needs. Currently, the India's energy resource base status suggests the optimal mix of all the available energy resources to meet its growing demand of electricity which is projected to be about 800GWe by 2032 and 1300GWe by 2050. The achievements of the last half century have been the results of a unexpected blend of forces—the absence of a world war, the spread of democracy to countries around the globe, rising levels of education, rising social aspirations and expectations, rapid technological development, advances in the science and the practice of management, and development of a more efficient and sophisticated economic and financial organisation for global commerce. The need of Energy sources should be increased and stock of coal will be going to lapses and the budget for making charges, transporting, distributing energy will arise.

Keyword: *Nuclear Energy, Nuclear Policy, Nuclear Development.*

Introduction

India is one of the country who started of Nuclear Energy uses and it was shaped after Independence When the Atomic Energy Commission was established in the year 1948 for framing policies in respect of development of atomic energy in India. The Department of Atomic Energy was established in 1954 andDr. Bhabha appointed as Secretary to implement the policies. Sir J.R.D Tata was one of the member in the Atomic Energy Commission and he has played a significant role in shaping the policies related to atomic energy program. The atomic energy programme, which was started in a modest manner initially, has grown as a wide range, multi-dimensional multidisciplinary in Department of Atomic Energy. The main feature of these work wasresearch and development in Nuclear Sciences and Engineering.

Objectives of Study:

1) To take brief review of Nuclear Energy sector development in India.
2) To examine India's Nuclear Energy Policy.
3) To study challenges and opportunities of Nuclear Energy Development in India.

Methodology:

This paper is prepared through illustrative research which is based on secondary data such as journals, research articles, newspapers and magazines etc. available on Nuclear Energy. After taking into account diverse aspects of the study a descriptive research method is adopted to make the research more precise.

Development of Nuclear Energy:

Dr.HomiBhabha was the founder member of the Atomic energy programme, who sketched the road map of nuclear power programme which brought the country in the elite club of nations possessing advanced nuclear technology. That was an appropriate time to look back on the evolution of nuclear power in the country and assess its current status, future opportunities and associated challenges. The commercial nuclear power programme of the first stage is being implemented by Nuclear Power Corporation of India Limited (NPCIL), and the second stage (comprising of Fast Breeder Reactors) by BharatiyaNabhikiyaVidyut Nigam Limited (BHAVINI), both companies owned fully by the Central Government in accordance with the provisions of the act.

The development of Nuclear energy began with the objectives of peaceful uses of atomic energy in improving the quality of life of the people and to achieve self-sufficiency in the energy needs. The commercial Nuclear Power program started in 1969 and it currently shares around 3 percent installed capacity. It is playing a balancing role in energy demand. However, in long term, it is expected to play a significant role in the huge electricity demand of the country. India is not a very energy resource rich country and we have limited sources for energy development. Currently, the India's energy resource base positionrecommends the optimal combination of all the available energy resources to meet its rising demand of electricity which is estimated to be about 800GWe by 2032 and 1300GWe by 2050.

The Indian nuclear programme was considered based on, unique consecutive three-stages and associated technologies essentially to aim at ideal utilization of the indigenous nuclear resource profile of modest Uranium and abundant Thorium resources. This sequential three-stage program is based on a closed fuel cycle, where the spent fuel of one stage is recycled to produce fuel for the next stage.

Developing Numbers of Large Industries:

At the time of independence in the year 1947 and for several years thereafter, the industry's capability was limited to manufacturing and supply of equipment for cement and sugar industry. The Indian industry exposure, manufacturing and supply of tools for high technology necessities was quite limited. Whereas other developed countries at that time had well established industrial infrastructure and ability to creation equipment for defence and aeronautics industry. The nuclear industry development in those countries was a spin-off of the well-established industry. The Indian industry development was started and achieved maturity with the development of nuclear technology. Large efforts have been put by Department of Atomic Energy and Nuclear Power Corporation India Limited to develop the Indian industry to achieve high standards in manufacturing of equipment for nuclear power technology. Currently, the Indian Industry capability in design, engineering and manufacturing of equipment is similar to meet the international standards.

Achievements in Nuclear Power Technology:

Nuclear Power plants have registered high availability factor, safety performance and longest continuous operation and it meets international standards. The Indian nuclear power plants have also performed with international benchmarks. The performance of Indian nuclear power reactors in terms of safety has been excellent, accident free operation with 282 reactors. The releases to the environment have been a small part of the limit prescribed by the Atomic Energy Regulatory Board (AERB).

The effects of climate changes are expected to be extremely harmful to crop losses, sea-level rise, extreme weather events and other natural losses predicted by various models. Nuclear power is environmentally safe and gas releases of nuclear power are comparable to the wind and solar power. Nuclear power, being a solid source of energy demanding lower amounts of fuel in comparison to coal based thermal power station. The transport and infrastructure needed for nuclear fuel is very low. As 10,000 Mw nuclear power capacity needs only about 300-350 tons of fuel per annum, as against 35-50 million tons of coal needed for a coal fired thermal power station of the same capacity. It workingsarounda shipload or 20 trainloads every day. The pressure on rail, port and other infrastructure will be vast when large thermal capacity is added, apart from productions arising out of transporting such large quantities of coal.

Demand of Fuel Energy:

The totaldevelopment in demand for all forms of fuel will reflect the growing in the power sector. Even under the alternative situation, total coal demand will nearly double, and both oil and gas demand will be three times. Increasing domestic creation capacity will require significant investments, while growingdependency on imported forms of energy will increase vulnerability to variations in global energy rates. The rising demand will also place an increased burden on the physical and social environments. An enhanced exploration by the public and private 71 sectors, adoption of best practices and environment-friendly technologies, more efficient use of energy, promotion of private sector investment, and greater efforts to defend the environment will be necessary to handleefficiently with the nation's rising energy needs.

Conclusion:

External factors are in large numbers and complex for us to reliably predict with their impact, We must recall some of the most significant and broad global trends that are likely to apply a powerful influence on India's progress over the coming two decades.

Global population will continue to grow from 7 billion to around 8.5 billion people, fuelling a large increase in global demand for food, goods and services. Life expectancy will also rise significantly, leading to a larger proportion of the aged in all regions. At the similar time a swelling of the working age population will lead to a noteworthygrowth in the international working force.

The achievements of the last half century have been the results of aunexpected blend of forces—the absence of a world war, the spread of democracy to countries around the globe, rising levels of education, rising social aspirations and expectations, rapid technological development, advances in the science and the practice of management, and development of a more efficient and sophisticated economic and financial organisation for global commerce. The need of Energy sources should be increased and stock of coal will be going to lapses and the budget for making charges, transporting, distributing energy will arise. The energy uses of individuals, commercials and industries is increased and they are paying much more than they getting. We need more Nuclear Power projects to complete our energy requirement and we must strengthen Nuclear Power ability from 3 percent to 50 percent in next two decades for better lives.

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VILASRAO PATIL UNDALKAR:- A DEVELOPMENTAL ERA OF SOUTH KARAD

Dr. Abhay Patil
Head &Associate Professor in History- Sou, M.R.Jagtap Mahila Mahavidyalaya, Umbraj.
Abhay.patil2011@gmail.com

ABSTRACT

Vilasrao patil a visionary leader who has been elected for 6 times from Karad South Assembly Constituency . The people elected him because of his development work done for Karad assembly especially downtrodden people. While working on various positions he has worked as member of Zilla parishad, satara, director of satara district co –operative Bank, and MLA for 6 times. His development work include Krishna Ghat An idea, Road Development, Women Strenthenization-milk projects ,bachat gat and Health Development through –water schemes and health centers, hospitals, Veterinary facilities, Education Facilities, deforestation, irrigation schemes, cooperative societies , Freedom Fighter Conference, various agricultural schemes. Thus the long list of his development work proves he was not a political leader only but the true leader of people.

Introduction

The contribution in the development of modern Karad and surrounding (South) of Vilasrao patil is very important. He made idol of karad south assembly. He worked for the purpose to develop downtrodden People in the society through different schemes of government.

This is not the ordinary fact to elect six times in assembly election and six time in the state he elected as first in voting. The people here are rebellious manner , the unforgotten Mavalas of "Hindvi Swaraj " of chatrapati , the Maratha,s are the people who live on the bank of Krishna-koyana .

From 1942 " Quit India "movement this Family come to Dada Undalkar. He was the first dovottee and satyagrahi . He was believed in doing action except writing. He was freedom fighter which was Created by satyashodhak samaj in the family of freedom fighter vilasrao patil is borned on July 15, 1938 At undale taluka karad. He started his education at Undale. In tilak Highschool karad, he passed S. S. C.
He has taken degree of B. A. from Rajaram Mahavidyalaya Kolhapur and in 1966 He has taken degree of Law from Shahaji Law college. He practiced as lawyer at satara. He become popular because of service, Good qualities and good behaviours. 1

1) **Political career :-** Because of Undalkar own existence he became active in politics In the period of 1967 to1972 he was the member of Zilla parishad, satara. He had worked as director of satara district co –operative Bank. As well as he was Senate member of Shivaji University Kolhapur since 1967 he is director of satara district Co –operative Bank until today .He is married on 1968. That time he was working as president of satara district Youth congress. Satara district Co- operative Bank,s President Kisan (Abasaheb) Veer,s death in 1979,he become President,and he didn,t take a back

2) **The Election won by vilasrao patil (kaka) :-**

Zilla parishad- 1967 to 1972. Won with majority.

Zilla Bank -1968 to until today.No opposition.

Parliament -1978-79. Lost.

Assembly -1980 Congress party. Won by 23 thousand votes.

1985 to1990.Won by 12 thousand votes.

1990 to 1995. Won by 32 thousand votes.

1995 to1999. Won by 21 thousand votes.

1999 to 2004. Won by 23 thousand votes.

2004 to 2009.Won by 1,lakh votes.(First lead votes in the state.)2

He always felt that his common man should be developed .He becomes pioneer for many scheme for development .Keeping his political character transparent,he sacrificed for the benefit of society. In political career, he had not given importance to prestige, designation.Wherever he stands ,he made effort for the development of society. In this way the new generation should take his idea

3)Development work of Vilasrao patil (kaka):-

He had not taken into consideration governmental rule. At that time he changed developmental Schemes also with the idea of development he depicted the new ideas like the boats for the flood area villages, grant for He had given boats from M.L.A. fund fist in the state.

Krishna Ghat An idea :-

The people who live at the bank of Krishna river they have frequent conctact there is always crowd on the river of gents and ladies . whichever function as religious function worship on the bank of krishna, the crowd for Religious worships .Vilasrao patil (kaka)Has taken into consideration the odds of the people and set an idea of Krishna ghat in every village.3

Road Development :-

Minister vilasrao patil had continued tradition of development. The work of development is uncountable.The example of 1995 to2000, from local development fund 2 crores76 lakhs, for food resistance 1 cores 79lakhs,central road development fund22 cores 85 Lakhs,from Nabard scheme 26 crore 10 lakh and from Economic Budget 35 crore, from subordinate minerals and Hill Development and from other fund 2 crores, he brought 100 cores for Rod Development Because of quadrilateral roads joined to Karad and surroundings, there is an advantage to farmers , workers and businessmen.4

Women Strenthenization :-

Vilasrao Patil had tried for every factors of society .with the help of education women could be strengthened, so he started facilities like health, school , road ,pure water wherever village. Besides milk projects,Bachat Gat had been established by him and he had given inspiration to women´s business. 5

Health Development:-

If water is pure and clear the health of people is healthy. So wherever village there is well , Borewell, tap water scheme,water purification project on the bank of Krishna, hesupplied the pure water. For the people. Tap water scheme for 17 villages of 20 cores, he began it.

He created 1 cottage hospital,7 primary health centres, 21 sub –health centres for the medicinal facilities for these people.6

Veterinary facilities:-

The main occupation of people here are agriculture, Animals keeping, Hen-cock keeping(poltery farm). When vilasrao patil was the minister of verterinary he established veterinary hospitals and laboratories. In his time 1taluka level veterinary hospital, and 11 veterinary hospitals have started. 7

Water schemes for Farm :-

Western part of karad was neglected for the water scheme facilities for farm. Freedom Fighter Dada Undalkar has arranged `Water Conference' Late yashwantrao Chavan, Late Swami Ramanand Bharati, and Kakasahebe Gadgil guided in the Water Conference.

In the decade of 1980 Vilasrao patil has given the speed to the project of water schemes. With the help of Maharashtra Governement , Zilla parished, and panchayat samittee he started projects like dams,Nala banding and big water schemes. In this area 21 small and 2 big water, canals and the dams like Kolhapur Method are still continued. 8

Education Facilities :-

In 1967 Vilasrao patil established `Garmin Vikas Shikshan Sanatha'. He mead development and Education spreading through means of education in 30 years. Belonged to this institution there are 11 Highschools, in the surrounding of Karad, 2 D.ed college, 1 B.ed college,1.Arts & commerce college, 1. English medium school at Undale.Ther are hostels for boys and girls. Arts, sports ,seientific discussion, exhibitions are arranged here. He is conductions the work of Late Yashwantrao Chavan and Late P. D. patil. 9

Jay sahkar(Victory of co-operation) :-

In the surrounding of Karad Late Yashwantrao Chavan, Late Yaswantrao Mohite ,Late P. D. Patil , Late R. D.Patil these Leaders have Planted Plant For this Co-operation. In the second generation Vilasrao patil leaded for this movement. He floured co-operation through satara District cooperation Bank ,Rayat sugar factory, Koyana Nagari Bank,Sahakari Dudh sanstha and the societies in the Villages. In the ledership of Vilasrao patil Koyana Dudh sangh, Buy and sell sangh, Market committee, Koyana Bank ,Rayat sugar, Rayat Bio Sugar, Cloth Market centre , Late shamrao patil Nagari Pata Sanstha etc. Are well organized. He truly flourished the co-operation movement. So there is transformation of farmers and workers.10

Deforestation:-

`Vrukshwalli Amha Soiree Vanchare' as per this line of saint Tukaram. He started the campaign of planting trees. He began the campaign through co-operation, Governmental societies, colleges. In 182 Hectors at 12 places deforestation has been done. In the side of the roads 3 Lakh trees are planted. From these go percent of trees are well cared.11

Agriculture Development :-

Since 1980 Vilasrao patil has functioned the water scheme so agricultural area has been well harvested. so there are crops like sugarcane, Vegetables, fruits in large scale.Through yashwant krushi and Industrial Exhibition ,he started projects like fruit farm ,flower farm ,silk farm. He started projects like Imu palan, hens goats, rabbits, fruit process whith agriculture . so surrounding area is flourished because of this.12

Freedom Fighter Conference:-

Freedom fighting of India has a lot of importance many are died in this fight. The contribution of Dada Undalkar`s family is large There will be inspiration for youths, National integrity should be created in the yauth, vilasrao patil arranged freedom fighter conference since 1975 at Undale on this dias social workers, thought provokers, writers ,scientists, freedom fighter, political leaders, etc. depicted their thoughts In the last 36 years from Aruna Asafali to present president Hon. Pratibhatai patil have depicted their thoughts on this dias.13

Dada Undalkar social Award :-

Establishing` Dada Undalkar smarak committee' vilasrao patil started social Award in the name of Dada Undalkar. The award nature is Rs. 25 thousand, symbol and Royal Litter These awards are given to N. G. Gore, N. G. Mahanor, Dr.Usha Mehta, Govindbhai shrawf, Nirmalatai Deshpande, Dr.Mohan Dharia, G. P. pradhan, Dr. Vasantrao Govarikar, Anna Hajare, Shantaram Garud, P. B. Patil, Prabhakar Kunte, Jistice P. B. Sawant, Dr. Jayant Patil , P. sainath, and Advocate Ujjwal Nikam till today. 14

He has given the importance to service than power .and co-opration . so in the chain of assembly member he stay's in some relevant work always . wherever he sees some illegal picture ,he spoke about it from legislative assembly to his village.The difficulties or questions of common people should solve is his purpose. The development of village and square progress in his vision. His contribution in Karad and surroundings development is very large.

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आदिवासी–ग्राम बालशिक्षण व ताराबाई मोडक : एक ऐतिहासिक आढावा

डॉ. सौ. शकुंतला चव्हाण
B{Vhmg {d^mJ, O`dV _hm{dÚmb`, BMbH$aOr, Vm.hmVH$UJb, {O. H$mëhmna &
Email – shch1501@gmail.com

गोषवारा–

भारताच्या 'मादाम मारिया माँटेसरी' शिक्षण क्षेत्रातील 'मानसिक आरोग्य चळवळीच्या प्रवर्तक', शिक्षणतज्ञ, पूर्व प्राथमिक शिक्षणाच्या प्रमुख प्रचारक म्हणून ताराबाई मोडक सुपरिचित आहेत. बालशिक्षण आणि बालमानसशास्त्र या क्षेत्रात त्यांनी केलेल्या कामगिरीचा उल्लेख अनिवार्य ठरतो. 'पूर्व प्राथमिक शिक्षणाची' कल्पना भारतीय जनमानसात रूजविण्याचे काम त्यांनी केले. पूर्व प्राथमिक शाळा व बालवाडी ही शैक्षणिक चळवळ महाराष्ट्रात ताराबाई मोड यांच्या प्रेरणेने व प्रयत्नाने फोफावली. इटलीच्या मादाम मारिया माँटेसरी यांच्या बालशिक्षणाच्या विचाराने व प्रयोगाने प्रेरित होवून ताराबाई मोडक यांनी श्री. गिजुभाई बधेका यांच्याबरोबर विचारविनिमय व प्रयोग करून आदिवासी विभागात 'माँटेसरी पद्धतीत' भारतीय परंपरा–परिस्थिती आणि भौगोलिक वातावरणानुरूप योग्य ते बदल करित हे शिक्षण सर्वसामान्यांच्या मुलांपर्यंत कसे नेता येईल या दृष्टीने प्रयत्न केले. आदिवासी विभागातील कर्जबाजारीपणा, व्यसनाधीनता, निरक्षरता, दारिद्रय व अंधश्रद्धा अशा समस्यांनी ग्रस्त आदिवासी जीवनाला नवजीवन देण्याकरिता 'बोर्डी' व 'कोसबाड' येथे ग्रामशिक्षण, अंगणवाडी, कुरण शाळा व विकासवाडी असे उपक्रम राबवून आदिवासींना शिक्षणाभिमूख बनविले. या आदिवासी विभागातील बालशिक्षण व बालमानसशास्त्र क्षेत्रातील ताराबाई मोडक यांची भूमिका स्पष्ट करणे हा प्रस्तुत शोधनिबंधाचा हेतू आहे.

प्रस्तावना –

^maVmÀ`m "_mXm_ _m[a`m _mQgar' {ejU jÌmVrb "_mZ{gH$ Amam½` MidirÀ`m àdVH$',

{ejUVk, nd àmW{_H$ {ejUmÀ`m à_I àMmaH$ åhUZ Vmam~mB _mSH$ gn[a{MV AmhV. ~m{b{ejU Am{U ~mb_mZgemñÌ `m jÌmV Ë`mZr H$bë`m H$m_{JarMm Cëb I A{Zdm` RaVm. "nd àmW{_H$ {ejUmMr' H$ënZm ^maVr` OZ_mZgmV ê$O{dÊ`mM H$m_ Ë`mZr H$b. nd àmW{_H$ em i m d ~mbdmSr hr e j{UH$ M i d i _hmamîQ>mV Vmam~mB _mS `mÀ`m àaUZ d à`ËZmZ \$m\$mdbr. BQ>brÀ`m _mXm_ _m[a`m _mQgar `mÀ`m ~mb{ejUmÀ`m {dMmamZ d à`mJmZ à[aV hmdZ Vmam~mB _mSH$ `mZr lr. {JO^mB ~YH$m `mÀ`m~am~a {dMma{d{Z_` d à`mJ H$ê$Z Am{Xdmgr {d^mJmV "_mQgar nÕVrV' ^maVr` nanam-n[apñWVr Am{U ^mJm{bH$ dmVmdaUmZê$n `mo½` V ~Xb H$[aV h {ejU gdgm_mÝ`mÀ`m _bmn`V H$g ZVm `Bb `m XîQ>rZ à`ËZ H$b. Am{Xdmgr {d^mJmVrb H$O~mOmarnUm, ì`gZmYrZVm, {Zaj aVm, Xm[aÐ` d AY lÕm Aem g_ñ`mZr JñV Am{Xdmgr OrdZmbm ZdOrdZ XÊ`mH$[aVm "~mSu' d "H$mg~mS' `W Jm_{ejU, AJUdmSr, H$aU em i m d {dH$mgdmSr Ag CnH$_ am~dZ Am{XdmgtZm {ejUm{^_I ~Z{db. `m Am{Xdmgr {d^mJmVrb ~mb{ejU d ~mb_mZgemñÌ jÌmVrb Vmam~mB _mSH$

`mMr ^{_H$m ñnîQ> H$aU hm àñVV emY{Z~YmMm hV Amh.

जीवन परिचय :

àmWZm g_mOmM àMmaH$ d H$m`H$V gXm{edamd H$i H$a d C_m~mB H$i H$a `mÀ`mnmQr 19 E{àb 1892 amOr _~B `W Vmam~mB _mSH$ `mMm OÝ_ Pmbm.[1] àmWZm g_mOmÀ`m {ejUm~am~aM Sm. H$mer~mB ZdaJ, a_m~mB amZS, Ûm. Jm. dÚ, dm. A. gQUH$a d H$_dra qeX BË`mXtMm ghdmg bhmZ d`mVM Vmam~mBZm bm^bm. Vmam~mBM àmW{_H$ {ejU BXa gñWmZmV Va _mÜ`{_H$ {ejU _~BVrb AbŠPmSm Jëg ñH$b Am{U nÊ`mVrb hOanmJm emiV Pmb. gZ 1909 _Ü` Ë`m AbŠPmSm Jëg ñH$b_YZ _{QH$Mr n[aj m CÎmrU Pmë`m.[2] nT {dëgZ H$mbO _Ü` CÀM _mÜ`{_H$ d nXdrM {ejU Ë`mZr KVb.[3]

àmWZm g_mOr _S itZm ~{hîH$V g_OÊ`mMm Vm H$m i Agë`mZ gê$dmVrbm `m gYmaH$mÀ`m _bm_btM {ddmh hmU H$RrU OmB. Ë`m_i àmWZm g_mOmÀ`m gXñ`mH$SZ Amnë`m VéU _bm_btZm EH$Ì `Ê`mg CÎmOZ {Xb OmV Ag. Vmam~mB {dëgZ H$mbO_Ü` {eH$V AgVmZm gZ 1915 gmbr àmWZm g_mOmM gñWmnH$m nH$s EH$ Ir. dm_Z Am~mOr _mSH$ `mM {MaOrd Ir. H$îUmOr dm_Z _mSH$ `mÀ`mer n[aM` hmD$Z Ë`mM ê$nmVa b¾ZmV Pmb.[4] {ddmhmZVa Ir. H$îUmOr dm_Z _mSH$ `mZr A_amdVr `W d{H$br gê$ H$ë`mZ gZ 1915 V 1920 `m H$m imV A_amdVrVrb gaH$mar hm`ñH$b _Ü` \$ñQ> A{gñQQ åhUZ Vmam~mBZr H$m` H$b.[5] gZ 1920 _Ü` à^m `m H$Ý`M OÝ_ Pmbm.

gZ 1921 V 1923 `m H$m imV Vmam~mBZr amOH$mQ _Yrb ~QZ {\$_b QqZJ H$mbO _Ü` 250 én` _m{gH$ nJmamMr àmMm`mMr ZmH$ar H$br. `m H$mbmdYrV ~SmXm d Ah_Xm~mX `Wrb QqZJ ñH$bZm ^Qr XD$Z Ì`dñWmnZmM H$meë` AmË_gmV H$b. Ë`m n{hë`m ^maVr` ñÌr àmMm`m Raë`m.[6] nT Ë`mMr H$Ý`m à^mÀ`m Ì`pŠV_Ëd {dH$mg H$aÊ`mÀ`m hVZ gZ 1923 V 1932 `m H$mbmdYrV JOamV_Yrb X{jUm_Vu `W ~mbH$_{XamV Ir. {JO^mB ~YH$mMr gh{e{jH$m åhUZ H$m` H$b. Vmam~mB _mSH$ d {JO^mB ~YH$mZr {_iZ gZ 1926 _Ü` X{jUm_Vu `W "_mQgar gKmMr' ñWmnZm H$br. `m gKmÀ`m _mÜ`_mVZ Ë`mZr "_mQgar _WS' `m nmíMmË` ~mb{ejU àUmbrM ^maVr`rH$aU H$ê$Z {ejUàgmamg gê$dmV H$br.[7]

gZ 1933 V 1940 `m H$m imV Ë`m JOamV_Yrb ~mgXm gñWmZ_Ü` amOH$_ma {XJ{daÐqgh `mMr ej{UH$ d gmñH${VH$ XI^mb H$aÊ`mH$[aVm QçQg åhUZ H$m` H$b.[8] gZ 1940 gmbr JOamV_Yrb X{jUm_Vu `Wrb _mQgar gKmÀ`m _m\$V _~B `W VrZ {ee {dhma MmbdZ _hmamîQmV ndàmW{_H$ {ejUàgmambm gê$dmV H$br. {Sg~a 1945 gmbr Jm_rU ^mJmV nd àmW{_H$ {ejUmMm àgma H$aÊ`mgmRr _~BOdi ~mSu `W "Jm_ ~mb {ejm H$ÐmMr' ñWmnZm H$br. `m gñWÀ`m _mÜ`_mVZ Ë`mZr àW_ "~mSu' d n[agamVrb {ejUmnmgZ d{MV AgUmè`m g_mOmVrb _bmÀ`mV {ejUàgmamM H$m` H$b. VgM Sh mU Od i "H$mg~mS' `W dmabr Am{XdmgtÀ`m ej{UH$ d gdmJrU {dH$mgmgmRr "{dH$mgdmSr `mOZm' `eñdrnU am~{dbr.[9] gZ 1946 V 1952 `m H$m imV Vmam~mB _mSH$ "_hmamîQ {dYmZg^À`m gXñ`m' hmË`m. `m H$m imV {d{dY RamdmÀ`m {ñÌ`mM gh{ejU, Jm_rU ^mJmV dÚH$s` g{dYm d dg{VJh Aem àíZmMm nmRnamdm H$bm.[10]

Vmam~mB _mSH$ `mZr ej{UH$, gm_m{OH$, Y_{df`H$, à~mYZmË_H$, _mZdr OrdZmÀ`m {d{dY KQH$mZm ñne H$aUma bIZ H$b Amh. gZ 1933 V 1955 `m H$mbmdYrV ZVZ ~mb {ejU gKmM _InÌ AgUmè`m {ejU n{ÌH$M gnmXZ H$b. _amRr_Ü`

"Am_M Ka' d "~mbH$mMm hÅ' JOamWr_Ü` "Vmam~ZZm nmRm', "AmnU Ka' d "Ka_m _mÝQgar' Va BJOr_Ü` "~mbdmSr BZ ê$ab E[a`m', "_m` ñH$b' `m nñVH$mM b I Z H$b.[11] Am{Xdmgr g_mOmM {dH$mg H$aÊ`mgmRr Vmam~mBZr am~{dbbr "{dH$mgdmSr `mOZm' hr Ë`mÀ`m H$m`mM {e I a Rab. 31 AmJñQ 1973 amOr Aem `m EH$ AË`V ~{Õ_mZ, ~{ÕdmXr à`mJerb, à`ËZdmXr H$Vì`{ZîR d {Zan j dÎmrMr H$_`m{JM {ZYZ Pmb.[12]

शैक्षणिक कार्याची सुरूवात :

Vmam~mB _mSH$Zr X{ j Um_Vu (JOamV) `W {JO^mB ~YH$mg_dV H$m` H$aV AgVmZm Ë`mÀ`m ^{dî`mVrb ~mb{e j UH$m`mMr {Xem {ZpíMV Pmbr. Ë`mZVa nTrb H$m`mgmRr Vmam~mBZr _~B h H$m` j Ì {ZpíMV H$b. gê$dmVrg _~BVrb ZmJar ^mJmV {e j UH$m`mMr gê$dmV H$êZ Jm_rU d Am{Xdmgr ^mJmV Ë`mMm {dñVma H$bm. Vmam~mB _mSH$mZr àW_ nÊ`mV ~mb_{Xa Mmb{dÊ`mMm à`ËZ H$bm nU Ë`mg \$magm nmRt~m {_i bm Zmhr.[13] Ir_Vr _mKr~Z ~YH$m `mÀ`m _XVrZ _~BVrb qhX H$mbZrV EH$ JOamWr-_amRr ~mb_{Xa H$mTÊ`mMm à`ËZ H$bm. _mÌ VWrb g{e{ j V dJmH$SZhr à{VgmX {_i bm Zmhr.[14] 31 AmJñQ 1936 amOr _m{bZr~mB namOn `mÀ`m _XVrZ XmXa ^{JZr g_mOmV\$ ~mb_{XamMr ({ee{dhma) ñWmnZm H$br. `m {ee{dhmam_Ü` H$m` H$aV AgVmZm ì`m»`mZ, àXeZ, Ië`m MMm d {e j Un{ÌH$Vrb b I mÀ`m _mÜ`_mVZ d`pŠVH$ nmV i rda nmbH$mZm Amnë`m Zì`m {e j UnÕVr_mJMr ^{_H$m g_Omdbr d `mMr JaO g_mOmVrb gd ñVamVrb _bmZm Amh h nQdZ {Xb.[15] gZ 1938 _Ü` Vmam~mBZr {ee{dhmamVM àmW{_H$ {d^mJmMr ñWmnZm H$êZ na i , {edmOr nmH$, _mQJm `m {d^mJmVrb _bmZm àmW{_H$ {e j UmMr gm` H$êZ {Xbr.[16] _~B n[agamV dmTË`m ~mbem i mgmRr à{e j rV AÜ`mnH$ dJ bmJUma h Am i I Z Vmam~mBZr Ob 1938 _Ü` "~mbAÜ`mnZ _{XamMr' ñWmnZm H$br. `m _{XamV ~mb{H$SmJU, {Sßbm_m H$mg, ì`m»`mZ_mbm Am{X CnH$_ am~drb.[17] Vmam~mBZr ñWm{nbb ~mbAÜ`mnZ _{Xa _hmamîQmVrb à{e{ j V AÜ`mnH$ {Z{_VrM n{hb à{e j U {dÚmb` hm`. _~BV {e j U H$m`mMr dmQMmb gê$ AgVmZm {JO^mB ~YH$m `mÀ`m {ZYZmZVa X{ j Um_Vu (JOamW) `Wrb _mQgar gKmMr O~m~Xmar Vmam~mBH$S Ambr. Vì`hm Vmam~mBZr _mQgar gKmM Zmd ~XbZ "ZVZ ~mb{e j U gK' Ag Rdb. Vmam~mBZr `m gKmÀ`m ì`dñWmnH$ _S i mMr Am I Ur H$êZ Ë`mMr H$m` d A{YH$ma {ZpíMV H$b. nT `m ~mb{e j UH$m`mÀ`m j ÌmM ^m{fH$, àmX{eH$ nmV i rda {d^mJ nmSZ 33 ~mb_{XamÀ`m {dH$mgmMr O~m~Xmar nma nmSbr.[18] gZ 1945 _Ü` _hmË_m JmYrOtÀ`m nd~{Z`mXr g{dñVa `mOZm V`ma H$aÊ`mgmRr gabmXdr gmam^mB `mÀ`m AÜ` j V I mbr Z_bë`m g{_VrV gXñ` åhUZ Vmam~mBMr {Z`ŠVr Pmbr. gZ 1946 _Ü` nmMJUr `W Vmam~mBMr ^Q _hmË_m JmYrOter Pmbr. Vì`hm ~mb{e j U gdmZm nadSb nm{hO. V XeH$mb n[apñWVrZê$n Agb nm{hO, e j {UH$ gmYZ ñWm{ZH$ nmV i rda {e j HmHSZ H$adZ ¿`mdrV Agm gëbm Ë`mZr {Xbm. Vm gëbm à_mU^V _mZZ Vmam~mBZr ~mb{e j U àgmamM H$m` I SçmV ZÊ`mM Radb d Ë`mgmRr ~mSuMr {ZdS H$br.[19]

आदिवासी क्षेत्रातील शैक्षणिक व सामाजिक कार्य :

Vmam~mBZr ~mSugma»`m Jm_rU ^mJmV {e j Uàgma H$aÊ`mMm {ZU` KVë`mda h H$m` nma nmSÊ`mgmRr _Zî`~ i mMr JaO bmJUma h Ë`mÀ`m b j mV Amb. h _Zî`~ i ñdÀN gK{QV ìhmd d Ë`mÀ`m _XVrZ aMZmË_H$ H$m` AmH$mamg `Ê`mgmRr AmJñQ 1945 À`m {e j Un{ÌH$À`m AH$mVZ I SçmVrb ~mb{e j UmM H$m` H$aÊ`mgmRr ñdV: I SJmdmV OmD$Z amhUma Agë`mM ñnîQ H$b. I SçmV amhZ H$m`

H$aÊ`mMr BÀNm Agbë`m H$m`H$Ë`mZm Amnë`mer gnH$ gmYÊ`mM AmdmhZ H$b.[20]

बोर्डी –

Ir_Vr AZVmB dmK `mZr ~mSu `Wrb Jmnmi and nmQrb, _H$Xand gmd, _XZand amD$V `m JmdH$è`mÀ`m ghH$m`mZ H$m_mMr nd V`mar H$br. Ir. {eVb^mB `mÀ`mda ~mSu `Wrb ~mbdmSrM _»` H$m_, am_^mB nmRH$ `mZm ì`dñWmnH$, AZVmB dmK `mZm _XVZrgmMr O~m~Xmar gmn{dbr. 25 {Sg|~a 1945 amOr ~mSu `W VËH$mbrZ {ejU_Ìr ~mimgmh~ Ia `mÀ`m hñV "Jm_ ~mb {ejm H$ÐmM' CXKmQZ H$b. ~mb{ejUmMr H$ënZmM ~mSuÀ`m ahrdmemZm ZìhVr. Aem n[apñWVrV ISJmdmV ~mbdmSr H$er Mmbdmdr hr g_ñ`m AgVmZmhr Vmam~mBZr ~mSuV ~mbdmSr gê$ H$br. ~mbdmSrMr ì`dñWm nmhÊ`mgmRr ~hOZ g_mOmVrb bmH$mZm Z_b. `m emiV gd OmVr-O_mVrVrb _bmZm àde {Xbm. _bmM Amam½` \$mag MmJb ZìhV V gYmaÊ`mgmRr _bmZm AmKmir KmbU, Ë`mÀ`m OI_m ñdÀN H$ê$Z Ë`mda AmfY bmdU Ag Cnm` H$ê$Z {nÊ`mg XY XU, \$i, ^mOrnmbm, _mS Ambbr H$SYmÝ`, H$mqe~ra Agm Amhma _bmZm XÊ`mMm à`ËZ H$bm.[21] Amdí`H$ gmYZ V`ma H$aÊ`mgmRr ñWm{ZH$ bmH$mMr _XV KVbr. `m ~mbdmSrg emgZmH$SZ Img AZXmZ {_imb, _hmamîQ emgZ `m ~mbdmSrH$S EH$ à`mJ H$Ð åhUZ nmh bmJb.

emiV SmJa ^mJmVrb, Am{Xdmgr nmSçmVrb _b `V ZìhVr. h bjmV `VmM Vmam~mBZr Ë`mÀ`m Z `Ê`mMr H$maU emYbr. Vmam~mBZr Ir_Vr AZVmB dmK `mÀ`m _XVrZ {Sg|~a 1945 _Ü` Ë`m nmSrVM AJU ~mbdmSr gê$ H$br.[22] AJUdmSrV hñVì`dgm` d {edUH$m_ `m _mÜ`_mVZ _bmMr CÚmJerbVm dmT{dÊ`mMm à`mJ H$bm. h CnH$_ ~mSuOdi Agbë`m _mJbdmSm, H$^madmSm, ^Smar dñVr `W `eñdrnU am~{db.[23]

Vmam~mBZr gmja {ñÌ`mZm {ejUmÀ`mM _mÜ`_mVZ CXa{ZdmhmM gmYZ {_idZ XÊ`mgmRr gZ 1946 _Ü` H$ñVa~m QñQ V\$ Jm_g{dH$m dJ gê$ H$b. Jm_mÚmJ, é½Ugdm d ~mb{ejU `m {df`mV à{ejUm~am~a ~mbKa, ~mb{H$SmJU d _hmamîQ emgZmMm ndàmW{_H$ {ejU à_mUnÌmMm Aä`mgH$_ gê$ H$b. `m_i ~mb{ejUm~m~V bmH$mÀ`mV AmnbH$sMr ^mdZm {Z_mU Pmbr.[24] ~mSunmgZ Odi AgUmè`m XaOrdmSr ZdmÀ`m dñVrda _bmgmRr Vmam~mBZr ~mbdmSr gê$ H$br. `m ~mbdmSrV _bmM à_mU H$_r hmV. H$maU _b KamVrb VmÝô`m ~mimZm gm^mi V AgV. `m JmîQtMm {dMma H$ê$Z Vmam~mBZr ~mbdmSrbm OmSZ "nmiUmKa' gê$ H$b.[25]

कोसबाड –

AmY{ZH$ g_mOmer VbZm H$aVm ej{UH$XîQçm _mJmgbbm gm_m{OH$ KQH$ åhUO Am{Xdmgr g_mO hm`. Am{Xdmgr dmabr g_mObm {ejUm{^_I H$ê$Z Ë`mZm àJV g_mOmÀ`m ~am~arZ AmUÊ`mMm à`mJ Amnë`m AWH$ n[aI_mZ Vmam~mBZr `eñdrnU A_bmV AmUbm. Ë`mgmRr Ë`mZr _hmamîQmVrb RmU {OëømVrb H$mg~mS `m XJ_ ^mJmMr {ZdS H$br åhUZ Ë`mZm "H$mg~mSMr H$_ `mJrZr' åhUVmV. H$mg~mS `Wrb dmabr Am{XdmgtÀ`m gdmJrU CÝZVrgmRr gZ 1956 _Ü` ~mbH$mgmRr nmiUmKa, _bmgmRr ~mbdmSr Va _mRçm _bmgmRr àmW{_H$ emim h {VÝhr {d^mJ gê$ H$b. OZ 1957 _Ü` ~mSu `Wrb gñWM H$mg~mS_Ü` ñWbmVa H$aÊ`mV Amb. 10 \$~dmar 1958 _Ü` B{Xam JmYr `mÀ`m hñV "{dñVmarV {dH$mgdmSr `mOZM' CXKmQZ H$aÊ`mV Amb.[26] H$Ð emgZ, _hmamîQ emgZ, JmYr ñ_maH$ \$S VgM ñZhr d n[a{MVmH$SZ {ZYr {_iV Jë`mZ gñWMm {dH$mg hmÊ`mg _XV Pmbr. Vmam~mBZr {dH$mgdmSr `mOZAVJV gH$g Amhma `mOZm gê$ H$br. dmabr Am{Xdmgr bmH$ Aën^YmaH$ d _Oa Agë`mZ Ë`mZm nag AÝZ {_i V Zg. `mda Cnm` åhUZ _bmÀ`m AmhmamVrb C{Udm bjmV KdZ Ë`mZm Cgi, ^mOr, H$mqe~ra Agm g_Vmb Amhma na{dÊ`mg gê$dmV H$br. gH$g AmhmamM _hËd nmbH$mn`V nmhM{dÊ`mgmRr Vmam~mBZr H$mg~mS_Ü` "`{Zg\$À`m' _XVrZ gH$g Amhma, _{hbm à{ejU H$m`H$_ gê$ H$bb. Vmam~mBÀ`m ghH$mar Ir_Vr AZVmB dmK d gamOm nam iH$a `mZr AmO~mOÀ`m JndmVrb nmSçmV _{hbm _Si i gê$ H$br. _{hbm _Si imÀ`m dVrZ _{hbm _ i md ^adZ gH$g Ahma {df`mda ^mfU H$br. gH$g ImÚnXmW ~Z{dÊ`mÀ`m ñnYm d àXeZ ^a{dbr. Vmam~mBZr dmabr g_mOmV {ZamJr Amam½`mgmRr Amdí`H$ Agbë`m gH$ AmhmamM _hËd nga{db.''[27] VWrb Amam½`m~m~VMr O~m~Xmar Sm. H$_bm~mB H$aXrH$a `mZr nma nmSbr. Ir_Vr B{Xam amOJé h gd H$mg~mS n[agamVrb Amam½` H$ÐmM {Z[a j H$ hmV.[28]

_bmZm {eH${dVmZm dmaë`mÀ`m ~mbr^mfMm eŠ` VW dmna H$aÊ`mMr àWm nmSbr. dmabr Am{XdmgtM OrdZ d gñH$Vr `mÀ`mer {_i V-O i V KD$Z dmMZnmR, H${dVm, ~mbZmQç, gJrV, ZË` V`ma H$êZ Ë`mÛma _bmÀ`mV {ejUgX^mV Om{Ud OmJVr H$aÊ`mMm à`ËZ H$bm.[29] dmabr _bmZm nmdgmù`mV Ja Mmam`bm H$aUmV Omd bmJ. Ë`m_i Ë`mÀ`m em i M XmZ-VrZ _{hZ dm`m OmV. `mda Cnm` åhUZ Vmam~mBZr gZ 1958 _Ü` H$aUmV OmdZ {ejU XÊ`mMr gm` H$br. Á`m dmabr _bmZm H$m_m_i {Xdgm em i V OmU eŠ` Zg Ë`mÀ`mgmRr Vmam~mBZr amÌem i m gê$ H$br. hr em i m gÜ`mH$m i r gê$ hmdZ amÌr EH$ dmOn`V Mmb.[30]

gñWÀ`m OmJV ^mOr H$mSU, {dŠH$À`m Qmnë`m {dH$U, Ma I m Mmb{dU, nm i nmQ, \$bXmUr, I À`m V`ma H$aU, n i gmÀ`m nmZmMr nÌmd i r V`ma H$aU, H${XbÀ`m dmVr V`ma H$aU BË`mXr CÚmJ gê$ H$b. hr _b {Xdgm H$m_ H$arV d amÌem i V {ejU KV AgV. "e~ar CÚmJmb`mZ' _bm-_btM {ejU d H$_mB XmÝhr gmÜ` hmÊ`mg _XV Pmbr.[31]

Jm_rU ^mJmV amhUmè`m _bmMr nmíd^_r bjmV KdZ Ë`mÀ`m ^mfV nmRçnñVH$ CnbãY H$êZ XÊ`mgmRr àH$meZ {d^mJmMr ñWmnZm H$br. gZ 1957 _Ü` "Jm_g{dH$m à{ejU H$Ð' gê$ H$b. `m H$ÐmVZ ~mbdmSr H$er Mmbdmdr `mM à{ejU {Xb, gZ 1964 gmbr "~mb-Jm_ g{dH$m {dÚmb`' gê$ H$b. "g_J ~mbH$ë`mU' hmM `m H$mgMm _»` hV hmVm.[32]

Am{Xdmgr ^mJmV àmW{_H$ {ejU V`ma H$amdV `m hVZ Vmam~mBZr gZ 1957 _Ü` "{dH$mgdmSr AÜ`mnZ _{XamMr' ñWmnZm H$br. Am{Xdmgr ^mJmV H$m_ H$aÊ`mgmRr Amdí`H$ Agm {def Aä`mgH$_ V`ma H$bm d Ë`mg emgZmMr _mÝ`Vm {_i mbr. `m Aä`mgH$_mV Am{XdmgtMr OrdZnÕVr, ^mfm, Am{WH$, ^mJm{bH$, E{Vhm{gH$ n[apñWVrMm g_mde Ag.[33]

सारांश –

_hmamîQmÀ`m OSUKSUr_Ü` Vmam~mB _mSH$ `mM `mJXmZ _hÎdnU am{hb. Vmam~mBMm "{dH$mgdmSr àH$ën' hm ~mSu d H$mg~mS `Wrb gmñH${VH$ M i d i rM H$Ð ~Zb. ~mSu d H$mg~mS `Wrb XJ_, _mJmgbë`m, gYmaUmnmgZ d{MV, Am{WH$XîQçm H$_H$dV Aem Am{Xdmgr bmH$mÀ`mV {_g i Z Ë`mMr ^mfm d MmbrarVr pñdH$mê$Z dmabtMm gdmJrU {dH$mg gmYÊ`mMm à`ËZ H$bm. ñdmVÍ`mÎma H$m i mV Vmam~mBZr "Jm_-~mb-{ejm H$ÐmÀ`m' _mÜ`_mVZ ~mSu d H$mg~mSgma»`m Jmå` Am{Xdmgr ^mJmV {ejUàgma H$aÊ`mgmRr {ejUmM Jm{_H$aU H$b, h Ë`mÀ`m H$m`mM _hËdmM d{eîQç _mZmd bmJb. XJ_ ^mJmV AmY{ZH$ gYmaUmnmgZ Cn{jV Agbë`m dmabr Am{XdmgtÀ`m CËWmZmgmRr {dH$mgdmSr àH$ënmÀ`m _mÜ`_mÛma A{^Zd XpîQH$mZmVZ

O AVbZr` H$m_ Ë`mZr H$b V {ejU d g_mOgdÀ`m j Ì mV H$m_ H$ê$ BpÀN Umè`m H$m`H$Ë`mZm XrnñV^mgma I _mJXeH$ Rab. Amnë`m {ejU d gm_m{OH$ H$m`m_ i Ë`mZr ^maVm~am~aM OJ^amVrb Wma {d^Vr_Ü` ñWmZ àmßV H$b.

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संदर्भ सूची –

1) nmZg a_e, Vmam~mB _mSH$: M[aÌ d H$m`, ~mb{ejU geŸmYZ d {dH$mg H$Ð, nU, 2003, n. 1
2) \$mQH$ nX_Om, {ejUVk Vmam~mB _mSH$, _O{ñQH$ ~H$ ñQmb, _~B, 1981, n. 22, 34
3) gmZ {Z{b_m, H$VËde{bZr, {XbrnamO àH$meZ, nU, 2008, n. 62
4) \mQH nX_Om, CnamŠV, n. 44
5) {H$Îmm, n. 67
6) XenmS g. h., H$mg~mS Am{U Amgnmg (b I), hmH$mam, _hmamîQ _mZd {dkmZ n[afXM Ì_m{gH$, nU, {Sg~a,1999, n. 48
7) nmZg a_e, CnamŠV, n. 8, 23
8) \mQH nX_Om, CnamŠV, n. 139
9) ZmBH$ {MÌm, JmìhtJ An AQ H$mg~mS {hb, Jm_ ~m i {ejm H$Ð, H$mg~mS {hb, 1978, n. 14
10) gmZ {Z{b_m, CnamŠV, n. 79
11) ZmBH$ {MÌm, CnamŠV, n. 8
12) nmZg a_e, CnamŠV, n. 77
13) Ý`m`mYre {d. ~m. (gnm.) nX_^fU Vmam~mB _mSH$, OÝ_eVmãXr ñ_{VJW, Vmam~mB _mSH$ OÝ_eVmãXr g{_Vr, _hmamîQ amÁ`, _~B, 1992, n. 96
14) _mSH$ Vmam~mB, {ejUn{ÌH$m, _ 1938, n. 18
15) _mSH$ Vmam~mB, {ee{dhma-Ahdmb (b I), {ejUn{ÌH$m, _ 1939, n. 18
16) \mQH nX_Om, CnamŠV, n. 186
17) {H$Îmm, n. 186
18) Zm_b ef (gnm), "{ejUn{ÌH$m' OZ 1972, n. 37
19) _mSH$ Vmam~mB, {ejUn{ÌH$m, Ob 1945, n. 6
20) _mSH$ Vmam~mB, H$m`H$V nm{hOV (b I), {ejUn{ÌH$m, AmJñQ, 1945, n. 3
21) \mQH nX_Om, CnamŠV, n. 260
22) Zm_b ef (gnm), {ejUn{ÌH$m, Zmìh~a 1970, n. 5
23) \mQH n_Om, CnamŠV, n. 273
24) dmK AZVmB, H$mg~mSÀ`m QH$SrdêZ, FMm àH$meZ, RmU, 1992, n. 90
25) \mQH nX_Om, CnamŠV, n. 275

26) _mSH$ Vmam~mB, {dH$mgdmSrMm {dH$mg, {e j Un{ÌH$m, Ob 1972, n. 10
27) A{~H$ qgYVmB, dQdê$ jmÀ`m gmdbrV, Jm__Jb, 2005, n. 65
28) dmK AZVmB, CnamŠV, n. 166
29) ZmBH$ {MÌm, CnamŠV, n. 33
30) \mQH nX_Om, CnamŠV, n. 362, 366
31) _mSH$ Vmam~mB, Am_M ghH$mar ~mbCÚmJ (b I), {e j Un{ÌH$m, {Sg|~a 1972, n. 9
32) _mSH$ Vmam~mB, {e j Un{ÌH$m, gßQ|~a 1969, n. 9
33) dmK AZVmB, Jm_ ~mb {e jmH$ÐmM à{e j U H$m` (b I), {e j Un{ÌH$m, {Sg|~a 1970, n. 10

धनगर गीतातील समाजजीवन

प्रा. डॉ. तानाजी ज्ञानदेव पाटील

gXJé KmSJ _hmamO H$m°cO, H$amS.

{d{dYVZ ZQcë`m ^maV Xem_Ü` AZH$ OmVr Y_mM cmH$ amhVmV. Ë`mMm EH$_H$mer ì`dhmahr hmV AgVm. Ag Oar Agc Var, àË`H$ OmVr g_hmZ Amnc nanamJV ñdV:M dJ i nU AmOhr OnZ Rdcc {XgV. YZJamMr JrV g_h_ZmMr {Z{_Vr Amh. g_hmÀ`m OrdZmer Ë`mÀ`m AmMa-{dMmamM VgM Y_m~Ôc à_, àmO i nUm, AY lÕm Am{U CXmÎmVm BË`mXr JU Ë`mÀ`m JrVmVZ àË``mg `VmV. lð dmL_`mM JU YZJa JrVmZm EH$ dJ i nU àmá H$ê$Z XVmV. YZJa JrVmVrc OrdZ-{MÌU, Ë`m OrdZmVrc g l -X: lmÀ`m ^md-^mdZm , AmMma-{dMma Am{U Ë`mZr Omnmgcë`m {d{dY lÕm d Ë`m lÕVZM YZJa cmH$ AmZXmZ OrdZ OJVmV. Ë`mM {ZgJmer Agcc AVQ ZmV Am{U `m ZmË`mVZM Ë`mM OrdZ KSV AgV; Am{U Ë`mVZM OrdZmVrc AZH$ g l -X: lmZm V gm_ma OmV AgVmV. EH$UM YZJa g_h_ZmMm Am{U OrdZmMm A{dîH$ma YZJa JrVmVZ hmV Agë`m_i YZJa g_mOmM dmñVd ê$n Ë`mÀ`m JrVmVZ àJQ hmVmZm {XgV. Ë`mM AZH$ {dYr CXmhaUmW gU, g_ma^, CËgd, `mÌm, OÌm Am{X {defËdmZ ZQccr YZJar JrV cmH$OrdZmMm AZ_mc Agm Rdm Amh. YZJar JrVmMr {Z{_Vr H${fgñH$Vr Am{U am~Umar gñH$Vr `m g`mJmVZ Pmccr Amh.

YZJamÀ`m dmL_` OrdZ XeZmcm AZÝ` gmYmaU Ag _hËd AgV. O AZ^dc, OJc, nm{hc, O-O dmQçmcm Amc Ë`mMmM A{dîH$ma àm_»`mZ YZJa JrVmVZ ñnï hmVm. YZJa JrVmVZ ì`º$ hmUmar g l -X: l , órOrdZmVrc KQZm, àgJ, ì`º$s, ñd^md Am{U n[aga VgM gm_m{OH$ OrdZ, H$mQ{~H$ ZmVg~Y Am{U {ó`mÀ`m lÕm, Ë`mÀ`m AmdSr-{ZdSr, ê$Tr àWm, nanam Am{U gñH$Vr `mM {ZV i à{Vq~~ YZJa JrVm_Ü` nSccc {XgZ `V

YZJa cmH$gm{hË`mVZ ì`º$ hmUma g_mOOrdZ Am{U g_mO_Z d{eîQçnU AgZ, gm_m{OH$ AZH${dY nc Ë`m_Ü` nhmd`mg {_i VmV. YZJa OmVrÀ`m d{eîQçmgh AmMma-{dMma, ê$Tr, nanam, cmH$JrV, cmHHWmJrV BË`mXr_YZ YZJar OrdZ A{dîH$V hmV AgV. YZJamMr JrV YZJa cmH$OrdZmMm A_ë` Rdm Amh. YZJamÀ`m cmH$gñH$VrM {OdV d RgRgrV {MÌUJrVmVZ ñnï hmVmZm {XgV. YZJamMr JrV Am{U gJrV `mÀ`m_Ü` EH$àH$maM AVQ ZmV AgV. `m gJrVm_i M Vr A{YH$ ldUr` d aJVXma ~ZVmV. `mM H$RgJrV AH${Ì_ AgZ V ñdm^m{dH$nU `m JrVm~am~a `V. JrVmVrc ^mfm ~mcr^mfm Amh. JrVmVrc eãX YZJa cmH$OrdZmM {def KD$Z `VmV. OmË`mdaÀ`m Amì`mVZ {XgUmam {Oìhm i m, Xdm{XH$mÀ`m JrVmVZ ì`º$ hmUmar lÕm Am{U gU-CËgdàgJr Jm{`ë`m OmUmè`m JrVmVZ {XgUmam AmZX hm Aà{V_M Amh.

YZJar JrV g_mOOrdZmcm Zdr àaUm XVmZm {XgVmV. Ë`mMr JrV AV:H$aUmVZ ñ\$aV Agë`mZ Vr _Zmcm ^mdVmV, Am{U _Z AmZXr hmV. YZJamMr JrV EH$md`mMr AgVmV, Jmd`mMrhr AgVmV Am{U nhmd`mMr X lrc AgVmV. `m JrVmcm cm^cë`m gm_{hH$OOZ à`mJmË_Vm àË``mg `V. `m JrVmMm n`mJ {dYrgmn j AgVm. Vr JrV {H$`mg~Y Agë`m_i Ë`mZm àm`m[JH$ _ë` cm^ccr AgVmV. YZJamÀ`m JrVmMr {Z{_Vr H$mUË`mhr EH$m _mUgmMr ZgV. åhUOM EH$m {d{eï H$m i r naUm KdZ `m JrVmMr {Z{_Vr Pmccr {XgV. _m{ lH$ nana_i `m JrVm_Ü` cd{MH$nUm

Amccm AgVm. `m JrVmVrc AmH$Vr~Y Am{U Ame` nanaZ MmcV Amccm AgVm Am{U Ë`m_Ü` àË`H$ {nTr_Ü` ^a nSV AgV. Zd-ZdrZ `mOZm Am{U A{^ì`º$sMr nmanm[aH$Vm YZJar JrVmZm àmá hmV AgV. YZJamÀ`m JrVmMr ^mfm gnÞ d g_Õ Amh. Vr cmH$mMr ~mcr^mfm Agë`m_i `m JrVmZm dJinU cm^cc Amh. JrVmVrc eãX MmcV-~mcV AmhV. Ë`m_i YZJar JrV gXd àdmhr amhVmV. àË`H$ OrdZmÀ`m AZ^dmVZ Amcc h eãX AmhV. Ë`mZm OrdZmZ^dmM AZH$ gX^ AmhV.

YZJa cmH$gm{hË`mVrc cmH$JrVm_Ü` YZJa {ó`mMm _mRm dmQm Amh. YZJa ór _imVM nanam {à` Am{U ^m{dH$ dÎmrMr Agë`mZ nanaZ MmcV Amcë`m ê$Tr, àWm, {dYr, H$cmMma Am{U Y_mMaU BË`m{Xer `m JrVmMm K{Zï g~Y OmScccm AgVm. órOrdZmV YZJa JrVmZm AZÝ` gmYmaU Ag _hËd Amh. c¾{d{YVrc hiX cmdU, ê$ldV V`ma H$aU, c¾mM gm{hË` V`ma H$aU, nÌOÝ_, Omdi mM H$m`H$_, gQdm{`Mm nOm {dYr, Amgam, {ó`mÀ`m lÕm `m_Ü` Zm_ñ_aU, ViernOm, g`Z_ñH$ma, Cndmg, naSr ^aU Am{U JJm AmcmSU, VgM {d{dY gU-g_ma^, H$cmMma BË`mXtMm g~Y {ó`mMr AË`V OdiMm AgVm Am{U `m gdm_YZM órJrVmMr {Z{_Vr d OSU-KSU hmVmZm {XgV.

YZJa ñÌr hr OÝ_V: H$ïmi d lÕmi Amh. {VÀ`m _ZmVrc AË`{VH$ ñdê$nmMm ^º$s^md Amh. CXmhaUmW eH$a-nmdVr, {dîU-cú_r, lSm~m--~mUmB, lSm~m-åhmigm, am_-grVm, {dÇc-ê$pŠ_Ur, lrH$îU, JUnVr `m Xdm~am~aM gmZ~mB, H$mi~mB, cú_rAmB, _arAmB, _Om, Amgam, {~am~m, Yim~m, {^d`m, _gm~m Aemhr Xd-XdVmZm YZJa {ó`mÀ`m OrdZmV lÕM ñWmZ Amh. Xd-XdVmMr ^º$s H$ë`mZ qH$dm CnmgZm H$ë`mZ Ë`mMm H$nm-àgmX {_iZ OrdZ glr Am{U g_Õ ~ZV. `m gd lÕVZM XdXdVm {df`rMr JrVmMr {Z{_Vr Pmccr {XgV. YZJa ñÌr OrdZmM gm_m{OH$ XeZ Am{U ór g_hmÀ`m d{dÜ`nU _ZmdÎmr d ^mdH$Vr Ë`mÀ`m ATi órJrVmVZ ì`º$ hmVmZm {XgV. YZJa ór l_n[ahmamgmRr JrV åhUVmZm {XgZ `V. eVmVrc H$m_ H$aVmZm, OmË`mda XiU XiVmZm Vr ghO[aË`m JrV åhUV AgV. eVm_Ü` H$m_ H$aVmZm H$Qmim `d Z` Am{U Amh V H$m_ cdH$a ìhmd `mgmRr ~r-{~`mU {ZdSU, naUrg _XV H$aU, lV {dñH$QU, QmH$Ur H$aU, ^mJcUr, lanUr, H$mTUr, _iUr, C\$iUr, aJSUr, gmRdUr V AJXr H$mng dMUrn`V {d{dY àH$maMr H$m_ H$aVmZm YZJa {ó`m AJXr ghO[aË`m JrV åhUV AgVmV qH$~hZm JUJUVmV.

~miVrU Pmccr YZJa ór Amnë`m ~mimMm nmMdrMm {dYr AË`V ^mdnU dmVmdaUmV nma nmSrV AgV. gQdrMm ~mimda H$mn hmd Z`, ~mimÀ`m Z{e~mMr Aja VrZ MmJcr {chmdrV åhUZ nmMdrMm {dYr CËgmhmZ H$cm OmVm. Zm_H$aU {dYràgJr YZJa {ó`m nmiUm `m _mÜ`_mVZ am_, H$îU, {edmOr, _ëhmaamd, lSamd VgM gmZ~mB, H$mi~mB, _imB, OmZmB, `_mB Am{U A[hë`m~mB BË`mXtMr dUZna JrV åhUVmV. c¾{dYrV AZH$ {d{YàgJr YZJa {ó`m JrV åhUVmZm {XgZ `VmV. CXmhaUmW dY-damM JUdUZ, ^mD$--~hrUrM AV[aH$ à_, AmB-_cJr `mMm AmpË_H$ {Oìhmim Aem AZH$ àgJmÀ`m JrVmVZ A{^ì`º$ hmVm.

Aem[aVrZ YZJa ór Amnë`m {d{dY AmdrJrVmVZ ñdV:À`m H$Q~mVrc KQZm-àgJ, ^md-^mdZm, gmga-_mha~ÔcMm {Oìhmim, ê$Tr, nanam øm gdmMm ghO[aË`m CcJSm H$arV OmV. Ë`m_i {VÀ`m H$mQ{~H$ OrdZmVrc ZH$iVnU gm_m{OH$, gmñH$[VH$ Am{U Ym{_H$ ~m~tMm A{dîH$ma gXa JrVmVZ àH$Q hmVm.

YZJa {ó`m ~mUmB, åhmigm, lSm~m Am{U {~am~m `mMr CnmgZm H$aVmV. `m CnmgZV {d{dY àH$maMr ^º$snU JrV åhUV AgVmV. `m_Ü` {dÇc-ê$pŠ_Ur, am_-H$îU, gV kmZída, gV VH$mam_ `mMr dUZna JrV åhUVmV. `mdê$Z YZJa cmH$OrdZmda dmaH$ar gàXm`mMm à^md àË`j d AàË`j {XgZ `Vm.

“ इठ्ठला – इठ्ठला, कधी येतान माझ्या घरां
माझ्या घरी शेळ्या–मेंढ्या
तुमच्या घरी पताका दिंड्या
इठ्ठला–इठ्ठला, कधी येतान माझ्या घरां
माझ्या घरी दाळीदुळी
तुमच्या घरी वनमाळी”

darc JrVmVZ YZJa g_mOmZ^VrMr Yma {XgZ `V Agë`m_i YZJa g_mOOrdZmM XeZ Aem àH$maÀ`m JrVmVZ hmVmZm {XgV. YZJa ór`m ^OZm_Ü` gV kmZída, gV VH$mam_ `mM {c{I V A^J åhUV ZmhrV, Va cmH$nanamZr MmcV Amccr cmH$gñH$VrVrc JrV åhUVmZm {XgVmV.

"YZJar JrV' Am{U "ZË`' `mMm A{Ve` Od i Mm g~Y Amh. ZË`mVZ JrVmcm àaUm {_i V Am{U {hM àaUm JrVmÀ`m dmTrg _hËdmMr RaV. àgJmZê$n JrV V`ma H$ê$Z Vr Vmcm-gamV åhQcr OmVmV. `mVZM nT g_mOOrdZmMm CcJSm hmV am{hcm. YZJa cmH$gm{hË`mVrc ~mcH$mMr JmUr Am{U ~S~SJrV C„I Zr` AmhV. YZJa g_mOmVrc chmZ _cr \$JSr, {QH$ë`m-nmUr I i VmZm JrV åhUVmV. `m JrVmZm em[aarH$ hmcMmcr Am{U nm`mMm RH$m qH$dm Qm i r `mMr gmW AgV. \$JSr I i VmZm _cr Or JrV åhUVmV, Vr Amdr{JVmgma I rM AgVmV.

“फुगडी खेळताना बुगडी मोडली
सख्या सोनाराची किरडी मोडली”
“ देवाच्या देऊळीत देव राजा
फुलांच्या बागेत बंधू माझा”
“ चला ग पोरीनो गवऱ्याला
पाटील बसलाय रस्त्याला,
त्याला काय भेयाचयं आजच्याला”

AemàH$maÀ`m JrVmVZ _ZmaOZ, {dZmX Am{U gm_m{OH$Vm BË`mXr JU {XgZ `VmV. \$JSrMr {JaH$s Am{U eãXmMm RH$m `m_Ü` ggJVnUm {Xg `Vm. YZJa _ct_Ü` ^cm~mB, {QH$ë`mnmUr, ganmã`m BË`mXr I i I i VmZmMrhr JrV _ZmaOH$ dmQVmV.

YZJamÀ`m JOrZË` JrVmVZ YZJa g_mOmÀ`m AmMma-{dMmamM, Mmcr-[aVrM, IÕm-ñWmZmM, na_ída ^º$sM, AnË` àmßVrM AZH$ gX^ g_OZ `VmV. _ëhmar XdmZ YZJamÀ`m nmQm-nmÊ`mgmRr, OJÊ`mgmRr _Tnm i r H$am`cm cmdcr åhUZ, eù`m-_TçmgmRr Vm amZm_m i qhSVm. Am`î`^a ^_Vr H$aVm. eù`m-_TçmÀ`m Mmè`mgmRr Vm ~m^ i rMm PmSnmcm PmSVm. `m gd _mJmV D$Z, dmam, nmD$g Am{U WSr `mZm VmS Úmd cmJV. Ë`mÀ`m OrdZmcm ñW` ZgV. VargÕm

Vm Aem ApñWa ^_Vr OrdZmMr Cn jm H$aV Zmhr, CcQ Ë`mMr AT i lÕm AgV. ñdV:À`m nmQmn jm eù`m - _TçmM nmQ Vm _hËdmM _mZVm. gUmÀ`md i r Ë`mZm AmXandH$ nOVm. Ë`mVZM Ë`mM ne{df`r AgUma AV[aH$ à_ {XgZ `V. hm ì`dgm` d ^QH$ OrdZ _ëhmar XdmZM Amnë`mcm {Xc Amh, `mMm AmnU pñdH$ma H$cm nm{hO. `m EH$mM {ZðZ Vm OrdZ OJV amhVm.

AmY{ZH$ `JmÀ`m dmQMmcrV {H$Vrhr àcm^Z {Z_mU Pmcr Var, Ë`m àcm^Zmcm hm g_mO ~ i r nScccm Zmhr. YZJamÀ`m ~am~a Agcë`m H$mù`m H$Í`mM ghH$m`hr Vm {dgaV Zmhr. _TçmÀ`m~am~a AgUmam H$m i m H$Ìm Ë`mMm ghH$mar AgVm Vm åhUVm,

"फलटण गावचा धनगर राजा
काळा कुत्रा त्याचा सोनार पती
खायला लागती पन्नास भाकरी
ईळभर तो मेंढ्याभोवती."

Xdmcm Zdg H$ê$Z nmQnmUr {nH$dÊ`mgmRr _Tr ~ i r XÊ`mMr àWm Vm àm_m{UH$nU nm i Vm. OOarcm OmU, JmY i KmcU, Tmc PmOmda JOrZË` H$aU, ZmM H$aU h gma Vm Zdg \$SÊ`mgmRr H$arV AgVm. ndrMm YZJa g_mO {H$Vrhr _c Pmcr Var Ë`mMm `m½` gm^m i H$arV Ag. `mMmhr C„ I AZH$ nê$fJrVmVZ AmT i Vm.

" पट्टणकोडोली गावच्या धनगर राजानं,
पोराच्या पायी नवस केला...
पोरं झाली बारा, पोरी झाल्या तेरा
कबऱ्या केसाचा मेंढा कापिला..."

YZJa g_mO OÝ_V: AYlÕm i , gmYm ^m i m Am{U ^m~Sm Agë`m_i Ë`mZ Xdmcm H$cc Zdg AË`V àm_m{UH$nU \$SVm. Am{WH$ n[apñWVr ZgVmZm X I rc CgZdmar qH$dm H$O~mOmar hmD$Z d i V Zdg \$SVm. `m JrVmVZ H$ënH$Vm, KQZm àgJmM Am{MË` Og AmH$fH$ Amh, Ver Ë`mMr A{^ì`º$s ñdm^m{dH$ Amh. Ë`m_i H$m i mMm {H$Vrhr AmK cmQcm Varhr hr cmH$JrV A^J am[hcr AmhV.YZJa cmH$gm{hË`mVrc cmH$JrVm_Ü` YZJa nê$fmÀ`m cmH$JrVmM XmcZ g_Õ Am{U d^d gnÞ Amh. BVa g_mOmn jm YZJa nê$fmM h C„ IZr` d{eîQç åhUmd cmJc. _amRr cmH$gm{hË`m_Ü` órJrVmMm Aä`mg d{dÜ`nU Pmcm Amh. naV nê$fmÀ`m cmH$JrVmH$S åhUmd {VVH$ cj cmH$gm{hË` Aä`mgH$mZr {Xcc {XgZ `V Zmhr. VWm{n, cmH$gm[hË`m_Ü` nê$fmMr cmH$JrV[h _hËdnU Agccr {XgVmV.YZJa nê$f TmcmÀ`m gmWrZ {d{dY àH$maMr JrV åhUV AgVm. Ë`mM CnmgZm XdV åhUO {~am~m. {~am~mÀ`m CnmgZm {dYrVrc "g~amZ' Am{U "hBH$' gma I r H$WmJrV gmXa H$aVmV. `mM~am~a AZH$ nmanm[aH$ JrV{h Ë`mÀ`m_Ü` AmOhr àM{cV AmhV. YZJa nê$f àm_»`mZ hBH$, OmJaU Am{U g~amZ VgM I_{df`H$, gU-CËgd àgJr JrV åhUV Agcc {XgVmV.

"सुंबरान मांडिलागा, सुंबरान मांडिलं
सुंबरान मांडिलं, बिरूबा गा देवाचं,
धरतरी मातेचं, मेघराया पित्याचं
चांदसूर्या बंधूचं, चांदसूर्या दोघाचं"

"hBH$' hm {~am~mÀ`m CnmgZMm {dYr ^JVmÀ`m Xrjm{dYr ñdê$nmMm AgVm. `mdir YZJa ^JV {~am~m~am~a BVa Xd-XdVmZm hBH$mg ~mcmdVmV. Ë`mdir Ë`m Ë`m XdVmMr dUZ JrVmVZ H$aVmV. YZJa cmH$OrdZmV hBH$mà_mUM OmJaUhr _hËdmM Amh. Amnë`m KamÊ`mMm H$cmMma åhUZ OmJaU KmVc OmV. YZJa ^JV Am{U ^º$ qH$dm dm¿`m - _air OmJaUm_Ü` {d{dY àH$maMr JrV åhUV AgVmV. ISm~m-~mUmB `mM à_, ~mUmB-åhmigm `mMm gdVr _Ëga, ISm~m _hmËå`, gm_m{OH$ dUZna ZmQçmË_H$ JrV BË`mXr {df`r OmJaUmV JrV åhUV AgVmV.

_hmamîQmÀ`m YZJa cmH$OrdZmV "g~amZ' `m YZJar Am»`mZm_Ü` ñdV:M Ag AmJi-dJi ñWmZ Amh. "JmU', "ZmMU' Am{U "dmO{dU' `m {VÝhr H$cmMm g_i g~amZ_Ü` {XgZ `Vm. _hmamïmV _mRçm à_mUmV nhmd`mg {_iUmè`m YZJa `m OmVr g_hmVrc EH$ {def Jm`Z àH$ma åhUZ "g~amZ' h Am»`mZH$mì` AmOhr Ami Ic OmV. AmdrÀ`m NXmVrc `m aMZm àH$mamcm _amRr cmH$Jm`ZmVrc _hmH$mì` åhQc Var dmdJ RaUma Zmhr. H$maU g~amZ åhUZ Or Amdr~Õ cmH$m»`mZ åhQcr OmVmV Vr à{XK Aem H$Wda AmYm[aV AgVmV. hr H$Wm cmHHWÀ`m OmVH$imVrcM AgV. hr Am»`mZ JÚ-nÚ ñdê$nmV Jm`cr OmVmV. cmH$H$Wm, ZmQç Am{U gdmX `mÀ`m gmømZM g~amZ AmH$ma KV AgV. YZJa _Tnmi Oar ASmUr Agcm Var, Ë`mcm gJrVmÀ`m ZmX~ømMr Ami I Amh. YZJar Amdr hr nc Zgcë`m AZKS {hè`mgma Ir AgZ "^º$s' d "_ZmaOZ' h {VM à_I AJ Amh...!

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AN ANALYSIS OF E –COMMERCE IN INDIA AND THEIR PRESENT STATUS AND CHALLENGES

Mr. A.K. Ganbawle

Shri VenkateshMahavidyalay, Ichalkaranji, Email: aganbawle@gmail,com

ABSTRACT

E-*commerce is definitely one of the business options that will have to expand in the future. Ecommerce is madewider in the world for trading. Prediction e-commerce is showing wonderful business growth in our country. It increased by online user, mobile phone users. Indian e-commerce has seen impressive growth in India from the last few years. Rising internet accessibility in India's demography. The sector is scale greater high. Although, India's overall retail opportunity is substantial, the sector is affected with some serious challenges. The present study has been undertaken to describe the present status & future growth of e-commerce in India.*

Keywords: *E-Commerce, Growth, Online retail, increasing internet users*

Introduction:

E-Commerce knows as electronic commerce and it's used for exchange of goods and services via internet. Electronic commerce is using buying and selling products online. It includes the entire online process of developing, marketing, selling, delivering, serving and paying for goods and services. It includes commercial activity that takes place directly between a business, its partners, or its customers through electronic communication and digital information processing technology. E-Commerce is a modern business methodology that addresses the needs of the organizations, merchants and consumers to cut costs while improving the quality of product and services and increasing the speed of service delivery. India has shown tremendous growth in the E-Commerce. It has become an important tool for small and large businesses worldwide. Although the transition from traditional purchasing to online purchasing was very slow initially in Indian market because of less number of internet users due to lack of internet facility and awareness in public. But now the situation has changed and the e-commerce industry is growing rapidly in our country.

Models of E-Commerce:

The different Models of E-Commerce are as follows:

B2B (Business to Business):

Under B2B model one business sells to other business. Companies doing business with each other such as manufacturers selling to distributers, wholesalers selling to retailers are the examples of B2B e-commerce model. Pricing under this model is based on quantity of order and is often negotiable.

B2C (Business to Consumers):

This is the usual from of E-Commerce. In this model business sells products and services directly to consumers over the internet. They display their products or services on their Websites or Apps and the consumers can order the product or service directly on their Websites or Apps. If an individual is buying a pair of shoes by placing an order to Flipkart.com is an example of B2C model.

C2B (Consumer to Business):

Consumer to Business E-Commerce model involves consumers selling products or services to business. In C2B consumers create value and business consume that value. For example, when a consumer writes, reviews or when a consumer gives a useful idea for new product development than consumer is creating value for the business if the business adopts that inputs. In C2B consumers can offer products and services to companies and the company pay the consumers. We can see the C2B model at work in blogs or internet forums in which the author offers a link back to an online business thereby facilitating the purchase of a product, for which the author might receive affiliate revenues from a successful sale.

C2C (Consumers to Consumers):

C2C is a business model that facilitates the transaction of products or services between customers. C2C provide an innovative way to allow customers to interact with each other. C2C involves the electronically facilitated transactions between consumers through some third party. A common example is the online auction, in which a consumer posts an item for sale and other consumer bid to purchase it, the third party generally charge a flat fee or commission. The sites are only intermediaries, just there to match consumers.

Objectives of the Study

1. To analyze the present trends of e-commerce in India.
2. To examine the challenges of E-Commerce in India.

Research Methodology:

Research Methodology is the systematic and theoretical analysis of the e-commerce applied to consumers. The researcher has used only secondary data that has been collected from various articles, journals, books, websites etc. It have been used to study the evaluation, conceptual framework, definition, key players, present trends, future prospectus & barriers of e-commerce. The researcher also used quantitative research that is the systematic empirical investigation of variables phenomena via statistical & mathematical.

Present Scenario of E-Commerce in India:

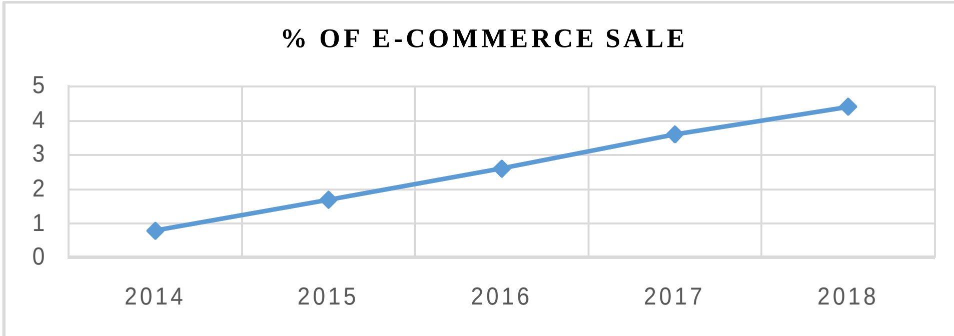
E-Commerce in India is still in a growing stage, but it offer tremendous opportunities for developing countries like India. The e-commerce sector in India started their operations late nineties among business to business users (B2B). Business to Consumers (B2C) e-commerce started in 1996 in the form of matrimonial portals. The cost and the speed of internet was the limiting factor for their growth at that time. The first E-Commerce website in India was rediff.com, which was one of the most trafficked portals for both Indians and non –residents Indians. Last five years have seen a rise in the number of companies enabling e-commerce technologies and the internet in India. Major Indian portal sites have also shifted towards e-commerce instead of depending on advertisement revenues. Today E-Commerce has become an integral part of our society. There are websites providing any number of goods and services. These websites provide almost all categories of goods and services on a single site. These sites target the buyers of every possible product or service. These websites are known as Multi Product E-Commerce Sites. There are also Single Product E-Commerce Sites, which deal in specialised field only. Technology is changing the way of shopping. Out of the total internet users in India, 60% visit e-commerce sites. Favoured demographics and growing internet users' base helped in adding the growth. Growth shown by Indian players like Flipkart, India Times, Snapdeal etc. and huge investors' interest around these companies showed the immense potentials of the market. The Table 1.1 depict the leading e-retailers in 2018 in India.

Table 1.1: Leading E-Retailers in India in 2018

E-Retailer	Sales (in Millions US Dollers)
Amazon.in	567.4
Flipkart.com	553.5
Myntra.com	342.7
Bigbasket.com	192.7
Jabong.com	159.7
Snapdeal.com	144.9
Ebay.in	83.2
Paytmmail.com	46.5
Firstcry.com	40.6
Shopclues.com	39.2

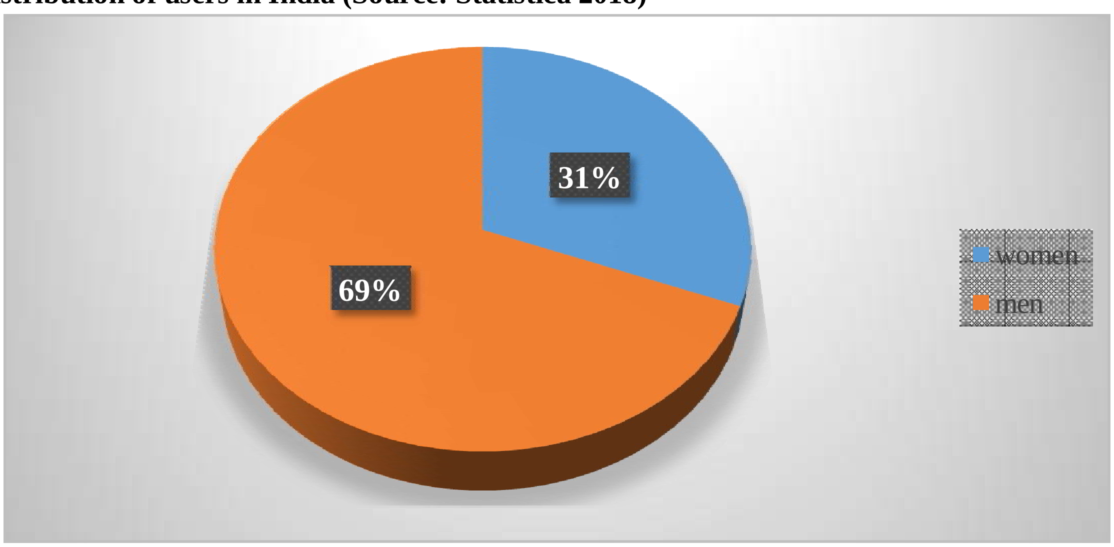
Source: *(Statista, 2018)*

Online retail sales in India from 2014 to 2018 (in billion US dollars

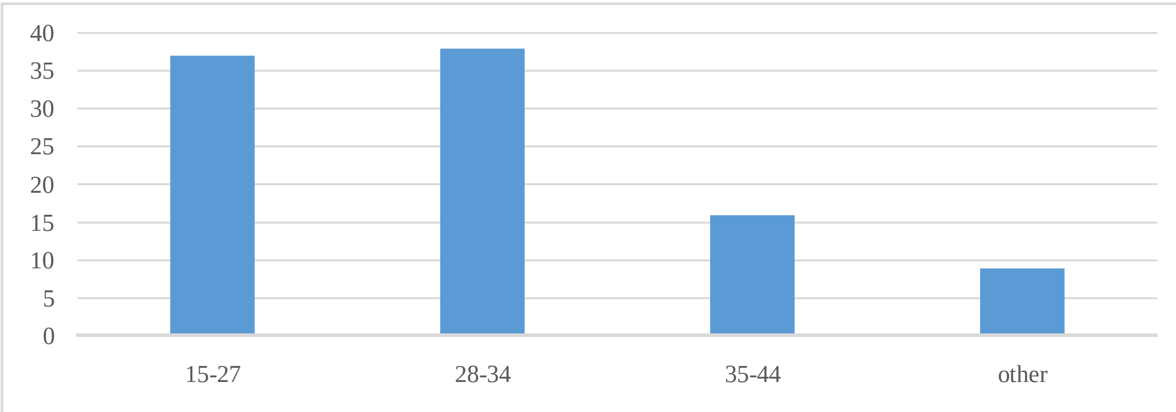


There has been nearly 100% increase in online retail sales from 2014 to 2018 which indicates the figures have grown by leaps and bounds and contributed to the growth of the E-Commerce industry. Several factors like technology and increase in usage of mobile phones and laptops are responsible for the increase in growth.Discussiononline shopping is increasing its share in the total internet usage in India and has increased by a significant margin. Improved data connectivity in both urban and rural parts of India, will further boost this trend. Across the globe the E-commerce industry is a force which continues to grow, which investors cannot afford to ignore. This is especially true in India where there are so many opportunities. For example, just focusing on B2B e-commerce, the market is both large and broad which provides the potential for amazing innovations. Prime Minister Modi's vision for India and the „Make in India" and „Invest India" initiatives have swayed the world's attention on the opportunities provided in the sub-continent. This has been very healthy for the Indian Economy.

Gender distribution of users in India (Source: Statistica 2018)



Age-wise distribution of users in India (Source: Statistica 2018)



Barriers of E-Commerce in India:

Poor Internet Facilities:

Internet is considered the backbone of the e-commerce. But the penetration of internet facilities in India especially in rural area is very less. Speed of Internet is also the major challenge in our country. No doubt we are moving towards 4G internet services but still a lot has to be done.

Feeling Unsecure:

Feeling unsecure by customer is one of the major and continuing challenges for e-commerce in our country. Customers have to be confident about the integrity of the e-dealers and payment process before making anypurchase order online. Risk of hacking and cybercrimes are also there. Privacy has also become a major concern for consumers with identity theft and impersonation. Security challenges are not restricted to consumers only in e-commerce, corporate firms also face security challenge as their vital information, records and reputation is at stake.

Logistic and Supply Chain:

Logistics and supply chain has been the major challenge to the e-commerce companies. Most of the population in India lives in villages. To reach the consumer in the village is a big challenge. The e-commerce companies' needs to invest more on setting up warehouse and signing up more suppliers across the country to ensure customers get order delivered by nearest suppliers.

Cash on Delivery (COD):

Cash on delivery is big problem for e-commerce companies. In the era of digital payments, cash on delivery is still the most favorable mode of payment used by the consumers. This mode is very expensive for e-commerce companies. Sometime courier companies take 30-40 days to return the cash collected from customers to dealers. If the customer return the product than it becomes very expensive for the company as the company pay two way courier charges.

High Competition:

There is a cut throat competition among the player in the e-commerce market. With intense competition, the profitability of the of the companies decreases as they use aggressive pricing strategy and offer huge discounts and commissions.

Tax Structure:

Tax structure is another factor for lesser growth of e-commerce sector in India in comparison to other developed countries like USA and UK. In India there are different types of taxes and these taxes create accounting problems to online business. Some states are even charging separate tax on e-commerce transactions. Government has implemented the GST Act, which is expected to solve this problem to great extent.

Absence of Cyber Laws:

Absence of cyber laws to regulate the online business transactions is another bottleneck to e-commerce in India. The new technology has created huge legal uncertainty in our country. The existing Consumer Protection Act 1986 needs to be amended to update.

CONCLUSION:

E-Commerce has made the shopping easy. The E-Commerce Industry in India is growing rapidly despites many challenge. E-commerce industry is one of the largest growing industries in India at present. The sale of e-commerce industry is expected to grow by almost 4 times by 2021 than the sales of 2015. This unprecedented growth in E-Commerce is due to increase in smart phones and internet users, 3G/4G internet services, awareness in public, government initiative of digitalisation, advanced shipping and payment options, entry of foreign e-business players etc. Government should take steps to provide a proper legal framework so that hurdles in the growth of e-commerce are reduced to minimum.

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भारतीय स्त्री शिक्षणाची स्थिती

प्रा.डॉ.एस्.एम.गावड

MÐm~mB-emVmßnm e|Sa H$mbO, hnar, Vm.hmVH$UJb

B_b -sambhajigavde99@gmail.com

गोषवारा

शिक्षण हे समाज परिवर्तनाचे व विकासाचे प्रभावी साधन आहे. त्यामुळे शिक्षणाचा प्रसार व प्रचार करणे व शिक्षणाच्या सोयी–सुविधा सर्वांपर्यंत पोहचविणे हे जसे शासनाचे काम आहे. तसेच ह्या शिक्षणाच्या संधीचा लाभ घेऊन स्व:विकासाबरोबरच समाजाच्या विकासाला हातभार लावणे हे प्रत्येक व्यक्तीचे कर्तव्य आहे. भारताच्या एकूण लोकसंख्येमध्ये स्त्री व पुरूषांचे प्रमाण जवळपास सारखे आहे. पण शिक्षणाच्या बाबतीत याची तुलना केल्यास यामध्ये तफावत असल्याचे दिसून येते. भारतीय समाज हा रूढीपरंपरावादी व पुरूषप्रधान देश आहे. त्यामुळे पुर्वीपासूनच प्रत्येक गोष्टीत स्त्रियांपेक्षा पुरूषांना अनेक अधिकार दिले गेले. समाजामध्ये पुरूषाला श्रेष्ठत्व व स्त्रिला कनिष्ठत्वाची वागणूक दिली गेली. स्त्रियांना दिर्घकाळ शिक्षणापासून वंचित ठेवले गेले. पण नंतर समाज सुधारकांच्या प्रयत्नांमुळे व ब्रिटीशांच्या शिक्षणविषयक बदलत्या धोरणांमुळे स्त्रियांना शिक्षणाची संधी मिळू लागली. स्त्रिया शिक्षण घेऊ लागल्या. स्वातंत्र्यानंतरच्या काळात मात्र घटनेने दिलेला समान हक्क, शिक्षणाच्या वाढत्या सोयी सुविधा, शैक्षणिक जागृती इ.मुळे समाजातील स्त्रियांचे शिक्षणाचे प्रमाण वाढत आहे. पण तरीही स्त्रियांचे शिक्षणाचे प्रमाण, स्त्रियांना दिले जाणारे शिक्षण याचा सुक्ष्म अभ्यास केल्यास अजूनही शिक्षणाच्या बाबतीत स्त्री–पुरूष समानता असल्याचे दिसून येत नाही.

- **प्रस्तावना :**

_mZdr g_mO_Ü` ór Am{U nê$f h XmZ _hÎdmM KQH$ AmhV. `m_Ü` nê$fmBVH$M órbmhr _hÎd Amh. H$mUm EH$m KQH$m{edm` Xgam KQH$ AnU Amh. Ë`m_i øm XmÝhr KQH$mM _hÎd bjmV KVm XmÝhrhr KQH$mMm g_mZ {dH$mg hmU JaOM Amh. `m XmKmZmhr g_mZ gYr XU `m_Ü`M _mZdr g_mOmM hrV AgZ Ë`mMr àJVrXI rb Ë`mdaM Adb~Z Amh.

nU ^maVr` g_mOmMm AmVmn`VMm Aä`mg H$aVm `m XmÝhr KQH$mZm g_mZ gYr d g_mZ Ý`m` {Xë`mM AmT i Z `V Zmhr. ~hVmerdi m `m_Ü` ór øm KQH$mda Zh_rM AÝ`m` Pmë`mM {XgZ `V. ^maV hm nê$fàYmZ Xe Agë`m_i `W nê$fmZm EH$ Ý`m` d órbm EH$ Ý`m` Aer XQßnrnUmMr ^{_H$m KVë`mM AmT i Z `V. Ë`m_i órbm AZH$ Jmïtnm gZ d{MV Rdb Amh. øm AZH$ JmïrnH$s {ejU hr EH$ _mZdr OrdZmÀ`m gdmJrU {dH$mgmÀ`m ÑïrZ _hÎdmMr Jmï Amh. nU {ejUm~m~Vhr órda ndunmgZM AÝ`m` Pmbbm Amh. {ó`mZm {XKH$mi {ejUmnmgZ d{MV Rdb Amh. ZVa h i h i øm {ó`mZm {ejUmÀ`m àdmhmV AmUÊ`mM H$m_ AZH$ g_mOgYmaH$mZr d emgZmZ H$b Agb Var nê$fmÀ`m VbZ_Ü` {ó`mM {ejUmM à_mU H$_rM Agë`mM {XgZ `V. Ë`m_i M øm emY{Z~Ym_Ü` àm_»`mZ ^maVr` g_mOmVrb {ó`mÀ`m {ejUmM à_mU `mda A{YH$ ^a {Xbm Amh.

- **उद्दिष्ट्ये :**

1. ór`mÀ`mda hmUmè`m AÝ`m`, AË`mMmamMm Aä`mg H$aU.
2. ór nê$f {ejUmM à_mU Aä`mgU.
3. ór`mÀ`m {ejUmM _hÎd Aä`mgU.

- **संशोधन पद्धती :**

àñVV emY{Z~Y hm Xæ`_ ómVmda AmYm[aV AgZ gemYH$mM bI, gX^ JW d BQaZQÀ`m _mÜ`_mMm `W Cn`mJ H$bm Amh.

- **गृहितके :**
  1) ^maVr` g_mOmVrb {ó`mda AZH$ àH$ma AÝ`m` Pmbm Amh.
  2) AbrH$Srb H$m i mV {ó`mM {e j UmM à_mU dmTV Agb Var AOZhr nê$fmÀ`m VbZ_Ü`
     {ó`mM {e j UmM à_mU H$_r Amh.

- **शिक्षण म्हणजे काय?**

{e j Umbm g_mO {dH$mgmMr n{hbr nm`ar _mZbr OmV. H$mUË`mhr XemMm qH$dm g_mOmMm gdm{JU {dH$mg hmÊ`mgmRr e j{UH$ {dH$mg hmU AË`mdí`H$ AgV. àË`H$ ì`º$sg {e j U KÊ`mMm h¸$ Amh. {e j U h g_mO n[adVZmM d {dH$mgmM à^mdr gmYZ Agë`m_ i {e j UmMm àgma d àMma H$aU d {e j UmÀ`m gm`r-g{dYm XemÀ`m gd H$mZmH$mnè`mn`V nmhM{dU h Oar emgZmM H$m_ Agb Var Ë`mbm gdnarZ _XV H$aU h g_mOmVrb gd KQH$mMr O~m~Xmar Amh. {e j UmMm ì`mnH$ Agm AW gmJVmZm OmZ apñH$Z Ag åhUVmV H$s, kmZ åhUO {e j U Zìh O bmH$mZm AkmV Amh V {eH${dU åhUO {e j U Zìh Va Á`mZm dmJVm `V Zmhr. Ë`mZm ZrQ dmJmd`mg {eH$dU. gX^mdZm h {ZVr_ÎmM gma Amh. {e j UmMr gË`{àVr, H$m`{Zðm d kmZmnmgZm `m dpÜXJV H$ë`m nm{hOV. Ë`m AmnU ñdV: AJr ~m i Jë`m VaM Ë`m Xgè`mZm {eH${dVm `Vrb.

- **भारतीय स्त्रियांवरील अन्याय/अत्याचार**

^maVmV qbJ {df_V_ i {ó`mZm Xæ`_ XOm XÊ`mV Ambm hmVm. Ë`mZr Zh_rM Xæ`_ ahmd, nê$fmn j m JmU ahmd åhUZ Ë`mÀ`mda AZH$ AnmÌVm bmXÊ`mV Amë`m hmË`m. Ë`m AnmÌVm WmSŠ`mV nTrbà_mU –

1) gm_m{OH$ AnmÌVm -

{ó`mZr gm_m{OH$ j Ì mV nT `D$ Z`, Ë`mZr g_mZ A{YH$ma _mJ Z` åhUZ Ë`mZm eH$Sm df {e j U KÊ`mMm A{YH$mamnmgZ d{MV Rdb. VgM {ó`mZr ZmH$ar H$aU A`mú` _mZb OmV Ag. ^maVr` nanaZgma {ó`mZr ZmH$ar, ì`dgm`mÀ`m {Z{_ÎmmZ Kam~mha nSU dmBQ d H$Q~mÀ`m à{Vð{dê$Õ _mZb Om`M. {ó`mZr ng H$_{dU h nê$fmÀ`m Aà{VðM VgM {ó`mZr g{_Vr qH$dm gKQZm ~Zd Z` Ag _mZb OmV Ag. bhmZnUrM _btMm {ddmh H$bm OmV Ag. {ó`mZr {ddmhmZVa KaH$m_ H$amd, nVrMr d _bmMr gdm H$amdr hM {VM H$m` j Ì _mZb OmV Ag.

2) H$m`Q{~H$ AnmÌVm -

H$m`Q{~H$ OrdZmV X I rb {óda AZH$ ~YZ hmVr. nê$fmÀ`m ÑïrZ nËZr åhUO Ë`mMr Xmgr. `m nËZrbm _maU, {VMm AZmXa H$aU hm nVrMm h¸$M g_Obm OmV Ag. VgM gZ AgUmè`m {óZ Amnë`m gmg-gmgè`mMr VgM BVa ZmVdmBH$mMr gdm H$br nm{hO. H$Q~mV _bJrbmhr AmB-dSrbmH$SZ MmJbr dmJUH$ {_ i V Zg. {VMm ~mbnUrM [ddmh H$bm OmV Ag. {ddmhmÀ`md i r {VMr BÀNm AWdm g_Îmr _hÎdmMr _mZbr OmV Zg. VgM H$Q~mVrb {dYdm {óbm I n An_m{ZV OrdZ OJmd bmJ.

3) Am{WH$ AnmÌVm -

1937 ndu {ó`mZm gnÎmr_Ü` H$mUVmhr A{YH$ma ZìhVm. A{ddmhrV _brg AmB-dSrbmÀ`m gnÎmrV A{YH$ma ZìhVm. Va {ddmhrV {óbm ór YZmì`{V[aº$ H$mUË`mhr àH$maMm gnÎmrV A{YH$ma ZìhVm.

4) amO{H$` AnmÌVm -

^maVmVrb {ó`mZm 1919 n`V gmYm _V XÊ`mMm X I rb A{YH$ma ZìhVm.

5) Ym{_H$ AnmÌVm -

Ym{_H$ {dYr H$aÊ`mMm A{YH$ma \$º$ nê$fmZm hmVm. nam{hVmM H$m_ \$º$ nê$fmZrM H$amd`mM. Ym{_H$ H$m`mV \$º$ ghm{gZr {óZM gh^mJr ìhm`M. {dYdm pñÌ`mZm Ym{_H$ H$m`mV gh^mJr hmÊ`mMr ~Xr hmVr. AemàH$ma H$di ór Amh åhUZ {Vbm AZH$ JmïrnmgZ d{MV RdZ {VÀ`mda In _mRm AÝ`m` H$bm OmV hmVm. nU Varhr {ó`mÀ`m_Ü` AkmZ, nanaMm nJSm d OmJVrMm A^md Agë`m_i Vr Amnë`mda hmUmam AÝ`m` {Z_QnU ghZ H$arV hmVr.

- **स्त्रियांना शिक्षणाची संधी –**

{~QremZr Amnë`m amOdQrV ^maVmV {ejU {df`H$ Midi J{V_mZ H$br Agbr Var Ë`mZr `Wrb nmanm[aH$VMm nJSm d bmH$ _mZ{gH$Vm {dMmamV KD$Z ór {ejUm~m~V AmO gmdY n{dÌm KVbm. Ë`mZr Amnë`m `mOZVZ ór {ejUmMm {dMma H$bm Zmhr. nU ZVa `Wrb Vê$U g_mO gYmaH$mZr {~QremÀ`m øm ^{_H$da H$SmSZ {damY H$bm. VgM `Wrb g_mOmMm amf nËH$ê$Z ór {ejUmg àmËgmhZ {Xb. Ë`m_i 1854 ZVa gaH$maZ ór {ejUmMr O~m~Xmar pñdH$mê$Z {ó`mÀ`mgmRr {ejU Ib H$b. Ë`mZVa hihi ImOJr emim, gaH$mar emim d {_eZè`mZr H$mTbë`m emim_i g_mOmVrb _btM {ejU KÊ`mM à_mU dmTV Jb h "^maVr` ór OrdZ' `m {bbm nmQrb `mZr {bhbë`m nñVH$mVrb AmH$Sdmardê$Z ñnï hmV. Vr AmH$Sdmar Imbrbà_mU –

१९४७ पर्यंत मुलींच्या शिक्षणाचा प्रसार

gñWm	df	H$di _btgmRr Agbë`m {ejUgñWm	gd gñWmVZ {ejU KV Agbë`m _br
_hm{dÚmb`	1901-02	-	75
	1936-37	-	1,245
	1946-47	1	5,177
_mÜ`{_H$ emim	1901-02	67	4,934
	1936-37	104	25,820
	1946-47	184	62,629
àmW{_H$ emim	1901-02	768	76,063
	1936-37	1,478	2,87,061
	1946-47	1,804	4,89,789
{def emim	1901-02	-	-
	1936-37	51	3291
	1946-47	404	15,498

darb VŠË`mdê$Z {ó`mM {ejU KÊ`mM à_mU dmTV Agë`mM {XgZ `V Agb Var AWmVM hr àJVr àm_»`mZ ehamVM hmVr. ehamVrb Ir_V d gIdñV _Ü`_dJ Amnë`m _btZm {ejU XD$ bmJbm. ehamVrb gnÞ d g~Õ dJ _btZm {ejU XV AgVmZm Ë`mM d` dmTb Var \$maer H$mi Or H$aV ZìhVm. nU `mCbQ ISçmVrb ~hOZ g_mO _mÌ Xm[aÐ`, AkmZ, Ym{_H$ g_OVr, ~mb{ddmhmMr nÕVr, emimMm A^md `m_i _btZm {ejU XÊ`mV CXm{gZ Agë`mM {XgZ `V.

- **स्वातंत्र्यप्राप्तीनंतर स्त्रियांच्या शिक्षणाची स्थिती –**

ñdmVÍ`àmárZVa gZ 1949 gmbr ñdVÌ ^maVmMr KQZm V`ma Pmbr. `m KQZZ {óbm Am{WH$, gm_m{OH$ h¸$ {_idZ {Xb. ñdmVÍ`mÎma H$m i mV 1959-69 `m H$m i mV H$Ð emgZmZ amïr` _{hbm {ejU _S i ñWmnZ H$b. `m _S i mZ {ó`mÀ`m {ejUmgmRr H$ÐmH$S AZH$ {e\$maer H$ë`m. ømVrb H$mhr {e\$maer H$Ð emgZmZ _mÝ`hr H$ë`m. H$mRmar Am`mJmZ X I rb ór {ejUmda A{YH$ bj H$ÐrV H$b. ñdmVÍ`mZVa d i md i r ñWmnZ Pmbb {ejU Am`mJ d Ë`mZr {ejUmM _hÎd bjmV KD$Z H$bë`m {e\$maer d emgZmZhr `m JmïrH$S WmS A{YH$ bj {Xë`m_i ^maVmVrb EH$UM ór-nê$f gm j aVM à_mU dmTV Amh. h I mbrb AmH$Sdmardê$Z {ZXeZmg `V.

भारतातील साक्षरता प्रमाण

gZ	gm j aVm		EH$U
	nê$f	_{hbm	
1951	27.2	8.9	18.3
1961	40.4	15.4	28.3
1971	46.0	22.0	34.5
1981	56.4	29.8	43.6
1991	64.4	39.3	52.2
2001	75.3	53.7	64.8
2011	82.1	65.5	74.4

AmYma : ^maVmMr OUJUZm 2011

darb VŠË`mdê$Z 1951 _Ü` ^maVmVrb bmH$ gm j a hmV. Ë`m_Ü` nê$f 27.2% Va {ó`m H$d i 8.9% gm j a hmË`m. åhUOM nê$fmÀ`m VbZV {ó`mM gm j aVM à_mU 33% À`m Od i nmg hmV. 60 dfmZVa 2011 À`m OUJUZZgma EH$U gm j aVm 74.4% Ë`m_Ü` nê$f 82.1% Va {ó`m 65.5% gm j a Agë`mM {XgZ `V. `W nê$fmÀ`m VbZV {ó`mM gm j aVM à_mU 80% À`m Od i nmg Amh. `mdê$Z {ZpíMVM {ó`mÀ`m gm j aVMr àJVr g_mYmZHmaH Agbr Var AOZhr ór gm j aVm d EH$UM gmU g_mO gm j a hmU Amdí`H$ Amh.

- {ZîH$f :

darb AmH$Sdmardê$Z {ó`mÀ`m {ejU KÊ`mÀ`m à_mUmV dmT Pmë`mM {XgZ `V Agb Var {dkmZ, dm{UÁ` d Vm{ÌH$ em I m_YZ {ejU KUmè`m _btM à_mU nê$fmÀ`m VbZV I nM H$_r Amh. H$bm em I V àde KUmè`m _btM à_mU h OmñV Amh. nU AmnU da Om dUZ H$bbm {ó`mÀ`mda hmUmam AÝ`m` Xa H$amd`mMm Agb Va H$d i ór gm j a hmD$Z MmbUma Zmhr, Va Vr H$_dVr åhUOM Am{WH$Ñï`m ñdmdb~r Pmbr nm{hO. {VÀ`m JUdÎmÀ`m ~ i mda {VZ {Vbm hd V {ejU d j Ì {ZdSb nm{hO, VÌhmM I è`m AWmZ {VMm H$Q~mVrb d g_mOmVrb XOm dmTb. d Vr {VÀ`mda hmUmè`m AÝ`m`m{dê$Õ AmdmO CRd eH$b.

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- **संदर्भ ग्रंथ :**

1. gm_V _Jbm : ór-nd, gJmdm àH$meZ, gXm{ed nR>, nU_mM 2000.
2. àm.^mbamd gae, Sm.bmUmaH$a à{dU : _mZdr h¸$: gÚpñWVr Am{U Amìhm©Z, àemV npãbH$eÝg, O i Jmd, _mM 2013.
3. àm.Sm.~m~S> àH$me : ^maVr` g_mOaMZm nmanm[aH$ d AmY{ZH$, Ir _Je àH$meZ ZmJna, 2001.
4. Sm.nmQ>rb {bbm : ^maVr` ór OrdZ, _hVm npãbqeJ hmD$g, nU, AmJñQ> 1998.
5. Sm.AmJbmd à{Xn : ^maVr` g_mO gaMZm Am{U g_ñ`m, Ir gmBZmW àH$meZ, ZmJna, Ob 2003

कादंबरीतील बदलत्या ग्रामजीवनाचेचित्रण

डॉ. शिवाजी महादेव होडगे
प्रमुख, मराठी विभाग, **सदाशिवराव मंडलिक महाविदयालय,** मुरगूडता. कागल,जि. कोल्हापूर.
Email : shivajihodage25@gmail.com

ग्रामीण साहित्य या शब्दोच्चाराबरोबर ग्रामीण आणि साहित्यया संकल्पना नजरेसमोर येतात. यादोहोनांही विशिष्टअर्थआहे. या शब्दातून व्यक्त होणारा आशय हेतूपूर्ण आणि परंपरेपेक्षा वेगळा असल्याचे सूचित होते. हे वेगळेपण समजून घेणे अतिमहत्वाचे आहे. कारण असे केल्याने साहित्यातील हा नवा प्रवाह कसा आहे ?त्याच्या निर्मिती प्रेरणा, वैशिष्ट्ये आणि सर्वात महत्वाचे म्हणजे या साहित्यप्रवाहाची बलस्थाने कोणती ?याचा बोध होण्यास मदत होईल.

ग्रामीण हा शब्द ग्राम या शब्दापासून बनला आहे. ग्राम म्हणजे खेडं. ग्राम म्हणजे गांव. ग्राम म्हणजे अनागर वस्ती. ग्राम म्हणजे शहरी नाही असे. या अर्थातून एक बाब स्पष्ट होते की शहरापासून वेगळं अस्तित्व असणारी वस्ती म्हणजे गाव होय. ग्राम हे एकंदर भारतीय संस्कृतीचे अदिपीठ आहे. आणि अशा गावांसंदर्भात लिहिणे, मांडणे व्यक्त होणे म्हणजे खेडयांविषयी व्यक्त होणे. विसाव्या शतकाच्या सुरूवातीपासून असं खेडयांसंदर्भात, तेथील माणसांसंदर्भात लिहिणं अधिक गांभीर्याने सुरू झाले. सुरूवातीलाढोबळपणेव्यक्त होणारा जीवनाशय काळानुरूप अधिकगहण झाला. स्वातंत्र्योत्तर काळात जसजशा नवनव्या जाणिवा बहरल्या तसतसा व्यक्त होणारा आशय अधिक गहिरा आणि माणूसकेंद्री बनला. गेल्या 25-30 वर्षात तर ग्रामीण परिसर, व्यक्ती, समूह यांची मानसशास्त्रीय अंगाने मांडणी होऊ लागली आहे. त्यामुळे अगदी सुरूवातीच्या काळातील ग्रामीण शब्दातून व्यक्त होणारा आशय अधिक व्यापक बनला असून या शब्दाने ग्रामीण परीसरातील सर्व घटक आपल्या कवेत घेतले आहेत.

ग्रामीण या शब्दाबरोबर गावगाडा हा शब्दही हटकून वापरण्यात येतो. गावगाडा म्हणजे गावाचे दैनंदीन अथवा दीर्घकालीन व्यवहार सुरू ठेवणारी यंत्रणा असे साधारणपणे म्हणता येईल. या गावगाड्याचा प्रमुख घटक माणूस आहे. माणसाभोवतीच संपूर्ण यंत्रणा फिरत असते. जगण्याच्या प्रक्रियेत आवश्यक

असणारे बरेवाईट निर्णय माणूस घेतो. ही माणसही वेगवेगळ्या गटातील असतात. ढोबळमानाने यांची गटवारी केली तर त्यांना शेतकरी, बलुतेदार, अलुतेदार, भटके किंवा फिरस्ती असे म्हणणे सोईचे ठरेल. ही काटेकोर मांडणी नाही तरीही ग्राम जीवनातील बहुतांशी घटक यामध्ये समाविष्ट होऊ शकतील. केवळ महाराष्ट्रातीलच नव्हे तर देशातील कोणत्याही गावाचे नांव घेतले की, सर्व प्रथम शेतकरी नजरेसमोर येतो. एकेकाळी 80%हून अधिक शेतकरी या देशात असल्याची नोंद आढळते. गेल्या काही दशकात वेगवेगळ्या कारणांमूळे शहरीकरणाचा वेग वाढला असला तरी आजही 60 ते 65 %लोकसंख्या शेतीशी निगडीत आहे. याचा अर्थ भारतीय ग्रामीण जीवनाचा केंद्रबिंदू शेती आणि शेतकरी हाच असून शेतीशी संबधीत अनेक व्यवसायांनी ग्रामीण जीवन समृध्द बनले. केवळ एखादी व्यक्ती नव्हे तर संपूर्ण समाज समूह या शेतीशी संबंधीत राहीला. कळत नकळतपणे ग्राम व्यवस्थेचा म्होरक्या म्हणून शेतकरीच स्थिरावला.

शेती करणे ही गोष्टही सामूहिक आहे. प्रथमदर्शनी जरी शेती मालक दिसत असला तरी त्याच्या एकट्याने शेती साध्य होत नाही. त्याला हातभार लावणारे, मदत करणारे अनेक घटक असून यामध्ये लोहार, चौगुला, महार, सुतार, चांभार, कुंभार, न्हावी, सोनार, जोशी, परीट, गुरव, कोळी या बारा बलुतेदारांचा तर आलुतेदारांमध्ये तेली, तांबोळी, साळी, सणगर, माळी, गोंधळी, डौ-या, ठाकर, भोई, गोसावी, जंगम, मुलाना, वाजंत्री, घडसी, कलावंत, तराळ अशा आठरा जातींचा समावेश होतो. फिरस्त्या जमाती नियमीत काळी गावात येतात आणि आपल्याकडील माल विकून काम करून किंवा भिक्षा मागून कमाई करतात. यामध्ये घिसाडी, बेलदार, वड्डर, कैकाडी, वंजारी, लमान, भेवानी, वैदू, गौड, गोपाळ, ददवेशी, बंदरवाले, माकडवाले, नंदीबैलवाले, कंजारी, फांसपारधी, भगत, भुसे, वाघे, मुरळ्या, जोगती, हिजडे, जोगतिणी, भराडी, वासुदेव, पांगूळ, राऊळ, ठोके, जोशी, कुडकुडे, पोतराज,कानफाटे, उदासी, अघोरी आदिंचा समावेश होतो. बलुतेदार, अलुतेदार,फिरस्ते ही सर्व मंडळी ग्रामीण व्यवस्चा भाग आहेत. वर्षभराच्या चक्रामध्ये कधी ना कधी यांचा गावातील शतक-यांशी संबंध् येतो. परस्परांना सहकार्य, आधार, मदत देत व घेत यांचा जीवन व्यवहार सुरु राहतो.

एकोणिसावे शतक भारतीय विशेषतःमहाराष्ट्रीय समाजजीवनामध्ये अंतर्बाहय बदल घडविणारे ठरले.ब्रिटीशांच्या सत्तेविरोधातील असंतोष वेगवेगळया अंगाने व्यक्त होत असताना साजिक सुधारणांविषयीचा आग्रह ही वाढत होता. महात्मा फुले, सावित्रीबाई फुले,गो.ग. आगरकर, न्य.रानडे आदिंच्या वैचारिक पुढकाराने नवक्रांतीची बीजे पेरली जात होती.समाजामध्ये माणूसपणाच्या कक्षा रुंदावण्याच्या दृष्टीने जाणीवपूर्वक प्रयत्न होत होते. यामध्ये विचारवंतांसह समाजधुरिणांनी महत्वपूर्ण योगदान दिले. महात्मा फुले यांनी तर प्रत्यक्ष कृतीसह साहित्याची निर्मिती केली. शेतक-यांचा आसूड या ग्रंथ निर्मितीने शेतक-यांची सध्यस्थिती मांडून ग्रामीण माणूस साहित्याच्या परिघावर आणला. म.फुले यांनी शेतक-यांचे होणारे शोषण शेटजी, भटजी कडून तर होतेच पण त्याहीपेक्षा सर्व क्षेत्रातील अज्ञान हेच शेतक-यांच्या दुर्दशेला कारणीभूत असल्याचे दाखवूनदिले.त्यांची मांडणी अत्यंत तर्कसुसंगत आहे. ओघवत्या शैलीत शेतक-यांची स्थिती मांडणारी ही लेखणी लक्षवेधी असून उच्च प्रतीच्या लेखनाचा नमुना म्हणूनही या लेखनाकडे पाहावयास हवे. म्हणूनच वासुदेव मुलाटे यांनी म. फुले यांच्या प्रस्तुत लेखनामध्ये आणिक ग्रामीण साहित्याची बीजे पहिल्यांदा दिसतात असे म्हटले आहे.

स्वातंत्रयपूर्व काळातील साहित्य व्यवहार प्रामुख्याने उच्च मध्यमवर्गीय, मध्यमवर्गीय समाजाच्या हातामध्ये होता. साहित्य व्यवहाराचे सर्व सूत्रे या वर्गाच्या हातातच होती. साहित्य, समीक्षा, प्रकाशन संस्था प्रकाशक नियतकालिके या सर्वांवर यांचाच प्रभाव राहीला. स्वाभाविकपणे तत्कालीन परिस्थितीत असणारा शहरी भाग जाणिवा याच साहित्याच्या परिघावर महत्वपूर्ण ठरून ग्रामीण माणूस हा नकळतपणे तुच्छतेचा, अवहेलनेचा,विषय बनला. याचा परि णाम म्हणून ग्रामीण परिसर अस्सलपणे साहित्यात चित्रित झाला नाही. वास्तवापेक्षा अवास्तव चित्रण केल्याने ग्रामीण समाजासंदर्भात गैरसमज पसरले. एका अर्थी हे लेखन ग्रामीण परिसरावर अन्याय करणारे होते. त्याचबरोबर पाश्चात्य साहित्यसंस्कृतीचे त्यांच्या वैचारिक साहित्यिक सिध्दांताचे जबरदस्त आकर्षण यामुळे या काळातील ग्रामीण साहित्य कुपोषित राहिले. या काळात ग्रामीण भागातील काही लेखक

लिहित होते. पण त्यांच्यावर असणारा बाहय प्रभाव जाणवण्याइतपत तीव्र होता. त्यामुळे ही लेखक मंडळी अस्सल ग्रामीण चित्रण करण्यापेक्षा प्रस्थापित साहित्य विषयक मानदंडांना आदर्श मानित असत. या सर्वांच्या एकत्रितपरिणामातून निर्माण झालेले साहित्य नावपुरते ग्रामीण राहिले. त्यामध्ये ग्राम जीवनाचा अंश अभावाने जाणवत होता. अर्थात या काळातील श्री.म.माटे,विभावरी शिरूरकर, श्री.ना.पेंडसे यांच्या सह मोजक्या लेखकानी वास्तवाचे भान ठेवून ग्रामीणसमाज जीवनाची मांडणी केली. हे नाकारता येत नाही.या लेखकाने गाव, माणसं, श्रदधा,अंधश्रदधा, सण् उत्सव, या सह खेडयातील समस्यांना जसं पाहिल किंवा अनुभवल तस आपल्या लेखनातून मांडले. काळाचा विचार न करता हे निच्शितच वेगळेपण होते. आज ग्रामीण साहित्याचा परिघ विस्तारलेला असताना प्रस्तुत लेखकानी यासाठीची भूमी तयार केली.याची नोंद घ्यावयास हवी.

ग्रामीणविभागाचा संपूर्णतः कायापालट होत आहे.विज्ञान तंत्रज्ञान आज खेडयापाडयांपर्यंत पोहचले आहे. मोट गेली इंजिन गेलेविदयुत मोटार आली. नांगर जाऊन ट्रॅक्टर आला.आंतरराष्ट्रीय राजकारणाची चर्चा ग्रामपंचायतीच्या ऑफिसमध्ये होऊ लागली बैलगाडीऐवजी, सायकली फटपटी जीपचा सर्रास वापर होऊ लागला आहे. बेकार सुशिक्षितांनी पर्यायी वाहतूक व्यवसाय सुरु केलेला आहे. समांतर खाजगी आणि पर्यायी अर्थव्यवस्था कधीचीच तयार झाली आहे. खेड्र्यातील जीवनमान बदलून गेलेले आहे. हे सर्व पाहून शहरी आणि ग्रामीण असा भेद करण्याची आवश्यकता नाही. आता सगळे साहित्य आणि जीवनमान सारखेच झालेले आहे. असा डावपेची सवाल अनेकवेळा विचारला जातो. यात प्रामुख्याने शहरी आणि ग्रामीण हे ठरविणा-या सीमारेषेसंबंधीची गल्लत झालेली असते. शहरी आणि ग्रामीण हा भेद भौतिक स्वरूपाचा नाही. नगरपालिकेच्या सरहदीपासून शहरी आणि शीवेपासूनअथवा वेशीपासून ग्रामीण हा भेद गृहीतधरणे समंजसपणाचे नाही. ग्रामीण आणि शहरी हा भेद शोषक आणि शोषित या प्रवृत्तीतून साकारलेला आहे. शहराच्या उपनगरीय झोपडपटटीत राहणारा समाज आणि त्यांचे तिथले जीवन हया ग्रामीण अनुभूतीचा भाग आहे. तर खेडयातला गावातला शोषक वृत्तीने वावरणारा माणूस हा शहरी मनोवृत्तीचाच

घटक म्हणून मान्य झालेला असतो. आक्षेपकांचे एक सूत्र असे :आज ग्रामीण शहरी भेद करण्याची गरज नाही. आज खेडयातील माणसांचेही जीवनमान शहरी माणसांच्या जीवनासारखे झालेले आहे. तेंव्हा ग्रामीण साहित्याला भवितव्य काय आहे ?तसे त्यांच्या निराळेपणाचे तात्विक अधिष्ठान तरी काय आहे ?हा प्रश्न लक्षात घेतल्यास त्याची उत्तरे देणे अवघड नाही. अर्थात या प्रश्नाची उत्तरे ग्रामीण साहित्य चळवळीतील प्रमुखांनी अनेकवेळा दिलेले आहे. मी ही माझ्या पध्दतीने वरील प्रश्नांच्या उत्तरासाठी एवढया विस्ताराच्या मांडणी प्रपंच केलेला आहे. ग्रामीण साहित्याचे तत्वज्ञान व्यक्तिसापेक्ष स्वरूपाचे आहे. तर सामान्यांच्या शोषणाचे हत्यार ज्या ज्या काळात चालविले त्या त्या काळातील सामान्य कष्टक-यांच्या बाजूने उभे राहणा-यांचे तत्वज्ञान ग्रामीण साहित्याच्या चळवळीला महत्वाचे वाटत आलेले आहे. लुटमारीच्या व्यवस्थेपासून ते आजच्या एकवि साव्या शतकाच्या उंबरठयापर्यंत शोषकांची मानसिकता कशी समान धर्मीय आहे. हे या एकूणच मांडणीचे सूत्र रूप म्हणूनच विस्ताराने नोंदविले मला महत्वाचे तसे आज गरजेचे वाटले आहे. कृषिनिष्ठ जीवनाचे शोषण हा ग्रामीण साहि त्याच्या तत्वज्ञानाचा पाया आहे. म. जोतिबा फुले यांनी शोषणाविरूध्दच्या संघर्षाची रेषा विदया विरूध्द विदया अशा स्वरूपात मांडलेली होती. भटशाही विरूध्द कुणबी हा लढा त्यांनी हयातभर लढविला. काळ गतीप्रमाणे आज भटशाहीचे चेहरे बदलत गेले. पण शोषण मात्र थांबलेले नाही. आणि म्हणूनच शोषित व्यवस्था जोपर्यंत कार्यरत आहे, तोपर्यंत ग्रामीण साहित्याचे अस्तित्व असणार आहे.

यादृष्टीनेच ग्रामीण साहित्य चळवळ म्हणून वाटचाल करीत आहे. डॉ. आनंद यादव, रा.रं. बोराडे, डॉ. नागनाथ कोत्तापले, डॉ. द.ता. भोसले, डॉ. वासुदेव मुलाटे, प्रा. चंद्रकुमार नलगे, भास्कर चंदनशिव, डॉ. श्रीराम गुंदेकर, प्रतिमा इंगोले, सदानंद देशमुख,पुरूषोत्तम बोरकर,विश्वास पाटील, डॉ. राजन गवस, कृष्णात खोत इत्यादी लेखकांनी ग्रामीण कादंबरीचे लेखन करून महत्वाचे योगदान दिले आहे.

आनंद यादव यांनी 1971 मध्ये लिहिलेल्या गोतावळा या कादंबरीतील नायक नारबा हा सालकरी गडी शेताच्या मालकावरच अवलंबून असतो.

सरंजामशाहीची सत्ता असणारा शेताचा मालक सर्व प्राण्यांना विकून टाकतो. त्यामुळे नारबाचे भावविश्व संपूष्टात येते. गोतावळा मध्ये यांत्रिकीकरणाचा मानवी जीवनावरील परिणाम स्पष्ट दिसतो. नवे जीवन नवे तंत्र नवे विचार यांचे सत्ताभिसरण सुरू आहे. हरितक्रांतीच्या पाठोपाठ जुन्या शेतकी तंत्राचे उच्चाटन होत आहे. यांत्रिक शेतीचे मूळ धरू पहात आहे.त्यामुळे सभोवतालच्या सजीव, निर्जीव एकूण सा-या परिसरावरच गहिरे उथळ परिणाम घडले आहेत. काही शारिरिक काही मानसिक काही बौध्दीक नंतर काही वेदना असूनही वेदनातीत आहेत. .... गोतावळात जे घडते ते फार थोडे घडणा-या थोडयाश्यानेच नारबा वर त्याच्या प्रवृत्तीच्या समष्टीवर जे ओरखडे उठतात परि णाम मुद्रीत होतात. ते विलक्षण प्रत्ययकारी आहेत. नारबाचा मालक रामू सोनवडा ट्रॅक्टर आणण्याचे ठरवतो. ट्रॅक्टरमुळे मालकाच्या वृत्तीतच बदल होतो. त्याला गुराढोराचे महत्व न वाटता ट्रॅक्टरच्या ड्रायव्हरचे महत्व वाटते. नारबाच्या जेवणापेक्षा ड्रायव्हरचे महत्व वाटते आर्थिक सांस्कृतिक स्थित्यांतरांचा ट्रॅक्टर प्रतिनिधीअसला तरी बरेच काही अगदी नारबाचे भावविश्वही उध्दवस्त करणारा तो शत्रू ठरतो. एका बाजूला शहरीकरणाचे यांत्रिकीकरणाचे काही फायदे वाटत असले तरी दुसरीकडे ग्रामजीवनाची आर्थिक सामाजिक घडीविस्कटण्यासाठी या गोष्टी कारणीभूत होतात.

ग्रामीण साहित्यातील रा.रं.बोराडे यांची 1971 मध्ये प्रकाशित झालेली पाचोळा ही कादंबरी आहे. शहरीकरणामुळे ढासळलेला ग्रामीण भागातील व्यावसायिक गंगाराम शिंपी हा या कादंबरीचा नायक आहे. आधुनिक फॅशनचे कपडे शिवणारा नवा शिंपी गावात आल्यामुळे गंगाराम शिंप्याकडे काम येईनासे होते.व त्याचा धंदा चालेनासा होतो. ग्रामीण कारागिरांच्या पारंपारिक व्यसायावर आधुनिकतेमुळे परिणाम होऊन त्यांच्या जीवनात येणा-या ताणतणावाचे दर्शन येथे गंगाराम शिंप्याच्या रूपात प्रतिनिधीक स्वरूपात रेखाटले आहे. वर्षानुवर्ष् चालत आलेल्या ग्रामीण भागातील बलुतेदारांच्या होणा-या कुचंबनेचे पडझडीचे त्यांच्या जीवनातील शोकांतिकेचे चित्रण पाचोळामधून बोराडेनी वास्तवदर्शी केले आहे. परिवर्तनाला, आधुनिकीकरणाला अकुशत असलेला गंगाराम शिंपी स्वतःच्या

हेकेखोर स्वभावामुळे सामोरा जाऊ शकत नाही. स्पर्धेच्या बदलत्या युगात नवीन तंत्रज्ञान अवगत न करता जीवनशैलीत बदल न घडवता वावरणारा गंगाराम ढासळत जातो. व संसाराचा पालापाचोळा करून घेवून स्वतःही संपतो. त्याचे कुटुंब या सर्व वाताहतीला बळी पडते.

पुरुषोत्तम बोरकर यांची 1887 मध्ये आलेली मेड इन इंडीया ही कादंबरी ग्रामीण् जीवनाचा एक मोठा पट आपल्यासमोर साकारते ग्रामीण भागातील एका गावातील समाज जुन्या आणि नव्या मूल्यांच्या अवस्थेतून घडलेला नवतरूण आणि तत्कालीन समाज व्यवस्थेतून त्यांच्या संवेदन शीलतेला छेद देणारे विविध आघात प्रत्याघात यातून एक व्यापक समाज प्रातिनिधिक रूपात लेखकाने या कादंबरीतून साकारला आहे. उजाड अवस्थेतील आपल्या गावाची स्थिती कीती विदारक आहे याचे चित्रण लेखकाने कादंबरीभर केले आहे. या कादंबरीत तरूणांचे प्रतिनिधित्व करणारा पंजाबराव साहेबराव गरसोळीकर पाटील सुशिक्षित असूनही ग्रामीण परिसर व वातावरणातील दारिद्रय, अंध्दश्रध्दा, मानसिकता यांच्यापुढे हतबल होतो. शेवटी मोडून पडतो सुशिक्षित तरूणाची होणारी विदारक कोंडी व पुढे त्याची झालेली शोकांतिका ग्रामीण तरूणाच्या वाटयाला कशी येते याचे प्रातिनिधिक रूपात केलेले चित्रण अनुभवविश्वाचे दर्शन घडवते. असे म्हणणे संयुक्तिक ठरेल. स्वातंत्रयोत्तर काळात खेडयाचे बदललेले स्वरूप आणि शहराच्या संपर्कामुळे हरवलेले खेडे पण या कादंबरीतून व्यक्त झाले आहे. मेड इन इंडीया मधून दिसणारे वास्तव ग्रामीण भागातील विविध खेडयांचे प्रतिनिधित्व करतानादिसते. जुन्या खेडयाची सर्वांगीन संरचना बदलली आहे. हे मान्यच करावे लागते.

वासुदेव मुलाटे यांची 1989 मध्ये प्रकाशित झालेली विषवृक्षाच्या मुळया ही कादंबरी ग्रामीण भागातील भ्रष्टाचाररूपी भयानकतेचे दर्शन घडवते. सहकार क्षेत्रातील भ्रष्टाचार व ग्रामीण भागाचा कायापालट व विकास करण्यासाठी प्रयत्न करत असलेला, शिक्षकी पेशा सोडून सहकारी बँकेत नोकरीस लागलेला विश्वनाथ तरटे हा कादंबरीचा नायक आहे. प्रामाणिक व कर्तव्यदक्ष असूनही त्याची नोकरीत प्रत्येक ठीकाणी उपेक्षाच होते. तो भ्रष्टाचाराला व भ्रष्ट अधिका-याना विरोध करू शकत नाही संघर्ष करण्याची तयारी

नसलेला नायक आजूबाजूची परिस्थिती पाहूनअस्वस्थ होतो.

सदानंद देशमुख यांनी 2002 मध्ये बारोमास मधून एकनाथ तनपुरे हा शिक्षक व्हायची इच्छा असलेला नायक रेखाटला आहे. या कादंबरीतील शेतक-यांचा मुलगा असलेल्या एकनाथला उच्च शिक्षण घेवूनही डोनेशनशिवाय नोकरीच्या संधी उपलब्ध होत नाही. पारंपारिक व्यवसाय म्हणून शेतीचे कामही त्याला जमत नाही. ग्रामीण् जीवनातील निसर्गाची अवकृपा दुष्काळ काळानुसार वाढत जाणारा विविध ठीकाणचा भ्रष्टाचार, भौतिक वस्तूंचा हव्यास यामुळे निर्माण झालेल्या संघर्षमय परिस्थितीचे वास्तव चित्रण सदानंद देशमुखांनी या कादंबरीतून केलेला आहे. शेतक-यांच्या आत्महत्या खेडयात् शिरलेले संधी साधू राजकारण आणि भ्रष्टाचार, दारिद्रय आणि बेकारी इ. विविध घटकांना स्पर्श करणारी बारोमास ही कादंबरी आहे. खेडयातील पाण्याचा प्रश्न मांडणारी तहान ही कादंबरी ग्रामीण वास्तवाचे चित्रण आहे.

विश्वास पाटील यांची पांगिरा ही कादंबरी झपाटयाने बदलत गेलेल्या अनेक खेडयाची प्रातिनिधिक कहाणी आहे. प्रातिनिधिक व गतिमान ग्रामीण समाजाचे समुहाचे दर्शन घडविण्याचा प्रयत्न पांगिरा मधून लेखकाने केला आहे.गावागावातील सत्तासंघर्ष, राजकीय पक्ष व त्यांच्यातील मतभेद पाण्याचा गैरवापर, भ्रष्टाचार , चंगळवाद, शेतमालाचे ज्वलंत, प्रश्न, तमाशा कलेचे चित्रण इ. विविध आयामांसह ग्रामीण वास्तवाचे भेदक चित्रण करणारी पांगिरा ही उल्लेखनीय कादंबरी आहे. सत्तेच्या लालसेपोटी गावांमध्ये विविध गट तट पडले आणि गावच्या हीतापेक्षा आपली सत्ता अबाधित कशी राहील याकडे प्रत्येकाने लक्ष ठेवून स्वतःचे हीत जोपासले येथे सर्व सामान्यांचा विचारही होत नाही. राजकारण, दुष्काळ, पाणी प्रश्न, याबरोबरच ग्रामीण भागातील वाढत्या चंगळवादाचे वास्तव वर्णन लेखकाने केले आहे.सत्तासंघर्ष, नितीमूल्यांचा -हास जागतिकीकरण आणि चंगळवादाचा प्रभाव, शेतक-यांची व्यथा या बरोबरच निसर्ग आणि ग्रामीण समाजातील बदलती जीवनशैली यांचा व्यापक पट लेखकाने या कादंबरीतून साकारला आहे. गावातील वास्तवाचे विविध आयामासह व्यक्त करणारे चित्रण लेखकाने प्रभावीपणे कादंबरीतून मांडले आहे.

आधुनिकिरण, जागतीकिकरण, चंगळवाद इ. मुळे ग्रामजीवनातील सामाजीक, सांस्कृतीक, शैक्षणीक, आर्थीक क्षेत्रावरही परीणाम झाला. हा परीणाम विधायक व घातक अशा दोन्ही स्वरूपात दिसून येतो. शेतकरी व शेती हा मुख्य गाभा असलेले ग्रामीण जीवन पाशात्य संस्कृतीचे अंधानुकरण करू लागले व चंगळवादी वृत्तीही वाढली यामुळे परंपरागत मुल्यव्यवस्था ढासळली. ग्रामीण जीवनाची होणारी वाताहात या परीस्थितीला बळी पडणारा तरूण वर्ग कादंबरीकाराणे आपल्या कादंबरीतून अधोरेखीत केला आहे. ग्रामीण सामाजिक जीवनातून पूर्वापार चालत आलेली संस्कृतीनिष्ठ पण बदलते जीवनचित्र साकारत आलेले आहे.ग्रामीण मानवी जीवनाची सुख दुखे, व्यथा वेदना, प्रेम व्देश, सत्ता स्पर्धा या सर्व घडामोडीचा परिचय ग्रामीण कादंबरी देते.

1990 नंतरच्या काळात ग्रामीण साहित्याची मांडणी वेगळ्या पध्दतीने होऊ लागली. पारंपारीक साहित्याच्या केंद्रस्थानी शेतकरी होताच पण त्याच्या बरोबरीने समाजातील वेगवेगळे दुर्लक्षीत घटकही साहित्य विषय बनले. विशेशत: राजन गवस यांनी मांडलेले देवदासींचे जीवन हादरवणारे ठरले. त्याच बरोबर ग्रामीणपरिसराला वेढून राहीलेले राजकारण बारकाव्यासह पुरूषोत्तम बोरकरांनी मांडले. विश्वास पाटील यांनी धरणग्रस्तांच्या प्रश्नांना हात घातला. तर इंद्रजीत भालेरावांनी शेतक-यांच्या दु:खाचे नवे आयाम दिले. कृष्णात खोत यांनीही उल्लेखनीय लेखन केले आहे. ग्रामजीवनाचे बदलते चित्रण कादंबरीतून व्यक्त होत आहे. झपाट्याने शहरीकरण होत असल्याची हातबलता काहीं लेखक व्यक्त करीत असले तरी आत्मभान व आत्मशोध या स्तरावर ही जाणीव अधीक आग्रहाने पुढे रेटायला हवी. असे केल्याने ग्रामीण साहित्याचा प्रवाह पुन्हा एकदा नव्या जोमाने सुरू राहील अशी आशा वाटते.

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संदर्भ

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*आत्रे त्रि.ना. **गावगाडा नाग**-नालंदा प्रकाशन इस्लामपूर 2011

*मुलाटे, वासुदेव,**मराठी वाडमयातील नवीन प्रवाह** दिलिपराज , प्रकाशन पुणे

*बोराडे रा.रं. (मुलाखत) शेलार सुधाकर

*यादव, आनंद,1960 **नंतरची सामाजिक स्थिति आणि साहित्यातील नवे प्रवाह** मेहता पब्लिशिंगहाऊस पुणे

*ठाकूर, रवींद्र,**मराठी ग्रामीण कादंबरी** स्नेहवर्धन प्रकाशन पुणे

*रैवडेकर, भारती, **ग्रामीण कादंबरीतीलखेडयांचेचित्रण**(लेख)

*शाणेदिवाण, राजेखान,**ग्रामीण साहित्य, ग्राम जीवनाचेचित्रण**

*चंदनशिव, भास्कर,**माती आणि नाती** निर्मल प्रकाशन नांदेड

यशवंतराव चव्हाणांच्या भाषणातून व्यक्त होणारा साहित्यिक दृष्टिकोन

प्रा. डॉ. विश्वास शं. पाटील

amYmZJar _hm{dÚmb`, amYmZJar

`edVamd MìhmU Og H$eb amOH$maUr Am{U ggXnQ hmV VgM V Á`ð gm{hpË`H$, gm{hË`à_r hmV. amOH$maU Am{U gm{hË` hr XmZ dJdJ i r jÌ AgVmZmX I rb `edVamd `m XmÝhr jÌmV {ZnU hmV. _amRr gm{hË`mV Ë`mÀ`m gm{hË`mZ _mbmMr ^a KmVbbr Amh. Amnë`m OrdZmVrb AZ^dmÀ`m AmYma `edVamdmZr gm{hË`{Z{_Vr H$br. H$mhr KQZm, àgJ, g_mOmVrb KSm_mSr, gm_m{OH$ àíZ, g_ñ`m, amOH$s`-Am{WH$ g_ñ`m, Ym{_H$Vm BË`mXr {d{dY {df` Ë`mZr Amnë`m ^mfUmVZ _mSb. Ë`mM~am~a "gm{hË`' `m {df`mdarb Ë`mM qMVZhr dJdJù`m ^mfUàgJr ì`ŠV Pmbb {XgZ `V.

`edVamdmZm gm{hË`m~Ôb AmË`{VH$ à_ hmV. _hmamïmM _»`_Ìr AgVmZm Ë`mZr gm{hË` Am{U gñH$Vr `mÀ`m dÕrgmRr "_hmamï amÁ` gm{hË` gñH$Vr _S i ' ñWmnZ H$b. 1975 gmbr H$èhmSbm "_hmamï dmS._` _S i ' ñWmnZ H$ê$Z à{Vdfu EH$ CËH$ð dmS._` àH$mambm 5,000/- ê$. H$èhmS nañH$ma àXmZ H$aÊ`mMr _hV_T Ë`mZr amdbr. _amRdmSçmVrb H$bm, {H$Sm, gñH$Vr JUmZm CËVOZ XÊ`mgmRr "_amRdmSm gmñH${VH$ _S i m'Mr ñWmnZm H$aÊ`mV Ambr. _hmamï {dÚm{nR JW{Z{_Vr _S i , Jmd {VW JWmb` Am{U dmMH$ VW dmMZmb` hm JWmb` H$m`Xm Ë`mZr H$adZ KVbm. {dídH$memM àMS H$m`hr Ë`mÀ`m àaUZ d nTmH$mamZ gê$ H$aÊ`mV Amb. 1958 À`m g_mamg Pmbbr ZmQçn[afX `m{edm` ZmQH$mÀ`m nñVH$mZm VgM {d{dY {df`mdarb CËH$ð nñVH$mZm ~{ jg, hmer H$bmdVmZm emgZmV\$ Am{WH$ ghmæ`, g{JV, ZË`, ZmQçem i mZm AZXmZ, V_memZm nm[aVm{fH$ `m Jmïr _hmamïm_Ü` Ë`mZr gdàW_ gê$ H$ê$Z àemgH$s` JUm~am~a Amnë`m a{gH$ H$bm n_r dÎmrMm n[aM` OZVbm H$ê$Z {Xbm.

`edVamd AZH$ gm{hË` n[afXm, g_bZ, B{Vhmg n[afXm, gm{hpË`H$ _i md `mZm AmdOZ CnpñWVrV amhV hmV. H$èhmSÀ`m gm{hË` g_bZmg V a{gH$ åhUZ à jH$mV ~gb hmV. `edVamdmZr AZH$ nñVH$mM dmMZ H$bb hmV. Ë`mVZ Ë`mMr H$mhr {ZpíMV Aer _V V`ma Pmbbr hmVr. "gm{hË`' h g_mO n[adVZmM gmYZ åhUZ Ë`mH$S V nmhV AgV. dmMZmVZ A\$mQ _m{hVrM ^mSma Ë`mÀ`mOd i hmV. dmMZ, _ZZ Am{U qMVZ `m {ÌdUr gJ_mVZ gm{hË`{df`H$ A{Ve` O~m~XmanU Ë`mZr _V _mSbbr AmhV. AZH${dY dmS._`àH$ma Ë`mZr hmVm i bb AmhV. bK{Z~Y, b{bV{Z~Y, àdmgdUZ, ì`ŠVr{MÌ, àgJ{MÌ, AmË_{MÌ, dMmarH$ b I Z BË`mXr àH$mamZm gm_mdZ KUmar dmS._`{Z{_Vr Ë`mZr H$br. ñdmZ^dmM A{dîH$maU Ë`mÀ`m gm{hË`mVZ {XgZ `V.

gm{hË` j ÌmVrb `edVamdmM H$VËd gm_Ý` Zmhr. EH$ gOZerb H$bmdV d CÎm_ g_r j H$ åhUZ Ë`mMm Cëb I H$amdm bmJb. "H$îUmH$mR', "^{_H$m', "`JmVa', "F$UmZ~Y', "gømÐrM dma', "{edZarÀ`m Zm~Vr', "{dXeXeZ', "eãXmM gm_Ï`' `mgma»`m H$bmH$VrVZ `edVamdmZr gm{hË` OJVmV Amnbr Zm__Ðm R i H$nU C_Qdbr. VgM AZH$ nñVH$mZm {Xbë`m àñVmdZm {Xbë`m àñVmdZm X I rb EH$ nñVH$mMr g_r j m åhUmdr bmJb. gm{hË`mVZ {e j U, gmhm`, H${f, AmÚm{JH$, ghH$ma, amOH$maU, g_mOH$maU, AWH$maU `mgma I {df` Ë`mÀ`m b I ZmVZ AmT i VmV. `edVamdmZr AZH$ H$m`H$_àgJr Amnb qMVZ ^mfUmVZ bmH$mÀ`mn`V nmhM{db hmV. à^mdr dŠVÎdmVZ g_mOmÀ`m öX`mn`V Amnb {dMma nmhM{dUma `edVamd h gm_m{OH$ H$m`H$V hmV. Ë`m_i g_mOmMm gdm{JU {dH$mg hm Ë`mÀ`m b I ZmVZ AmT i VmV. `edamdmZr AZH$ H$m`H$_àgJr Amnb qMVZ ^mfUmVZ bmH$mÀ`mn`V nmhM{db hmV. à^mdr dŠVÎdmVZ g_mOmÀ`m öX`mn`V Amnb {dMma nmhM{dUma `edamd h gm_m{OH$ H$m`H$V hmV. Ë`m_i g_mOmMm gdmJrU {dH$mg hm Ë`mÀ`m gm{hË`mMm _»` hV Agë`mM {XgZ `V.

"gøm{ÐM dma', "`JmVa' Am{U "^{_H$m' `m VrZ ñVH$mVrb ^mfUmVZ Ë`mZr gm{hË`{df`H$ {dMma A{Ve` Jm{^`mZ _mSbb AmhV. gm{hpË`H$mMr O~m~Xmar, gm{hË` Am{U gñH$Vr, AmOÀ`m gm{hË`mH$SZ Anj m `m b I m_YZ Ë`mZr gm{hË`{df`H$ {dMma _mSbb {XgZ `VmV. Ë`mÀ`m `m {dMmamZm {MVZmMr ~RH$ bm^bbr Amh. a{gH$ _ZmMm dY KUmar hr ^mfU dmMVmZm Ë`mVrb eãXmeãXmVZ gm{hpË`H$ _ë`mMm àË`` `Vm. bmH${e j U Am{U g_mO{e j U hm Ë`mÀ`m ^mfUmMm CÔe Agë`mM {XgZ `V. gm{hË`mVZ "_mZd' hm _hÎdmMm H$Ðq~X Ë`mZr _mZbbm Amh. _mZd, g_mO Am{U Xe `mMm {dH$mg gmYÊ`mMm {dMma gm{hË`mVZ `mdm Aer ^{_H$m V ì`ŠV H$aVmV.

gm{hË`mg~Yr `edVamdmMm Ñ{ïH$mZ hm OrdZXm`r hmVm. gm{hË` h g_mOrdZmVZ {Z_mU hmV AgV. bmH$OrdZmM à{Vq~~ H$ i V-ZH$ i V gm{hË`m_Ü` C_QV AgV. _mZdr ñd^md, ^md^mdZm, _mZdmÀ`m Amem-AmH$m j m, g I - X: I , Ë`mÀ`m gX^mVrb KQZm, ngJ, g_ñ`m `mM {MÌU gm{hË`m_YZ hmV AgV. `edVamdmMr OrdZdmXr ^{_H$m Ë`mÀ`m {dMmamVZ, gm{hË`mVZ {XgZ `V. Ë`mMm OrdZdmX A{Ve` ì`mnH$ Am{U CX~mYH$ ñdê$nmMm hmVm. gm{hË`m_Ü` "H$bgmRr H$bm' Am{U "{OdZmgmRr H$bm' Ag XmZ {dMmaàdmh hmV. "{OdZmgmRr H$bm' hm hr dmX ndu JmObbm Amh. _amRr gm{hË`mV AOZhr Ë`mM nSgmX

AYZ-_YZ C_QV AgVmV. _mÂ`mnaV ~mbm`M Pmb Va _mPm H$b "{OdZmgmRr H$bm' `m VËdmH$S PH$bbm Amh. H$d i eãX gm{hË` Am{U à{V_mM gmX` {hM MmJë`m gm{hË`mMr H$gmQr KU hm`. Aem "H$bgmRr H$bm' `mMm AW Agbm Va Vr ñdV:Mr \$gdUH$ H$ê$Z KU hm`. OrdZdmXr X{ïH$mZ V ì`ŠV H$aVmV. _mZdr OrdZmÀ`m g_ÕrgmRr Am{U amïïmÀ`m C^maUrgmRr gm{hË`mMm Cn`mJ Pmbm nm{hO Aer ^{_H$m V _mSVmV.

gm{hË` Am{U g_mOOrdZ `mMm naña g~Y AgVm. `m g_mOmVrb dmñVdVm, OrdZdmX hm gm{hË`mVZ {M{ÌV ìhmdm Aer ^{_H$m _mSVmZm V H$bmdmXr gm{hË` _mÝ` H$arV ZmhrV. Á`m g_mOmV b I H$ dmTV AgVm, g_mOmÀ`m gñH$mamVZ KSV AgVm Ë`mMM à{Vq~~ gm{hË`mVZ C_Qb nm{hO Ag Ë`mZm dmQV. aOH$Vm, H$mën{ZH$Vm, AmJm i nUm gm{hË`mV `U Ë`mZm _mÝ` ZìhV. H$bmdVm Amnbr H$bm _mSVmZm A{Ve` {dMmandH$, gñH$magnÞ Am{U VËdkmZmMr OmS `mMm g_mde gm{hË`mVZ ìhmdm `mMr OmUrd Rdbr nm{hO. eãXbm{bË` AgU åhUO gm{hË` hr ì`m»`m Ë`mZm _mÝ` Zmhr. gm{hË`mVZ ì`ŠVrMm AZ^d, {dMma ^mdZmM A{dîH$maU hmV AgV. V åhUVmV, ""gm{hË`mMm g_mO OrdZmgmRr Amaengma I m Cn`mJ hmVm. H$maU `m gm{hË`mV gdgmYmaU bmH$mÀ`m, gmñH${VH$, Am{WH$ Am{U gm_m{OH$ àdÎmtM à{Vq~~ gmnSV. Ë`mVM gm{hË`mÀ`m CËnÎmrM Am{U OZVÀ`m A{^ì`ŠVrM ahñ` XSbb Amh. h gË` Ag Amh H$s, Á`mbm g_ñV _mZdr B{VhmgmMm namdm XVm `Bb.'' Ag Ë`mZm dmQV.

g_mOmM à~mYZ H$aÊ`mgmRr gm{hË`mMm Cn`mJ hmV AgVm. åhUZ g_mOmVrb KQZm, àgJ, g_ñ`m `mda gm{hË`mVZ àH$me QmH$bm Omdm Ag Ë`mZm dmQV. OrdZmM VËdkmZ gm{hË`mVZ {M{ÌV Pmb nm{hO. _mZdr OrdZmVrb KSm_mSrM gm{hË`m_Ü` A{dîH$maU Pmb nm{hO Ag Ë`mZm dmQV. ""gm{hË` h gÕm EH$m AWmZ OrdZmMr g_r j m Amh. gm{hË`{Z_uVr H$amdr nU I a åhUO OrdZmdaMm bm^ gmS Z` OrdZmdaM à_ H$m`_ Rdmd.'' OrdZmÀ`m dJdJù`m nbM {MÌU gm{hË`mVZ KSV. OJÊ`mÀ`m emídV àaUer B_mZ am I Z gm{hË`{Z{_Vr Pmbr nm{hO Ag `edVamdmZm dmQV.

gm_m{OH$ Am{U gmñH${VH$ àíZmMm {dMma H$aU, {dkmZ`JmM d ZdOrdZmM {Z_mU H$bë`m ZdOm{UdmMm ñdH$ma H$ê$Z Ë`mMm àgma H$aU, gm_mOmM à~mYZ H$aU, hr gm{hË`mMr à`mOZ `edVamd gmJVmV. EH$U ~Xbë`m OrdZmMm dY KD$Z _mZdr OrdZ CMmdÊ`mMm à`ËZ gm{hË`mVZ Pmbm nm{hO. ""Á`m gm{hË`mVZ A_JbmMm Zme Am{U _JbmMr ñWmnZm hmV. VM gm{hË` CXmÎm JUmMr àaUm XD$Z g_mOmbm àJVrÀ`m {XeZ J{V_mZ H$ê$ eH$V.'' Ag `edVamdmZm dmQV. g_mOdmZVrb _ë`mMm àË`` gm{hË`mVZ Ambm nm{hO. OrdZmM

VËdkmZ, Zr_r_Îmm, gñH$magnÞVm gm{hË`mVZ {M{ÌV Pmbr nm{hO. Ë`mÀ`m _V gm{hË`mMr A{V_ àaUma _mZdr _ë`mMr OmUrd H$êZ XUmarM Agbr nm{hO. O _mZdr _ë` àVrV H$aV VM A j a dmS._` RaV. Ë`mZm gm{hË`H$ _ë`m Am{U gm_m{OH$ - amOH$s` _ë` A{YH$ _hÎdmMr dmQVmV.

gm{hË`mVZ gm_Ý` OZVM {hV gmYb Omd Aer ^{_H$m `edamdmMr hmVr. gm_mÝ`mM OrdZ_mZ CMmdÊ`mM H$m` AàË`j[aË`m gm{hË`mVZ KSmd Ag Ë`mZm dmQV. _hmamïmÀ`m bmH$OrdZmV Am{U bmH$gñH$VrV dmTbbm _mUg Amnë`m CÞ`ZmMm {dMma H$aUmam Amh. `m _mZdmM H$ë`mU gmYU h gm{hË`mM à`mOZ Agmd Ag Ë`mZm dmQV. V `m gX^mV åhUVmV, ""_r Oìhm gm{hË` åhUVm Vìhm b{bV gm{hË` åhUVm Ag Zìh qH$dm b{bV gm{hË` hM VdT gm{hË` Agmhr Ë`mMm AW Zmhr. b{bV eãX åhUO gm{hË` Aer _mPr H$ënZm Zmhr.'' eãXgmX` qH$dm dmŠ`gmX` _hÎdmM Zmhr HbmHVr H$er {XgV Ë`mnjm H$bmH$Vr_Yrb Ame` _hÎdmMm AgVm `m Ame`mVZ qH$dm {df`mVZ gm_mÝ` OZVM H$ë`mU gmYU h _hÎdmM C{Ôï Agë`mM V gmJVmV. ""gm{hË` åhUO gm_mÝ` OZVM {hV H$aÊ`mM gm{hË` Aer gmYr - gYr ì`m»`m _r H$aVm. '' gm{hË`mVZ _mZdmMm gdmJrU {dH$mg gmYU Aer ^{_H$m `edamdmMr hmVr.

b I H$mZ gm_m{OH$ ~m{YbH$sVZ b I Z H$amd Aer ^{_H$m `edamd ì`ŠV H$aVmV. Á`m g_mOmV b I H$ OrdZ OJV AgVm Ë`m g_mOmMm, g^mdVmbÀ`m dmVmdaUmMm gú_ Aä`mg b I H$mZ H$bm nm{hO. Ë`mM OrdZ_mZ, Ë`mM àíZ `mMr OmU gm{hpË`H$mbm Agbr nm{hO. O dmS._` _mZdmÀ`m _b^V gX^mdmZmZm AmdmhZ H$aV Am{U _mZdmbm OrdZ gKfmgmRr g_W ~Z{dV. Ë`m_i g_mO {ZË`àJVrbm A{^_I amhVm VM A j a dmS._` RaV Aer gm{hË`m~m~VMr `edamdmMr {dMmagaUr {XgZ `V. Ag dmS._` gm{hpË`H$mZr {Z_mU H$amd Ag `edamdmZm dmQV. gm{hË`mVZ g_mO_mZmM à{Vq~~ C_QV AgV. b I H$mbm g^mdVmbÀ`m OrdZmM kmZ AgU Amdí`H$ Agë`mM V gmJVmV. Ë`mVZM H$gXma gm{hË`{Z{_Vr ìhmdr g_mOmVrb gd ~m~tH$S gm{hpË`H$mZr A{Ve` Jm{^`mZ nm{hb nm{hO Agm `edVamdmMm Ñ{ïH$mZ hmVm V åhUVmV, ""Á`m g_mOmV, Á`m XemV AmnU OÝ_bm Ë`m Xembm, g_mOmbm Amnbm H$mhrVar Cn`mJ ìhm`bm ZH$m H$m? _mUg hm gm_m{OH$ àmUr Ag åhUVmV Vìhm Ë`mM gm_m{OH$Ëd h Ë`mÀ`m gm_m{OH$ ~m{YbH$sdaM A~b~Z AgV.'' Aer gm_m{OH$ ~m{YbH$s gm{hpË`H$mÀ`mV Agbr nm{hO Ag Ë`mZm dmQV.

`edVamdmZr gm{hpË`H$mÀ`mda EH$ _hÎdmMr O~m~Xmar QmH$br hmVr Vr åhUO "amïr` EH$mË_Vm' OmnmgU hm`. b I H$mZr Amnë`m b I UrVZ ^md{ZH$ EH$mË_Vm dpÜXJV

H$amdr. `mVM XemMr eŠVr EH$Qdë`mM V gmJVmV `m gX^mV `edamd åhUVmV, ""Zì`m O_mÝ`mV EH$_H$mÀ`m OrdZm_Ü` Or gmå`ñW i AmhV Á`m EH${OZgr nanam AmhV, EH$_H$mZm Od i ZUmè`m Á`m Jmïr AmhV Ë`mÀ`mda ^a XD$Z Ë`mM _hËd à{VnmXÊ`mMr \$ma Amdí`H$Vm Amh. `m EH$Vda ^a XdZ {VMm àË`` XZ{XZ OrdZm_Ü` {ZË`mÀ`m H$m_m_Ü` AmUÊ`mM H$m_ gm{hpË`H$mZr H$b nm{hO. h H$m_ H$Wm b l HmM, HdtM Am{U H$mX~arH$mamM Amh.'' `mVZM àmX{eH$ EH$mË_Vm gmYbr OmBb Ag `edVamdmZm dmQV.

gm{hË` g_mOmVM OÝ_V, g_mOmVM dmTV Am{U g_mOmbm JY dmhÊ`mV YÝ`Vm _mZV. gm{hË`mda AdVr-^mdVrÀ`m n[apñWVrMm dmVmdaUmMm KQZmMm n[aUm_ hmV AgVm. b l H$mÀ`m AZ^dmVZ, gm_m{OH$ ~m{YbH$sVZ V gmH$maV AgV. gm{hË`mMm g_mO OrdZmbm Amaegma l m Cn`mJ hmV AgVm. Aem {dMmamM `edamd gm{hË` h g_mOn[adVZmM gmYZ Amh Ag _mZVmV. gm{hË`mMm g_mOOrdZmer A{Ve` Od i Mm g~Y Agë`mM V gmJVmV. gm{hË` h W_m rQa_Yrb nmè`mgma l gdXZerb AgV. g_mOOrdZ, Ë`mM àíZ, AmìhmZ, gm_m{OH$ H$mVr `m{df`rM b l Z gm{hË`mVZ Pmb nm{hO Ag `edVamdmZm dmQV. gm{hË`mVZ g_mOm_Ü` Zì`m {dMmamMr AZ gdmJrU kmZmMr ~rO QmH$V amhU h _hÎdmM H$m` gm{hpË`H$mM Agë`mM `edamd gmJVmV. `m gX^mV V åhUVmV, ""gm_m{OH$Vm hr gm_m{OH$ OmUrd, Amnë`m gm_m{OH$ n[adVZmMr àaUm AgV. åhUZ AmVm Zì`m gm_m{OH$ à~mYZmM qMVZ H$aUma gm{hË` hM CÚmÀ`m _amRr gm{hË`mM ñdê$n AgUma, Aer _mPr YmaUm Amh.'' Ag g_mO qMVZ gm{hË`m_Ü` Agb nm{hO Ag {dMma `edamd ì`ŠV H$aVmV.

gm{hË`mVZ _amRr ^mfm g_Õ ìhmdr Aer ^{_H$m `edVamdmMr hmVr. _amRr ^mfbm amO^mfMm XOm {_ i Z Vr amO[ghmgZmda Amê$T Pmbr. ""H$maU amÁ`^mfMm XOm Oìhm ^mfbm àmßV hmVm Vìhm bmH$OrdZ g_Õ H$aÊ`mM EH$ _hÎdmM gmYZ åhUZ AmnU Ë`m ^mfH$S nmhV AgVm.'' Ë`m_ i kmZmÀ`m gd j ÌmVrb {dMmamMr gnXm {VZ _amRr OrdZmV AmUbr nm{hO Ag `edVamdmZm dmQV. kmZ Am{U {dkmZ `m_Yrb gemYZ _amRrV AmUb Va Vr kmZmMr ^mfm hmD$ eH$V Ag V åhUVmV. Ë`mgmRr gm{hpË`H$mZr h H$m_ H$aU JaOM Agë`mM `edVamd gmJVmV.

_amRr ^mfMm A{^_mZ gm{hpË`H$mZr gm{hË`mVZ Onbm nm{hO. _amRr ^mfM _hÎd gm{hpË`H$mÀ`m _Zmn`V nmhMb nm{hO Ë`mMm n[aUm_ MmJbm hmBb Ag `edVamd gmJVmV. _amRr gm{hpË`H$mZr OmUrdndH$ _amRr ^mfÀ`m {dH$mgmgmRr à`ËZ{eb am{hb nm{hO Ag Ë`mZm dmQV. _amRr ^mfm hr àW_ XOmMr ^mfm ~Zmdr `mgmRr gm{hpË`H$mZr gVV b j {Xb nm{hO _amRr ^mfM gdYZ H$aÊ`mMm n`ËZ gm{hË`mVZ ìhmdm Ag `edVamdmZm dmQV. `mdê$Z `edVamdmZm _amRr ^mf{df`rMm A{^_mZ {XgZ `Vm. V åhUVmV, ""_amRr ^mf_Ü` A_Vmer g_mZ Aja {b{hUmè`m _hmZ n{SVmZm Amåhr {eamYm` _mZVm Ag Amåhr {H$Vrhr åhQb Var gemYZmgmRr BJOr ^mfMm nmRnamdm H$aU Amåhmbm Amdí`H$ hmV. Vìhm BVa ^mfm_Ü` O kmZ ^mSma Agb O {dMma AgVrb V _amRr ^mfV I MZ AmUÊ`mMm Amåhmbm à`ËZ H$amdm bmJUma Amh.'' VaM V g_mOmÀ`m VimJmimn`V nmhMb Ag `edVamdmZm dmQV. _amRr ^mfÀ`m g_ÕrgmRr Am{U gdYZmgmRr ZdZì`m gm{hË`H$VrMr {Z{_Vr gm{hpË`H$mZr H$br nm{hO Am{U _amRr _ZmVZ _amRr ^mf{df`r A{^_mZ OmJV H$bm nm{hO Ag Ë`mZm dmQV. Aem arVrZ `edVamdmM gm{hË`{df`H$ qMVZ AmOÀ`m gm{hpË`H$mZm AV_I H$aUma Rab Ag _bm dmQV.

समारोप :-

gm{hpË`H$ `edVamdmM gm{hpË`H$ H$m` h gm{hË` j Ì mVrb _mbmM `mJXmZ Amh. gm{hË` Am{U g_mO `mMm naña g~Y V gm{hË`mVZ ì`ŠV H$aVmV. gm{hË`mH$SZ g_mO C^m ahmdm h H$m` gm{hpË`H$mZr H$amd Aer Ë`mMr Anjm Agë`mM {XgZ `V.

संदर्भ :-

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6. MìhmU `edVamd, "gømÐrM dma,' C. {Z. n. 301.
7. àYmZ am_, "`edVamd MìhmU, eãXmM gm_Ï`,' C. {Z. n. 344.
8. MìhmU `edVamd, "gømÐrM dma,' C. {Z. n. 298.
9. MìhmU `edVamd, "F$UmZ~Y,' C. {Z. n. 199.
10. mU `edVamd, "gømÐrM dma,' C. {Z. n. 281.
11. MìhmU `edVamd, "gømÐrM dma,' n. 301

भारतीय साहित्य में दलित चेतना

प्रा. मारुफ मुजावर

fgnh foHkkx ie[k] k- exyrkb jkepn txrki efgyk egkfo|ky;] mct-

b- ey % marufmujawar@gmail.com.

lkfgR; d {k= e ub pruk dk tUe lkekftd] lkL—frd vfHklj.k d QyLo#i gkrk gA gj ckj ;gh n[kk x;k g fd lekt e gkuoky ifjoruk dk lgh #i lkfgR; e idV gkrk gA ^nfyr lkfgR;* ejkBh lkfgR; e lkekftd ifjoru dh ekx dk ydj igyh ckj iLrr gvk g mld i'pkr fgnh e nfyr lkfgR; dk mn; fn[kkb nrk gA nfyr lkfgR; d ckj e dey'oj u dgk g& ßftl n'k dh vk/kh ekuork vieku l ihfMr gk] ml n'k e LokfHkeku l ;g dg ldu okyk lkfgR; fd ge vieku ihfMr ekuork d fy, viu dk lefir djr g] ejkBh d nfyr lkfgR; d vykok nljk ugh gAÞ[1]

Hkkjrh; lekt d ,d cgr cM fgLl dk lekt u ge'kk nRdkjdj viekfur fd;k vkj eu"; gkdj Hkh mld lkFk i'k l Hkh cnrj O;ogkj fd;k gA ;g vglkl onuke; g vkj ;g onuk ,d O;fDr dh ugh ij nfyr lkfgR; e gb gA bl nf"V l bl ,d egRoi.k lkekftd ?kVuk ekuuk pkfg,A ßnfyr lkfgR; dh fuferh lkekftd ifjoru dk gh ifj.kke g] vkj lkekftd ifjoru dh fn'kk e pruk'khy lonukRed eu dh vfHkO;fDr Hkh gAÞ[2] ^nfyr lkfgR; * ;g lkfgR; e ,d lkfgfR;d] lkekftd fonkg d #i e gvk g ftld ek/;e l nfyr&'kkf"kr d #i e e[kfjr gvk gA ftl vNr dgdj lfn;k rd eu"; thou dh lHkh vko';drkvk vkj lfo/kkvk l ofpr j[kk x;k vkj ftl doy n%[k] onuk] xykeh] vieku] vklvk l Hkjh ftnxh fcrku d fy, foo'k fd;k x;k gA fgn /ke dh o.k O;oLFkk u tkfr;k d dV?kjk l fufer bl lekt&O;oLFkk e ml og LFkku fn;k tk xkok] uxjk d vgkrk l nj Fkk vkj tgk doy e[;/kkjk l vyxko gh ugh cfYd lfn;k l Fkkih x;h ijijkvk dk ogu dju dh l[rh Hkh FkhA ml v/kdkje; thou l fudy dj mud thou e jk'kuh yku dk dk;l vkcMdj u fd;kA ßMk- vkcMdj u nfyrk dh lk;h gb vkRek dk txk;k vkj og eu"; viu lkeF;l d lkFk vkj lkfgR; d lkFk bl vknkyu e 'kkfey gvkAÞ[3] ^nfyr lkfgR;* e 0;Dr gkuokyk vuHko ekfyd vuHko gA bl vuHko dh e[; ij.kk Lor=rk gA bl vuHko dh e[; ij.kk Lor=rk gA blfy, nfyr&lkfgR; pruk vkj ixfr'khy y[kdk dh pruk fHkUu eY;kf/kf"Br ugh fojk/kh ugh gA nfyr y[kdk dh pruk e[;r% nk #ik e gA

1- vU; y[kdk dh vi{kk fHkUu vkj fo'k"k gA

2- ldfpr u gkdj eY;xfHkr pruk gA

nfyr lkfgR; dk vknkyu nfyr y[kdk] lkfgR; fuekrkvk rFkk ltu'khy dykdkjk dk vknkyu gA dyk dh dlkfV;k dk lkeu j[kdj dykdkj ugh ckyrA dykdkj dh fo'k"kr% lkfgR;dkj dh] nf"V ;g ugh gkrh fd ge ,d ^lnj* vkÑfr fufer djuoky gA 0;fDr fuji{k] vR;r fo'k/n thoukuHko tc #ikf;r gku yxrk g] rc ogh dykRed vuHko cu tkrk gA dyk dh dlkfV;k dN Hkh gk] ltu'khy jfp;rkvk dk viuh irfr;k d ifr fo'k"k yxko jguk gA nfyr lkfgR;dkjk dh Hkfedk ltu'khy dh Hkfedk gA mue viuh pruk d ifr vkLFkk gA ; irhfr;k lxfBr ,o eY;xHkh gA

blhfy, viu vuHkok dk fo'k/n thoukuHko d Lrj ij vFkkr dykRed Lrj ij y vkuk mud fy, vf/kd lHko cu tkrk gA eyr% ;g vknkyu ltu'khyk dk g D;kfd viuh thoukuHkfr d ifr vkLFkk gkuk ltu'khyk dk /ke gh gA bfrgkl e nf"Vikr dju ij ge ikr g fd nfyr l?k"k d i.krk uotkxj.k ;x e egkRek T;kfrck Qy vkj vk/kfud ;x e Mk- ch- vkj- vkcMdj eku tkr g] tk nfyrk e b‹ojh; ‘kfDr d vorkj d #i e Lohdkj g, g ijr nfyr l?k”k dh if”BHkfe egkRek Qy l igy HkfDr dky e dchjnkl] jnkl] ihik tl lr dfo;k u r;kj dh FkhA pruk dh ;g ygj igy l xfreku Fkh vkj jpukdeh Hkh ektn FkA iepn d ^ifjf’k”B* dk uk;d] ifjoru fcn ij igpr gh o iyk;u dj tkr g ;k le>krk djd vkn’kokn dk mnkgj.k cu tkrk gA ;gh fLFkfr ^/kjrh /ku u viuk* txnh’k pn Hkh reke lHkkoukvk vkj l?k”k’khy pfj= dh mEehnk d chp uk;d vpkud iyk;u dj tkrk gA

ge n[kr g fd HkfDrdky l ydj mŸkj vk/kfud dky rd vFkkr HkfDrdkyhu dchj] jnkl lQh lr vkfn l iepn] fujkyk] ukxktu jkenj’k feJ] eUu HkMkjh vkj vU; u viu lkfgR; e nfyr pruk dk llfpr djuokyk fp=.k fd;k g] ijr og nfyr lkfgR; d #i e ugh] cfYd le;ku#i og dfg fuEu o.kk dh leL;k d #i e] dgh tkfrHkn ;k o.kHkn d #i e] dgh gfjtuk dh leL;k d ji e rk dgh vkfnokfl;k dh leL;kvk d #i e nf”Vxkpj gvk gA nfyr lkfgR; dk lgh&lgh ukedj.k ,o foe’k dh ppk rk chloh lnh d vfre n’kdk e gh gbl gA

^ljLorh&if=dk* e lu 1914 e idkf’kr ghjk Mke dh Hkktijh e fy[kh dfork l fgnh lkfgR; e nfyr lkfgR; vknkyu dk ikjHk ekuk tkrk gA dfork dk ‘kh”kd g ^vNr dh f’kdk;r*A bld ckn iepn th dh ^Bkdj dk dvk* dgkuh e nfyr pruk fn[kkb nrh gA bl dgkuh rFkk ghjk Mke dh dfork dk dF; ,d gh gA rnurj pfndk ilkn ftKkl] fcgkjhyky gfjr] ekrkilkn] yhyk/kkj txMh] jkenj’k feJ] pndkr norky] /kfey] cyno o’kh] ujn ekgu] dnkjukFk flg vkfn fgnh dfo;k u nfyr lkfgR; dh uho dk i[rk dju dh Hkjld dkf’k’k dhA bl o{k dk lgh foLrkj mŸkj ‘krh e gvkA vkBo vkj uo n’kd e fgnh d nfyr dfo;k dh ,d ijh ih<h fgnh lkfgR;

e io’k djrh gA ledkyhu dfo;k u viu mŸkj dk Hkyh&Hkkfr fuokg fd;k gA

iepn l ydj mŸkj ‘krh rd d dFkkdkjk u nfyr pruk dk viu lkfgr; e mHkkju dh Hkjld dkf’k’k dh gA ijr nfyr pruk dk ijh thorrk rFkk rMi d lkFk fgnh lkfgR; l ifjfpr djku e dey’oj dk egRoi.k ;kxnku gA blh i;kl d #i e dey’oj u ^lkfjdk* tlh 0;kolkf;d if=dk d nk fo’k”kkd* d #i e viy vkj eb 1975 e idkf’kr fd, x,A mul iHkkfor gkdj fgnh e dN dFkkdkjk u nfyr pruk dk viuh dgkuhdkjk dk dn fcn cuk;kA bl nfyr prukoknh dgkfu;k u nfyr pruk dk viuh dgkuhdkjk dk dn fcn cuk;kA bl nfyr prukoknh dgkfu;k dk liknu Mk- fxjhjkt ‘kj.k vxoky u ^nfyr thou dh dgkfu;k* iLrd #i e idkf’kr fd;kA ble vHk;dekj flUgk] vkye ‘kkg [kku] vk’kh”k flUgk] fxfjjkt ‘kj.k vxoky] txnh’k vxoky] tokgjy flg] ujn ek;] cyjke] e/kdj] xxk/kj] e/kdj flg] j?kukFk l;klk] jekdkr] je’kpn ‘kkg] jkenj’k feJ] jke lj’k] ‘kf’kiHkk ‘kkL=h] Jhfoykl Mcjky] lfPpnkun /kedr vkfn dgkuhdkjk u 0;kid Qyd ij nfyr thou dk fp=.k fd;k gA vc fgnh e nfyr dFkkdkjk dh ,d ijh ih<h lfØ; gA

mue vkeidk’k okYehdh dk uke mYy[kuh; gA

chloh lnh d vfre n’kd e fy[kh xb ^vkeidk’k okYehfd* dh ^lyke* dgkuh nfyr pruk dk idV djuokyh ,d egRoi.k dgkuh gA dgkuh dh nfyr pruk ijijk d ifr fonkg rFkk vkRelEeku ,o vfLrRo dh prukfHk0;fDr gA dgkuhdkj u dgkuh d dF;&vk;ke nfyr ‘kk”k.k vkj mudk thou&l?k”k] nfyrk d ifr lo.kk dh vLi’;rk dh Hkkouk] nfyr L=h dk lnj gkuk vfHk’kki] lQkb depkjh d #i e nfyr rFkk lo.kk dh nfyrk dh f’k{kk d ifr vl;k dk ;FkkFkrk l j[kfdr fd;k g] ftld ek/;e l ^nfyr foe'k* lkFkdrk l idV gvk gA

vc rd fy[k nfyr lkfgR; ij xkj dj rk bl e dgkuh] miU;kl] dforkj] vkRedFkk] ukVd vkfn fo/kkvk u nLrd nh gA bu fo/kkvk dh jpukvk d ek/;e l nfyr jpukdkjk u viu lkFk rFkk viuh tkfr ,o ox d lkFk mPpof.k;k }kjk fd, x, 'kk"k.k d bfrgkl dk LokuHkfr d vk/kkj ij 'kCnc/n dju dk i;kl fd;k gA fuf'pr rkj ij fgnh lkfgR; e Hkh xj nfyr lkfgr;dkjk }kjk nfyr&y[ku gk pdk Fkk] vkj vkt Hkh gk jgk g] ijr nfyr y[kdk }kjk fy[k x, lkfgR; u lHkh dk viuh vkj blfy, vkdf"kr fd;k fd mldk ey vk/kkj LokuHkfr Fkk gA vkt nfyr lkfgR; e fcNMh tkfr] tutkfr rFkk ?kervk d l{e thou dk fp=.k lgkuHkfr iod ugh cfYd lEekutud #i e fd;k tk jgk gA ;g gkf'k, d ykx gh nfyr lkfgR; dk dn gA D;kfd ^lfn;k l #f< vkj ijijkvk d ck> ry nck mudk lekt vkj viu lekt dh mi{kk d ?kko fluij fy, ; jpukdkj lkekftd cnyko d i{k/kj gA lkekftd fo?kVu] 'kk"k.k ,o dBeYykiu d ughAÞ[4] vr% lkekftd U;k; rFkk e;knkvk l efDr dh ryk'k e nfyr y[kd dk dkjok fudy iMk gA lkekftd ifjorlu dk i{k/kj nfyr lkfgR; dgh&u&dgh lekt e lekurk ykuk pkgrk gA yfdu vkt Hkh nfyrk ij gkuoky vR;kpkjk dk n[kdj ^nfyr lkfgR;* vfHkO;fDr d ckj e ,lk yxrk g fd&

ß;g tkur g, fd fy[ku l dN ugh gkxk]

e fy[kuk pkgrk gAÞ ¼dnkjukFk flg½

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संदर्भ

1- dey‹oj &v/;{kh; Hkk"k.k&rhljk nfyr lkfgR; lEeyu] tuojh 1969] vkjxkckn Lejf.kdk] i- 1-
2- Mk- iHkkdj ekM&nfyr lkfgR; fujkGi.k] i- 64-
3- vtu MkxG & nfyr lkfgR; ,d vH;kl] i-3
4- l- i.ko c/kkik/;k; &nfyr ilx] i- 194-

~XbV n[aÑí` _ {hÝXr ^mfm H$s ñdrH$m`Vm

प्रा.डॉ.सुगंधा हिंदुराव घरपणकर,
A{Yì`m»`mVr, qhXr {d^mJ, amO {edNÌnVr _hm{dÚmb`, _hmJmd, {O. H$mëhmna.

^mfm ^mdm Ama {dMmam H$s gdmhH$ hmVr h& ^mfm H$m ñdén {ZaVa ~XbVm ahVm h & `h g^r ^mfmAm H$ ~ma _ H$hm Om gH$Vm h& dV_mZ qhXr H$m CX^d gñH$V ^mfm g hAm h Ama H$mb H$ AZgma `h nmbr, àmH$V Ama An^e ^mfm ~XbVr dV_mZ ñdén H$m àmßV hB & qhXr EH$ AmY{ZH$ ^maV-Am` ^mfm h& ^maVr`-`amnr` ^mfmAm H$ n[adma g g~{YV ^mfm h& gñH$V deO h& {dH$mg H$ {d{^Þ MaUm g JOaVr hB emór` gñH$V g nmbr-àmH$V Ama An^e VH$ qhXr H$m CX^d 10 dr eVr _ nm`m OmVm h&

qhXr dmñVd _ \$magr ^mfm H$m eãX h& {OgH$m AW h - {hÝXr H$m `m qhX g g~{YV& {hÝXr eãX H$s {Zîn{Îm {gÝY-qgY g hB h& BamZr ^mfm _ g H$m CÀMmaU 6 {H$`m OmVm Wm& gñH$VH$mbrZ AmYma^V ~mbMmb H$s ^mfm n[ad{VV hmV hmV 500 B.n. H$ ~mX VH$ H$m\$s ~Xb JB {Og "nmbr' H$hm J`m& AmJ MbH$a àmH$V ^mfmAm H$ jÌr` énm g An^e ^mfmE à{V{ðV hB BZH$m g_` 500 B g 1000 VH$ _mZm OmVm h& An^e H$ {d{^Þ jÌr` énmg AmY{ZH$ Am` ^mfmAm H$m OÝ_ hAm& An^e g hr {hÝXr ^mfm H$m OÝ_ hAm& gm{hË` aMZm H$m H$m` 1150 `m BgH$ ~mX Ama^ hAm& Vahdr eVmãXr _ qhXr ^mfm gm{hË` aMZm H$m H$m` àmaå^ hAm AWmV qhXr ^mfm H$m An^e H$ AY_mJYr emagZr Ama _JYr énm g hAm h&

BŠH$sgdr eVmãXr H$s ^_SbrH$V X{Z`m _ `h VÏ` ~hV _hÎdnU hm J`m h {H$ ^maV X{Z`m^a H$ CËnmX {Z_mVmAm H$ {bE EH$ ~Sm I arXma Ama Cn^mŠVm ~mOma h& AmO ~mOma g bH$a {dMma VH$ ^_SbrH$V _Sr H$s ^mfm H$m àgma hm ahm h VWm Bg_ qhXr ^mfm gMma _mÜ`_ H$s ~Sr XZ ~Z J`r h& qhXr H$ Bg én {dñVma H$ _b _ `h VÏ` {Z{hV h {H$ J{VerbVm qhXr H$m ~{Z`mXr `{H$Z h Ama qhXr AnZr bMrbr àH${V H$ H$maU ñd` H$m gm_m{OH$ Amdí`H$AmVm H$ {bE AmgmZr g ~Xb bVr h& Bgr H$maU qhXr H$ AZH$ H$mg j Ìr` én {dH${gV hm JE h {OZna CZ j Ìm H$s ^mfm H$m à^md gm\$-gm\$ {X I mB XVm h& Eg Adgam na qhXr ì`mH$aU Ama gaMZm H$ à{V A{V[aŠV gMV Zht ahVr ~ëH$s nar g{XÀNm Ama CXmaVm H$ gmW Bg à^md H$m AmË_gmV H$a bVr h& `h àd{Îm qhXr H$ {ZaVa {dH$mg H$m AmYma h Ama O~ VH$ `h àd{Îm h V~ EH$ qhXr H$m {dH$mg éH$ Zht gH$Vm&

gmeb _r{S`m na {hÝXr ^mfm H$ ~TV BñV_mb na ^maV _ ~hV {ddmX h& ` H$Q gË` h {H$ ^mfm ^maV _ EH$ {ddmXmñnX _Ôm h& 1963 _ ^maVr` g{dYmZ H$ AZÀN`X 343 _ XdZmJar {b{n _ {hÝXr H$m ^maV H$s A{YH$m[aH$ ^mfm Km{fV {H$`m J`m Wm& XdZmJar {b{n g^dV… {díd H$s gdm{YH$ dkm{ZH$ {b{n h& `h Ogr {b I r OmVr h dgr hr nTr OmVr h& Bg_ AJOr G Ama T VWm Put Ama BUT Og CÀMmaU dfÝ` Zht Bgr àH$ma CALM Ama BALM Og eãXm _ L H$ gmBH$Q hmZ Ogr H$mB ì`dñWm Zht h Ama qhXr _ H${nQb Ama ñ_mb H$Qa H$m PPQ hr Zht h&

dpídH$ ñVana dhr ^mfm {QH$ OmEJr {OgH$m eãX ^mSma `m eãXH$me ~Sm hmZm Mm{hE Vm{H$ dh AnZ eãX ^Sma H$m {ZaVa ~TmVm OmE& qhXr H$m `h gm^mñ` ahm h {H$ ^maV _| AZH$ {dX{e`m| Z AmH$ma emgZ {H$`m {Og_| VH$ _Jmb A\$JmZ _Jb \$mgrgr nVZrO Ama AJO W& BÝhm|Z AnZr ^mfm _| Xa~ma Mbm`m Xena emgZ {H$`m& \$bñdén qhXr ^mfm emgH$s` ^mfmAm| g à^m{dV hB Ama CgH$m eãX ^Sma Om gñH$V H$ à^md g nhb hr AË`m{YH$ g_¥Y Wm& dh Ama gnÞ hm J`m& dpídH$ ñVana ^mfm H$m O_Z H$ {bE Om g~g _hÎdnU Ed ^mfm H$s gàfUr` j_Vm H$ {bE Amdí`H$ eV h ^mfm {H$ {ZO A{^ì`pŠV j_Vm& ^mfm {díd H$ g^r bmJm| H$m AnZr ~mV g_PmZ _| Ag_W h `m ` H$h| {H$ YamVbna ^mfm H$ {QH$ ahZ H$m H$mB, AmYma Ama Am{MË` Zht h& qhXr _| kmZ-{dkmZ g g~{YV {df`m|na CÀMñVar` gm_Jr H$s X»Vma h&

dV_mZ gm_` _| dídrH$aU H$ n[aàú` _| X I m OmE Vm {díd qhXr gm{hË` H$ AVJV àdmgr gm{hË` EH$ bmH${à` Ed qhXr ^mfm H$ àMma àgma H$m gm{hË` ~Z J`m h& {nNb H$N {XZm| g dpídH$ ñdén H$m\$s {dH${gV hAm h& {díd _| gdm{YH$ ~mbr OmZdmbr nmM ^mfmAm| _| g EH$ h qhXr& AVaamîQr` ñVa na X I m OmE Vm Bg Xe _| H$mB ì`mnH$ ^mfm hm gH$Vr h Vm dh H$db qhXr h& 21 dr gXr ^_Sbr` `m dídrH$aU H$s gXr h Ama gmW hr gMZm Ed àmÚm{JH$s H$s ^r Bg `J _| qhXr H$m Zì`Ì dkm{ZH$ CnH$aUm| H$ gmW AmJ ~Tm`m Om ahm h& qhXr {díd ^mfm H$ én _| em^m`JmZ hm ahr h& bJ^J 80 H$amS g ^r A{YH$ Am_ bmJm| _| ~mbr OmZdmbr VWm 176 g A{YH$ {díd{dÚmb`m| _| nTmB OmZ dmbr qhXr AmVaamîQr` ñVana AnZr nhMmZ ~Zm MH$s h& 80 H$amS g A{YH$ Ah_OZ Ûmam ~mbr OmZdmbr Aa~r ñn{Ze g`ŠV amï _| ñWm{nV h ~OmE qhXr H$&

qhXr H$m Xga Xem| _| \$bZ H$m H$maU h Y_| Ed gñH${V Š`m{H$ ^mfm hr CZH$s gdmXH$ ~Z h& qhXr AmO dpídH$ ñVa na qhXr ^mfm à`ŠV hm ahr h& OZgMma _mÜ`_, AÝVaamïr` amO{Z{VH$ gX^, Z{dZV_ dkm{ZH$ Ed VHZrHs, AZdmX Am{X H$ H$maUm| g ^mfm à`ŠV hm ahr h&

{díd qhXr H$m EH$ àdmgr n[aàú` h& Om ~hAm`m_r h Ama {OgH$m {def AVamïr` _hÎd h& qhXr H$s ì`mnH$Vm H$ ~ma _| A~ H$N ~VmZ H$s Amdí`H$Vm Zht h& Š`m{H$ MrZr ^mfm ^mSm[aZ H$ ~mX `h {díd H$s g~g OmXm ~mbr OmZ dmbr ^mfm ~Z MH$s h& {díd Am{WH$ _M H$s JUZm H$ AZgma `h {ded H$s Xg epŠVembr ^mfmAm| _| g EH$ h& qhXr Ama BgH$s ~m{b`m CËVa Ed _Ü` ^maV H$ {d{dY amÁ`m| H$ {d{dY amÁ`m| _| Vm ~mbr OmVr h gmW hr gmW AÝ` Xem| Og {\$Or, _m[aeg, J`mZm, garZm_ Ama Znmb H$s OZVm ^r qhXr ~mbVr h& H$N {XZ nhb qhXr H$m VHZrH Ama amOJma H$s ^mfm _mZZ _| {hMH$ hm ahr Wr CZ V_m_ ~mÜ`VmAm| H$m g\$bVmndH$ nma H$a `h ^mfm AnZ H$X_ AmJ nTVr Om ahr h& V_m_ _ëQrZeZb H$n{Z`m AnZm ì`mnma ~TmZ H$ {bE qhXr H$m AnZm ahr h&

_mBH$mgm\$Q H$ gñWmnH$ {~b JQ g Z EH$ ~ma H$hm Wm {H$ ""~mbH$a {b I Z H$s VHZrH CÞV hm OmEJr, qhXr AnZr {bnr H$s I ðVm H$ H$maU gdm{YH$ g\$b hmJr? AmO h_ma `hm 1600 g A{YH$ ~m{b`m Ama ^mfmE h {H$ÝV `hm g_PZm Amdí`H$ h {H$ BZ g~ H$ ~mdOX qhXr hr ^maVdm{g`m| H$ ~rM ^mfm-gV H$ én _| H$m` H$aVr h& AmO qhXr X{Z`m H$s Vrgar ~Sr ^mfm h& O~ {H$ hH$sH$V `h h {H$ AJOr H$ ~mX {hÝXr hr {díd H$s Xga Z~a na gdm{YH$ ~mbr OmZdmbr ^mfm h& MrZr ^mfm H$m Xga ñWmZ na _mZm J`m h na eÕ MrZr

^mfm OmZZ dmbm| H$s g»`m qhÝXr OmZZ dmbm| g H$m\$s H$_ h&''

MrZ H$s H$N AÝ` gñWmAm| H$s Vah nqH$J {díd{dÚmb` _| ^r ^maVr` gñH$¥{V H$ {d{^Þ {d^mJm H$s ñWmnZm 2003 _| ^maV H$ VËH$mbrZ àYmZ_§Ìr AQb{~hmar dmOn`r H$ hmWm| hB Wr& ~ëJm[a`m _| {ejU H$ jÌ _| Sm. {d_be H$m{V d_m H$m `mJXmZ A{dñ_aUr` h& d ^maVr` gmñH$¥{VH$ g~Y n[afX H$s Ama g à{V{Z`ŠV nhb A{V{W àm\$ga W {OÝhmZ ~ëJm[a`m _| qhXr H$m à{V{ðV H$aZ _| gOZmË_H$ ^{_H$m {Z^m`r&

AmO {dídñVa na qhXr ñd` H$m {gÕ H$a MH$s h& AJOr H$ ~mX qhXr hr {díd H$s Xga Z~a na gdm{YH$ ~mbr OmZdmbr ^mfm h& MrZr ^mfm H$m Xga ñWmZ na _mZm J`m h na eÕ MrZr ^mfm OmZZ dmbm| H$s g»`m qhXr OmZZ dmbm| g H$m\$s H$_ h& qhXr ^mfm AnZr {bnr Ama ÜdÝ`mË_H$Vm (CÀMmaU H$ {bhmO g) g~g eÕ Ama {dkmZ gå_V ^mfm h& {díd qhXr gå_bZ H$m g~Y {dXem| _| ì`mnH$ Ama {dñVV h, qH$V Cgna _Zm`mJ H$s Amdí`H$Vm Xe _| H$_ Zht ~pëH$ A{YH$ Jhar Ama AVaJ h& Bg Ñ{ï g Xe _| Om H$m_ hm ahm h Cg_| ZB J{V ZB COm Z`m {dñVma Mm{hE& qhXr H$m g`ŠV amïgK H$s ^mfm ~Zm` OmZ H$ {bE ^maV gaH$ma à`ËZ{eb h& AJñV 2018 g g`ŠV amîQ Z gmßVm{hH$ {hÝXr g_mMma ~b{QZ Amaå^ {H$`m h& AmO {dídñVa na qhXr H$m AnZm ñWmZ nm`m h& gdm{YH$ epŠVembr ^mfmAm| H$s gMr _| qhXr ^r EH$ h& BQaZeZb gr I Z `m½` gdm{YH$ Cn`ŠV Zm ^mfmAm| _| qhXr H$m ñWmZ {X`m h&

==

gX^

1. qhXr ^mfm qMVZ … àm. {Xbrn qgh (JJb nñVH$ ndmbmH$Z, n. 282)
2. BpŠH$gdr g{X H$ n[aàú` _|, gm{hË` A_V - n.
3. Quasia Policy Towards India – J.A. Naik, page 113, 114.

पी.पी.टी. व लघुपट निर्मिती : मराठी साहित्य घटक अध्यापनासाठी प्रगत, नाविण्यपूर्ण व अभिनव पध्दती

प्रा.डॉ.आनंद वारके

_amRr [d^mJ, XYgm I a _hm[dÚmc`,[~Ðr, Vm.H$mJc,[O.H$mëhmna 416208

उद्दिष्ट :

1._amRr gm{hË` KQH$ AÜ`mnZmVrb nr.nr.Qr.`m àJV,Zm{dÊ`nU d A{^Zd nÜXVrM ñdên g_OZ KU.

2._amRr gm{hË` KQH$ bKnQmV _mÜ`_mVarV H$êZ àJV ,Zm{dÊ`nU d A{^Zd nÜXVrZ AÜ`mnZ H$aÊ`mM ñdên g_OZ KU.

मर्यादा :

1. nr.nr.Qr. d bKnQ {Z{_VrÛma AÜ`mnZmgmRr {e j H$mZm gJUH$ kmZ Amdí`H$ AgV.

2. nr.nr.Qr. d bKnQ {Z{_Vr H$êZ AÜ`mnZ H$aÊ`mgmRr {e j H$mZm gJUH$mdarb gd àmJågMr _m{hVr Amdí`H$ AgV.

3.gJUH$mda ,bnQmnda AWdm _m~mBb hSgQda . nr.nr.Qr. d bKnQ {Z{_Vr H$er V`ma H$amd`mMr `mM kmZ {e j H$mZm hd .

_amRr ^mfm KQH$ AÜ`mnZmgmRr AmOn`V {d{dY AÜ`mnZ nÕVr {dH${gV Pmë`m. ì`m»`mZ nÕVr, àý`mÎma nÕVr ,_bm I V, àý`mdbr, n{agdmX d gd j U `m nÕVr Od i Od i gdM {df`mÀ`m AÜ`mnZmV dmnaë`m OmVmV. Ame``º$ AÜ`mnZ hr EH$ dJ i r AÜ`mnZ nÕVr A{ñVËdmV Ambr Amh. Ë`mnmRmnmR kmZaMZmdmX AdVabm.kmZaMZmdmXmV {dÚmÏ`mMr ^{_H$m _hÎdmMr AgZ {e j H$ H$d i _mJXeH$ åhUZ Agë`m_ i {dX`mWr A{YH$ kmZ AmË_gmV H$ê eH$Vm.

Vm{ÌH$ àJVrÀ`m H$m i mV AmH$edmUr gê Pmë`mda {e j UmgmRr gê H$bb CnH$_ AOZhr gê AmhV. ~XbË`m H$m i mV XaXeZ Ambm. XaXeZda AZH$ CnH$_ àË`j nmhm`bm Am{U EH$m`bm {_i bmJb. _m{hVr VÌkmZmÀ`m H$m i mV gJUH$ Ambm. gJUH$ AÜ`mnZ nÕVr_Ü` Cn`º$ Rabbm Amh.

gJUH$mda E_. Eg.dëS ZdmMr àmJm{_J {gñQr_ Amh. `m {gñQr__Ü` dëS, EŠgb, Am{U nmda nmBQ Aem VrZ àmJm{_J {gñQråg AmhV. `m {edm` BVahr H$mhr àmJm{_J {gñQråg AmhV. `mVrb dëS àUmbr_Ü` A j ar` _m{hVr gH${bV hmV, EŠgb_Ü` gm{»`H$r` _m{hVr ^êZ {díbfU H$aVm `V. nmda nmBQ `m àUmbrÛma A j ar` d gm{»`H$r` _m{hVr H$_dma nÕVrZ hì`m Ë`m JVrZ nmhVm `V. `m VrZ àUmbrnH$r nmda nmBQ `m àUmbrÛma A{^Zd nÕVrZ AÜ`mnZ H$aVm `V. `m~Ôb {Q_mWr O. Am'{bAar d {bSm Am`. Am'{bAar åhUVmV,"" gmXarH$aU {MÌm b I mMm dmna H$êZ Våhr dJmgmRr H$mhr Jmïr gmXa H$ê eH$Vm eH$Vm. h àmJåg åhUO gXe bmH$mn`V nmhmM{dÊ`mM {H$dm {dÚmWr ,{e j H$, {dH$V {H$dm Aemgma»`m gma»`mM BVa bmH$mMr _Z d i {dÊ`mM EH$ CËH$ï gmYZ Amh . Þ1

AmOM `J h gJUH$mM `J _mZb OmV. H$mhr dfmndr H$d i AmnaQg gJUH$ hmVm i eH$V hmV. gJUH$ gm j aVm dmTë`mda AmVm KamKar, H$m`mb`mV, em i m-_hm{dÚmb`m_YZ gJUH$mMm dmna dmTbbm Amh. OrdZmÀ`m gdM j ÌmV gJUH$mMm dmna An{ahm` Rabbm Amh. OJmÀ`m I S`mnmS`mV AmVm gJUH$ nmhmMbbm Amh. {e j U ì`dñWV gJUH$mMm dmna A{Ve` _hÎdmMm _mZbm OmVm. em i Vrb nmRrMr OmJm

AmVm gJUH$,bnQmn ,_m~mBb `m gmYZmZr KVbbr Amh.

OmJ{VHrHaUmZVa gJUH$ gmjaVm Am{U {S{OQbm`PeZ gê Pmb. gJUH$mMr _m{hVr hbË`m ñdênmV Am{U ñW{a ñdênmV {H$Ë`H$ df OVZ H$aVm `V. _amRr AWdm H$mUË`mhr {df`mM AÜ`mnZ nmda nmBQ `m àUmbrÛma A{^Zd nÕVrZ AË`V n{aUm_H$maH$nU H$aVm `U eŠ` Pmb Amh. `m~ôb {Q_mWr O. Am'{bAar d {bSm Am`. Am'{bAar åhUVmV, ""gmXarH$aU {MÌmbI {Za{Zamù`m VèhÀ`m Ñí` dñVM EH$ÌrH$aU H$êZ AmH$fH$ Am{U Ñïrbm AmZX gmXarH$aU V`ma H$aÊ`mgmRr Cn`mJr nSVmV.Þ2

_amRr ^mfÀ`m Aä`mgH$_mV {d{dY KQH$ AgVmV. HWm,HmX~arMm {ZdSH$ ^mJ ,b{bV bI, AmË_M{aÌ, M{aÌmMm {ZdSH$ ^mJ, ZmQH$mMm àde, AH$, EH$m{H$H$m ,bKZm{QH$m ,àdmgdUZmMm {ZdSH$ ^mJ Ag b{bV gm{hË`mÀ`m AZfJmZ `Uma KQH$ _amRr ^mfm Aä`mgH$_mV AgVmV. `m ì`{V{aº$ ì`mH$aU Am{U ì`mdhm{aH$ _amRrM H$mhr KQH$hr ^mfm Aä`mgH$_mV AgVmV. ì`mH$aUmV eãXmÀ`m OmVr, eãX{gÕr ,à`mJ,

g_mg BË`mXr KQH$ AgVmV. ì`mdhm{aH$ _amRr_Ü` nÌ bI Z, {Z~Y bI Z, gdmX bI Z ,~m`mSmQm bI Z, dÎm bI Z, gmae bI Z, JÚ d nÚ AmH$bZ, _Ô`mdêZ Jmï bI Z, Om{hamV bI Z, ~mV_r bI Z, Omhra {ZdXZ, ênmVa, ^mfmVa, gnmXZ à{H$`m BË`mXr KQH$ Aä`mgmgmRr AgVmV. _amRr ^mfm Aä`mgH$_mVrb darbnH$r H$mUË`mhr KQH$mM gJUH$mÀ`m _XVrZ nr.nr.Qr.Ûma A{^Zd nÕVrZ AÜ`mnZ H$aVm `V.

`m A{^Zd nÕVrZ hmUmè`m AÜ`mnZ à{H$`M ñdên _amRrVrb EH$ H${dVm KD$Z OmUZ KVm `Bb .

_amRr H$dr Zmam`U gd `mMr "SmJar eV' hr H${dVm KD$. àW_ `m KQH$mM nr.nr.Qr. ênmVa H$êZ KVm `Bb.hr nr.nr.Qr. {ejH$ V`ma H$aVrb {H$dm VkmÀ`m _XVrZ V`ma H$êZ KVrb . hr H${dVm H$mUË`m dJmbm {eH$dm`Mr Amh `m nÕVrZ nr.nr.Qr. V`ma H$amdr bmJb.nXdr nmV i rda `m H${dVM AÜ`mnZ H$aÊ`mgmRr nr.nr.Qr. d bKnQ {Z{_Vr `m àJV,Zm{dÊ`nU d A{^Zd nÜXVrMm dmna H$aVm `Bb.

{eH$U åhUO AÜ`mnZ KQH$mVrb Ame` d A{^ì`º$r g_OZ KU.

पी.पी.टी. : प्रगत,नाविण्यपूर्ण व अभिनव पद्धती

ñbmBSg :

nr.nr.Qr.Ûma AÜ`mnZ H$aÊ`mgmRr àW_ H$mhr ñbmBSg V`ma H$amì`m bmJVmV.

Eb.gr.Sr. àmOŠQa :

Eb.gr.Sr. àmOŠQa h e j{UH$ gmYZ AmOÀ`m gJUH$r` `JmV A{Ve` Cn`º$ d n{aUm_H$maH$ Amh. nmda nmBQ àPQeZ nÕVrZ AÜ`mnZ H$aÊ`mgmRr Eb.gr.Sr. àmOŠQaMm gh^mJ _hÎdmMm Amh. gJUH$,bnQmn, _m~mBb, hSgQbm hm àmOŠQabm OmSbm OmVm. hm àmOŠQa gJUH$mVrb gd àUmbrVrb _m{hVr WQ _mR`m AmH$mamÀ`m nSÚmda XmI dVm. Ë`m_i Vr EH$mM d i r AZH$ ì`º$rn`V nmhmM{dVm `V. EH$mM d i r ~arM _m{hVr gJUH$, bnQmn, hSgQda nmhVm `U eŠ` ZgV. Ë`m_i AZH$ ì`º$rZm EH$mM d i r A{YH$ n{aUm_H$maH$nU hr _m{hVr àmOŠQÛma nmda nmBQ àPQeZÀ`m AmYma XmI dVm `V. Ë`m_i àmOŠQaMm dmna nmda nmBQ àPQeZgmRr H$ë`mg hr EH$ àJV,Zm{dÊ`nU d A{^Zd nÕVr Agë`mM {XgZ `Bb. Zmam`U gd `mÀ`m "SmJar eV' `m H${dVÀ`m H$mhr ñbmBSg V`ma H$amì`m bmJVrb.

ñbmBS 1 : "SmJar eV' nU H${dVm

{dÚmÏ`mZr hr H${dVm dmMë`m_ i EH$mM d i r AmH$bZ gê hmBb.

ñbmBS 2 : _amRr H$mì`mMm B{Vhmg - H$mhr _Ô

ñbmBS 3 : _amRr H${dVM H$mb I S

ñbmBS 4 : Ë`m H$mb I SmVrb H$dr d Ë`mÀ`m H$mì`H$Vr

ñbmBS 5 : gmRmÎmar H${dVm

ñbmBS 6 : Zmam`U gd `mM H$mì`mVrb `mJXmZ

ñbmBS 7 : Zmam`U gd `mMm ì`{º$_Ëd n{aM`

ñbmBS 8 : Zmam`U gd `mM H$mì`gJh d H$mì`gJhmMr _I nîR

ñbmBS 9 : H${dVVrb H$RrU eãX d Ë`mM AW

ñbmBS 10 : H$RrU gH$ënZm

ñbmBS 11 : H${dVVrb MaU

àË`H$ MaUmMr EH$-EH$ ñbmBS H$aVm `Bb.

ñbmBS 12 : H${dVM ^mdmW XeH$ _Ô

`m _Ô`mÀ`m AmYma {e j H$ H${dVMm AW Am{U ^mdmW gmJVrb.hr H${dVm nXdr nmV i rda {eH$dm`Mr Agë`m_ i `m H${dV~Ôb H$mhr OmUH$ma Aä`mgH$mZr ZmXdbbr AZH$b dm à{VH$b _V `W Xm I dVm `Vrb.

ñbmBS 13: OmUH$ma Aä`mgH$mMr Zmd d Ë`mÀ`m H$mhr _Ô

{MÌ _m{bH$À`m ñbmBSg :

ñbmBS 1 : SmJamM {MÌ

ñbmBS 2 : AmSmda nmUr ^aUmè`m {ñÌ`mM {MÌ

ñbmBS 3 : KamV _bmbm nmOUmè`m _mVM {MÌ

ñbmBS 4 : gJrÀ`m hJm_mVrb {edmamM {MÌ

ñbmBS 5 : KamV aMZ Rdbë`m nmË`mM {MÌ

ñbmBS 6 : gmdH$ma nmVr CMbZ ZVmZmM {MÌ

ñbmBS 7 : {aH$m_ nSbë`m KamM {MÌ

ñbmBS 8 : X: I r Pmbë`m ñÌrM {MÌ

ñbmBS 9 : gd {ñÌ`m O_Z gmdH$mambm _mahmU H$aVmZmM {MÌ

Aem {aVrZ ñbmBSgM àPQeZ gê Pmë`mda `Um-`m àË`H$ _Ô`mÀ`m AmYma {e j H$ `m H${dVM AÜ`mnZ H$aVrb.

Zmam`U gd `mÀ`m "SmJar eV' `m H${dVÀ`m gX^mV H$mhr eãXmZgma d H$mhr gH$ënZmZgma H$mhr {MÌmMr _m{bH$m V`ma H$aVm `Bb. eãXmMm AW d Ame` ñnï H$aÊ`mgmRr hr {MÌmMr _m{bH$m Cn`mJr nSb d AÜ`mnZ Zm{dÊ`nU hmBb.

ñbmBS 10: gmdH$ma Am{U Ë`mM gmWrXma n i Z OmVmZmM {MÌ

Aer {MÌmMr _m{bH$m ñbmBS em Ûma Xm I dVm `Bb.

{MÌmMr g»`m eãX, Am i r {H$dm MaUmg AZgaU Agmdr.

H${dVMm AW d Ame` àH$Q H$aÊ`mgmRr V`ma H$bë`m ñbmBSgZm dJdJ i B\$ŠQg XVm `Vrb. Og em{ãXH$ ñbmBSgZm Og B\$ŠQg {Xb OmVrb Vg {MÌmÀ`m ñbmBgZmhr B\$ŠQg {Xë`m_ i H${dVMm Ame` A{YH$ à_mUmV {dÚmÏ`mÀ`m _Zm`V nmhmMdVm `Bb.

{MÌ_m{bH$Vrb H$mhr {MÌ ॲ{Z_eZMm dmna H$êZ AWdm gJUH$mVrb Jm{\$Šg àmJågMm dmna H$êZ V`ma H$aVm `Vrb. H$mhr V`ma {MÌ nñVH$mVZ ñH$Z H$êZ ñbmBSgda KD$Z {MÌ_m{bH$m V`ma H$aVm `Bb.

Aem àH$ma nr.nr.Qr. `m àJV,Zm{dÊ`nU,d A{^Zd nÕVrZ Zmam`U gd `mÀ`m "SmJar eV' `m H${dVM AÜ`mnZ H$ë`mg V A{Ve` Cn`º$ Am{U n{aUm_HmaH hmBb

लघुपट निर्मिती : प्रगत, नाविण्यपूर्ण व अभिनव अध्यापन पद्धती

H${dd` Zmam`U gd "SmJar eV' hr H${dVm bKnQ {Z{_VrÛma A{YH$ àJV ,ZmdrÝ`nU d A{^Zd nÕVrZ {eH${dVm `Bb.

_m{hVr-VÌkmZmÀ`m `JmV bKnQ {Z{_Vr hr EH$ _hÎdmMr ~m~ ~Zbbr Amh. {MÌnQ _mÜ`_ AZH$ dfmngZ gê Amh. bm~r, éXr , CÔe `m_i {MÌnQmMM _m{hVrnQ,bKnQ h ^mJ ~Zbb AmhV.

_m{hVrnQ à~mYZna AgVm. bKnQ H$mUË`mhr {df`mda V`ma H$bm OmVm. bKnQ gdgmYmaU Xhm {_{ZQmMm AgVm. bKnQmÛma à~mYZ d Ha_UH AJXr H$_r d i V hmV AgV.

AJXr H$_r d i V ,H$_r àgJmÀ`m , H$_r nmÌmÀ`m gmhmæ`mZ g_mOmVrb gË`mda, KQZm, àgJ, ì`º$r, ñd^md d g_mO àdÎmrda bKnQmÛma àH$me QmH$Vm `Vm.

Zmam`U gd `mMr "SmJar eV' hr H${dVm bKnQmV _mÜ`_mVarV H$êZ {eH$dVm `Bb.H${dVMr bKnQ {Z{_Vr `m àJV, Zm{dÝ`nU nÕVrM VrZ ^mJ H$aVm `Vrb. EH$ ^mJ åhUO `m H${dVM bKnQm_Ü` _mÜ`_mVa H$aU. Xgam ^mJ åhUO `m bKnQm_Ü` dJmVrb {dÚmÏ`mMm gh^mJ KU. {Vgam ^mJ åhUO {dX`mÏ`mH$SZ V`ma H$êZ KVbbm bKnQ dJm_Ü` nmhU.

bKnQ V`ma H$aVmZm nmÌ, ñW i, ZnÏ`, gJrV, H$_am_Z, H$_am BË`mXrMr {ZdS H$amdr bmJb. nmÌ {ZdSVmZm dJmVrb {dÚmWr {dÚm{WZrMm gh^mJ KVë`mg kmZaMZmdmXZgma Ë`mZm Zd H$mhr {eH$Vm `U eŠ` Amh. H$mhr YmSgr H$bmdV {dÚmWr-{dÚm{WZrÀ`m A{^Z` H$meë`mMr MmMUr KD$Z nmÌmMr {ZdS H$aVm `Bb. Aem {dÚmWr-{dÚm{WZrÀ`m JmdmVrb H$mhr ñW i {ZdSVm `Vrb. {MÌrH$aUmgmRr {ìh{SAm H$_am, MmJë`m _Jm{nŠgbMm _m~mBbgÕm {ZdSVm `Bb. {MÌrH$aUmgmRr dJmVrb ~è`mnH$r e{QJMm AZ^d AgUmam {dÚmWr {ZdSVm `Bb. AmOM {dÚmWr VÌkmZmÀ`m H$m i mV dmdaV AmhV. Ë`mZm VÌkmZm~ÔbMr A{YH$ _m{hVr AgV. H${dVVrb nmÌ àgJmZgma gdmX {b{hVm `Vrb. h gdmX {dX`mÏ`mÀ`m H$ënH$VZ V`ma H$êZ KVm `Vrb.

Zmam`U gd `mÀ`m "SmJar eV' `m H${dVMm bKnQ V`ma H$aÊ`mgmRr H${dVMr bKnQ H$Wm V`ma H$êZ ¿`mdr bmJb. Aem H${dVMr bKZm{QH$mhr V`ma H$aVm `U eŠ` Amh. Ver Vr Zmam`U gd `mÀ`m "SmJar eV' `m H${dVMr bKZm{QH$mhr V`ma H$aVm `Bb. H${dd` Zmam`U gd `mÀ`m "SmJar eV' `m H${dVÀ`m {MÌrH$aUmgmRr Amdí`H$ Agbbr bKnQ H$Wm

Ñí` 1. E I mÚm SmJamM H$mhr gH$XmM {MÌrH$aU

Ñí` 2. E I mÚm eVmV {ñÌ`m I_ H$arV AgVmZmM H$mhr gH$XmM {MÌrH$aU

Ñí` 3. {ñÌ`m AmSmM nmUr eXVmZmM ,JdVmM, bmH$SmM ^ma dmhVmZmM ,KamV _b aSVmZmM {MÌrH$aU

Ñí` 4.gJrÀ`m hJm_mV {haì`mJma eV {edmamM ,^mV H$mnUr, _i Ur `m ~m~rM , I i `mV YmÝ`mÀ`m nmVr, eVH$arU Am{U eVH$è`mÀ`m Mhऱ `mdarb g_mYmZmM {MÌrH$aU

Ñí` 5. KamVrb YmÝ`mÀ`m nmË`mM ,gmdH$ma Am{U Ë`mM gmWrXma KamV `VmV `m àgJmM {MÌrH$aU

`W âbe~H$ VÌmMm dmna H$êZ eVH$arU Am{U eVH$r `mÀ`m nd OrdZmM {MÌrH$aU

Ñí` 6. _J Z j Ìm_Ü` eVrÀ`m _emJVrÀ`m hJm_mM ,{MVmJñV eVH$è`mM ,_emJVrgmRr d naUrgmRr ng ZmhrV Ag

nVr-nËZrVrb gdmXmM {MÌrH$aU ,nËZr Amnë`m nVrbm gmdH$mamH$S ng _mJÊ`mgmRr nmRdV Ag {MÌrH$aU

Ñí` 7.nVr gmdH$mamH$S OmD$Z ng _mJVm Ë`mM {MÌrH$aU

nTrb Ñí`mÀ`m {MÌrH$aUmV âbe~H$ ~X H$êZ H$WmZH$ OmSVm `Bb.

Ñí` 8.gmdH$ma Am{U Ë`mM gmWrXma YmÝ`mÀ`m nmVr JmSrV ^aVmZmM {MÌrH$aU

Ñí` 9.eVH$arU Amnë`m SmŠ`mbm hmV bmdZ ~gbb {MÌrH$aU

Ñí` 10.am~Umè`m gd {ñÌ`m EH$Ì `VmV , {ñÌ`m d gmdH$ma `mÀ`mVrb ~mMm~mMr,{ñÌ`m gmdH$mamH$SZ AmUbb ng d

Ë`mMm {he~ Xm I dVmV,gmdH$ma Ë`mn j m A{YH$ _mJUr H$aVm Ag {MÌrH$aU

Ñí` 11.gd OUr EH$Ì `D$Z gmdH$ma d Ë`mÀ`m gmWrXmamZm _mahmU H$aVmV,gmdH$ma d Ë`mM gmWrXma n i Z OmVmV

Ñí` 12. EH$OQrMm {dO` Pmë`mM g_mYmZ gd {ñÌ`mÀ`m Mhr `mda {XgUma {MÌrH$aU.

Aem arVrZ nmM V Xhm {_{ZQmMm bKnQ `m H${dVda V`ma H$aVm `Bb.

{MÌrH$aU Pmë`mda gJUH$mVrb {ìhSrAm E{SQaÀ`m _XVrZ gd Ñí`{\$VrVrb `m½` ^mJ H$mnZ KVm `Bb. `mMr gJVr _mR`m H$ënH$VZ d H$bmË_H$VZ bmdVm `Bb. âbe~H$ VÌmMm OmJmOmJr dmna H$aVm `Bb. Ñí`{\$VrZm dJdJi r B\$ŠQg XVm `Vrb. dJdJi nmœgJrV XVm `Bb. Zmam`U gd `mÀ`m AmdmOmVrb ÜdZr _{ÐV H${dVm OmSVm `Bb. `m Üd{Z_{ÐV H${dVVrb H$mhr Am i rMr nZamdÎmr H$aVm `Bb. `m gd {MÌrH$aUmbm {Z{_Vr, gH$ënZm, nmÌmMm n{aM`, VÌkmMr Zmd Agbë`m ñbmBSg OmSVm `Vrb. Agm bKnQ V`ma H$aÊ`mgmRr H$dr d Ë`mÀ`m H$Q>~r`mMr nadmZJr KU Amdí`H$ AgV.

Aem arVrZ "SmJar eV' `m Zmam`U gd `mÀ`m H${dVM nr.nr.Qr.Ûma Am{U bKnQ {Z{_Vr `m àJV, Zm{dÊ`nU d A{^Zd nÕVrZ AÜ`mnZ H$aVm `Bb.

निष्कर्ष :

1. nr.nr.Qr. d bKnQ {Z{_VrÛma AÜ`mnZ H$ë`m_i KQH$mVrb Ame` d AZ^d n{aUm_H$maH$nU {dX`mÏ`mÀ`m _ZmV nmhmMdVm `Vm.

2. nr.nr.Qr. d bKnQ {Z{_VrÛma AÜ`mnZ H$ë`m_i KQH$mVrb _m{hVr A{Ve` JVrZ {dX`mÏ`mn`V nmhmMdVm `V.

3.nmanm{aH$ nÕVrZ {eH$bë`m d nr.nr.Qr. d bKnQ {Z{_Vr `m àJV, ZmdrÝ`nU d A{^Zd nÕVrZ {eH$bë`m {dÚmÏ`mÀ`m Om{UdmV \$aH$ {XgZ `Bb.

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संदर्भ :

1.Am'{bAar {Q_mWr O.,Am'{bAar {bSm Am`.,Am i I _m{hVr VÌkmZmMr ,QmQm n{ãb{gJ H$nZr,{X„r,gYm{aV AmdÎmr,2003,n.36

2.Am'{bAar {Q_mWr O.,Am'{bAar {bSm Am`.,Am i I _m{hVr VÌkmZmMr ,QmQm n{ãb{gJ H$nZr,{X„r,gYm{aV AmdÎmr,2003,n.36

माध्यमांमधील स्त्रिया

डॉ.अर्चना राजकुमार कांबळे (जगतकर)
g_mOemñÌ {d^mJ à_I, Ý` HmbO, Hmëhmna

'Whole World is on Your tip of finger' h dmŠ` Agm qH$dm "dgYd H$Q~H$_', "OJ Odi Amb`' `m dmŠ`m_YZ Ag åhUVm `V H$s, OmJ{VH$sH$aU, `m{ÌHsHaU, AmY{ZHsHaUmÀ`m `m à{H$`m_Ü` AmnU gmaM In Odi Ambm AmhmV Am{U `m Odi rH$VMm _hËdmMm Xdm åhUO Amnë`mVrb {d{dY àgma _mÜ`_. øm _mÜ`_m_Ü` àMS D$Om Amh, àMS eŠVr Amh H$s Ë`m eŠVrH$S àË`H$OU IMbm OmV Amh. VgM bmH$emhr amÁ` ì`dñW_Ü`hr AË`V _hËdmMr H$m_{Jar hr _mÜ`_ H$aVmZm {XgVmV.

`m _mÜ`_mM _hËd AYma{IV H$aVmZm A_[aH$Vrb _mZdr hŠH$mÀ`m bTçmgmRr à{gÜX Agbë`m _mëH$_ EŠgM EH$ dmŠ` à{gÜX Amh. Ë`mZr åhQb, ""_mÜ`_ hr gnU nÏdrdaMr EH$ eŠVrembr Jmï Amh. _mÜ`_m_Ü` EdTr VmH$X Amh H$s, {ZanamY _mUgmbm V JÝhJma Rad eH$VmV Am{U JÝhJmambm {ZanamY. H$maU hr _mÜ`_ bmH$mÀ`m _Zmda Vm~m {_idVmV.''

EH$UM _mÜ`_mMm bmH$mÀ`m _Zmdarb AgUmam àMS à^md hm _mÝ` H$ë`m{edm` amhmV Zmhr. _mÜ`_m_Ü` Qr.ìhr., a{SAm, gmeb {_Sr`m, dËVnÌ, BQaZQ, d~gmBQ, {MÌnQ Aer _mÜ`_mMr {d{dY ê$n _mUgmÀ`m OrdZmMm A{d^mÁ` ^mJ Pmbr AmhV. ~mSH$mñQtJ AmSr`Ýg [agM AÝS H$mpÝgbM Mr\$ EŠPrŠ`Qrìh nmWm XmgJßVm `mÀ`m dËVnÌmVrb _bmIVr Zgma ^maVmV gdgmYmaUnU amO gìdmVrZ Vmg Qr.ìhr. ~{KVbm OmVm. åhUOM `m {d{dY _mÜ`_mZr Amnë`m OrdZmda Jmê$S H$b Amh.

`m_Ü` XaXeZ hm _bV: pñÌ`mMm ~ê$O Amh Ag AmnU åhU eH$Vm. "pñÌ`m' `m _mÜ`_mÀ`m H$Ðq~X AmhV. `m XmZ àH$ma _hËdmÀ`m AmhV. EH$ åhUO Om{hamVXmamÀ`m hdmbr H$aÊ`mM Ë`m EH$ àjH$mVrb _hÎdmM bú` AmhV Am{U Om{hamV d _mÜ`_ `mÀ`m Ë`m à_I nmRram»`m AmhV.

àñVVÀ`m emY {Z~Ym_Ü` _mÜ`_mVrb pñÌ`mÀ`m à{V_m, ^{_H$m H$em Xm I{dë`m OmVmV, `m~ÔbM AÜ``Z H$aÊ`mV Amb Amh.

संशोधनाची उद्दिष्ट्ये :

1. _mÜ`_mM O~m~XmarM AÜ``Z H$aU.
2. _mÜ`_mVrb pñÌ`mÀ`m à{V_mMm Aä`mg H$aU.

संशोधन पध्दती :

àñVVÀ`m emY{Z~YmgmRr dUZmË_H$ gemYZ nÜXVrMm dmna H$aÊ`mV Ambm Amh.

संशोधनाचे स्त्रोत :

àñVVÀ`m emY{Z~Ym_Ü` Xæ`_ ñÌmVmMm dmna H$aÊ`mV Ambm. {d{dY nñVH$, bI, BQaZQMm Cn`mJ H$aÊ`mV Ambm Amh.

आशय विश्लेषण :

_mÜ`_m_Yrb ñÌrMr à{V_m hr H$m`_M dmXmVrV am{hbr Amh. pñÌ`mM XmZ nÜXVrZ {MÌU H$bb {XgZ `V. EH$m ~mObm AË`V gXa, ^maVr` gñH$Vr OnUmar, H$Q~mMr H$m i Or KUmar, à_i Aer ñÌr Am{U Xgè`m ~mObm {VÀ`m XhmM AË`V CËVmZ XeZ gmX`mÀ`m ZndmIbr H$b OmV. Am{U `m XmÝhr Jmït_Ü` Vr ASH$bbr {XgZ `V. EdTM Zìh Va {Xdg amÌrÀ`m à_I di m_Ü` AbrH$SÀ`m H$m i mV Á`m _m{bH$m XmIdë`m OmVmV, Ë`mMm àjH$ dJ `m pñÌ`mM AmhV. Ë`m_i 70% Qr.ìhr. Om{hamVrVrb CËnÝZ ñÌr àjH$m_i {_iV Am{U Om{hamVr_Ü` WQ bú` pñÌ`m hmVmV.

2011 _Ü` A_[aH$Z A{^ZÌr O{Z\$a {g~b `mÀ`m "{_g [aàPQeZ' `m ZndmMr EH$ SmŠ`_Qar Ambr hmVr. `m_Ü` A_[aH$Vë`m _mÜ`_m_Ü` _{hbmZm H$em nÜXVrZ XmIdb OmV. Ë`mM eara h EH$ H$di Cn^m½` dñV åhUZM XmIdb OmV. åhUO A_[aH$gma»`m AË`V àJV Xem_Ü` hr n[apñWVr nmhmd`mg {_iV, Va ^maVmV AË`V dJir n[apñWVr Amh H$s AOZhr AmnU nmanm[aH$ gmM~ÜX ^{_H$m_Ü` ASH$bb {XgZ `Vm.

MmH$mar gmSZ ñÌrM dJi ApñVËd _mÝ` H$aÊ`mM YmSg _mÜ`_ \$maM H$_r H$aVmV.

XaXeZ darb Om{hamVt_Ü`hr pñÌ`mMr à{V_m AË`V MVanUmZ XmIdbr OmV. {VWhr nê$f àYmZVMm _Ôm ghOnUmZ g_ma `Vm. àË`H$ Om{hamVrV Vr H$Q~dËgbM XmIdbr OmV, gna d_Z H$ê$Z QmH$b OmV. H$nS, ^mSçmÀ`m nmdSa _Ü`hr Vr àMS _hZVM H$aVmZm {XgV. XmTrÀ`m aPaÀ`m Om{hamVrV "gmëOa \$ma d_Z' gma I KmfdmŠ` dmnab OmV. VgM {d{dY JmanUmÀ`m {H$åg, gm~U, emån, `mÀ`m dmnam_i Vr Am_bmJ ~XbV. Vr gXa {XgV. {VMm AmË_{dídmg dmTVm. {Vbm MmJbm Zdam, ZmH$ar {_iV. åhUO BW EH$m {H$__i {VM Am`î` ~Xbbb XmIdb Amh. åhUO dmñVdmngZ Ë`m AË`V Xa AmhV. Aä`mg Z H$aVm \$ŠV H$s_ bmdZ Am`î` gXa hmV. hr {Zìdi n[aH$ënZm nÝhm nÝhm XmIdbr OmV Am{U Ë`m gdXZerb _ZmÀ`m Vê$Ur AmH${fV hmVmV. gmX`mÀ`m AË`V MH$sÀ`m H$ënZm Ë`m {Z{_ËVmZ OZ-_mUgmV ê$OV AmhV. ^mSdbemhrV pñÌ`mMm Cn`mJ H$ê$Z KVbm OmV Amh, hM _imV bjmV `V Zmhr. "Pram {\$Ja' "Jmam aJ' hM gmX`mM _mnXS Pmb AmhV. Ë`mgmRr dmÅb V H$aÊ`mMr V`mar AgV. `m gX^mVrb EH$ CXmhaU AË`V ~mbH$ Amh. A_[aH$Z Qr.ìhr. darb EH$ bmH${à` ì`pŠV_Ëd åhUO OmZ [aìhg. {VZgÜXm gmX`mÀ`m ì`m»`V ~gÊ`mgmRr AZH$Xm ßbmñQrH$ gOar H$br Amh. AmVm

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d`mÀ`m 80 ì`m dfu _mÌ Vr Amnbr MH$ In hgV I i V H$~b H$aV. Vr åhUV H$s, ""_r _mÂ`mda EdT`m ßbmñQ>rH$ gOar H$ë`m AmhV H$s _r _ë`mda _mPm Xh Aßna dAabm XmZ H$aÊ`mV `Bb'' åhUO gmX`mÀ`m _mnmV ~gÊ`mgmR>r earamM hmb H$ê$Z KUmè`m AZH$ A{^ZÌr Amnë`mbm `m _m`mdr OJmV {XgZ `VmV.

dmñV{dH$ ~XbË`m d`mà_mU àË`H$mZ Mhè`m_Yrb, earamVrb ~Xb ñdrH$mab nm{hOV. Ë`mEdOr Om{hamVrVrb pñÌ`mà_mU H$m`_ ñÌrZ Amnë`m Zdè`mgmR>r gXa Am{U {\$Q> am{hb nm{hO, AgmM gXe ZH$i VnU {Xbm OmVm Amh. EH$UM AmY{ZH$ Aem {_Sr`m_Ü`r "Vr' bm nÝhm nmanm[aH$ ^{_H$m_Ü`r XmIdÊ`mV `V Amh.

Om{hamVrZVa _m{bH$m_Ü`hr \$mag dJ i {MÌ Zmhr. `m gd _mÜ`_mVZ {XgUmè`m ñÌr à{V_~Ôb `ZñH$mMm Ahdmb H$mhr H$R>ma gË` _mSVm. OmJ{VH$ ñVamda Aem _mÜ`_mVZ "ñÌr' bm Mma àH$mamV gmXa H$b OmV. 1) gŠg {H$QZ åhUOM _mXH$ I i U, 2) H$Q~ dËgb _mVm, 3) MQH$sU (^a i nmSUmar _m`mdr {dH$V ñÌr `m AWmZ) qH$dm 4) H$[aAagmR>r YSnSUmar ñÌr. `m AhdmbmV edQ>r Ag åhQ>b` H$s, `Ë`m 75 dfmV Var _mÜ`_m_Ü` ñÌr-nê$f g_mZVm `Ê`mMr eŠ`Vm Zmhr.

`mMm àË`` _m{bH$m ~KVmZm {ZpíMVnUmZ `Vm. gmYmaU 90 À`m XeH$m_Ü` Q>r.ìhr. da In gma MZëg gê$ Pmb. Ë`mV H$mQ{~H$ _m{bH$mMr EH$ àMS _mR>r bmQM Ambr hmVr Am{U AOZhr Vr gnbbr Zmhr. {defV: `m _m{bH$m_Ü` EH$ ñÌr AË`V JUr, gÁOZ, Ë`mJr, H$Q~dËgb, ghZerb Am{U Xgar AË`V H$nQ>r, H$QH$mañWmZr, XîQ, ^mSU, hd, Xmd, _Ëga dJa, ^aOar gmSr, XmJ-Xm{JZ, In gmam _H$-An, PmnVZ CR>ë`mdahr EH$X_ \$e åhUO H$mën{ZH$Vbm _hËd XUmè`m, dmñVdmnmgZ AË`V bm~ AgUmè`m `m _m{bH$m Á`mV Ag {XgV H$s ~mBZ ZQmd, _aSmd, XmJ-Xm{JZ KmbmdV, naV ñdV:M ñdËd, A[ñVËd emYm`À`m à`ËZmV nS Z`.

I mÚ nXmWmÀ`m Om{hamVrV Va I nM A{VaH$snUm Xm I dbm OmV Amh. H$S~arÀ`m EH$m Om{hamVr_Ü` ñÌrbm H$S~arÀ`m ÐmdUmZ AmKm i M KmVbr Amh. EdT M Zìh Va H$mQZ gÜXm ñÌr MM KVb OmV. E I mÚm ~SMm Mhm KVbm H$s, AË`V Mn i mBZ H$er H$Q~mVrb àË`H$mÀ`m An j m nU H$aV. Ag Xm I db OmV Am{U _J dmñVdmVhr "Vr' À`m H$SZ VemM An j m H$ë`m OmVmV.

EH$UM g»`m~ i mMm {dMma H$bm Va pñÌ`mM _mÜ`_mda amÁ` Amh, nU AmË_~ i mMm Am{U XOmMm {dMma H$bm Va, pñÌ`mM ñWmZ ZJÊ`M Amh.

~mBbm "_mXr' EdOr \$ŠV "ì`ŠVr' åhUZ gmXa H$aUmè`m H$mhr H$ënH$ Om{hamVr gmSë`m Va ~hg»` Om{hamVr _mÌ ~møgmX`mÀ`m à_mVZ ~mha nSm`bm V`ma ZmhrV.

_{hbmM {d{dY _mÜ`_mVZ hmUma {MÌU CËnmXZmÀ`m Om{hamV~mOrV ñÌr XhmM H$b OmUma àXeZ qH$dm Ë`mÀ`mgmRr {b{hb OmUma gdmX gÜXm ~aMXm ñÌr{damYr qH$dm X~i RadUma AgVmV. `m gX^mV Ag åhUVm `Bb H$s, _mÜ`_mZr pñÌ`mM CXmËVrH$aU Z H$aVm dmñVddmXr {MÌrH$aU H$amd. _mÜ`_mZr gmXarH$aUm_Ü` nê$fmZmM H$Ðq~X Rdb Amh. naV QWnñQ, AVdñÌ dm gmX` àgmYZmÀ`m Om{hamVr_Ü` _mRçm à_mUmV pñÌ`mMm dmda Am{U dmna H$aÊ`mV Amë`mM _V amïr` _{hbm Am`mJmÀ`m gXñ` {Z_bm gm_V n^md i H$amZr ì`ŠV H$b Amh.

VgM Ë`mÀ`m _V gm_m{OH$ dm {dYm`H$ gXe nmhMdUmè`m Om{hamVrV _{hbmMm g_mde H$bm OmV Zmhr.

pñÌ`mÀ`m _mÜ`_mVrb {MÌrH$aUmgX^mV gñWm-gKQZmZr Rmg ^{_H$m ¿`m`bm hdr. _mÜ`_mV ^{_H$m H$aUmè`m pñÌ`mZr ñdV:Mr ñng V`ma H$br nm{hO.

Á`m {RH$mUr ZH$m åhUÊ`mMr JaO AgV, VW Rm_nU ZH$ma XÊ`mMr VmH$X Agbr nm{hO.

VgM gdmV _hËdmM åhUO AmnU gmaM EH$ à j H$ åhUZ `m _mÜ`_mer Amnb ^md~Y Oibb AgVmV. Ë`m_i Ë`m ì`dñWMm EH$ ^mJ åhUZ Am j nmh Om{hamVt{dê$ÜX AmdmO CRdbm nm{hO, Ë`mV ~Xb H$am`bm bmdb nm{hO.

dJdJù`m OmUrdm_YZ, gOZerbV_YZ ñÌr à{V_mZm dmñVdmer EH$ê$n H$ê$Z _mSUr H$aU eŠ` AgV. Vìhm \$ŠV Am{WH$ g_rH$aU Z ~KVm EH$U _ë`mË_H$ ì`dñWm H$er MmJbr amhrb, `mH$S b j {Xb nm{hO Am{U gH$mamË_H$ ^{_H$m ñÌr à{V_mgX^mV KVbr nm{hO.

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संदर्भ :

1. ahmZm K{S`mbr, "pñÌ`m Am{U _mÜ`_', g|Qa \$ma ASìhmŠgr AÊS [agM, g_H$mbrZ ^maVmVrb ZmJar pñÌ`m.

2. lVr JUnË`, "ñÌr Am{U _mÜ`_' _Šg _hmamï \$g~H$ dmbdê$Z - {X.18.01.2019.

3. ñdmVr àemV Omer, ""nTar àhma'' gmOÝ`, _amRr gïr Qr_ BVa gd, 9 _mM, 2013.

4. gnUm HbHUu, _mÜ`_mVrb "Vr' Mr à{V_m Vê$U ^maV, 3 _mM, 2014.

5. _mYar gmH$ i H$a, "àgma _mÜ`_mVrb pñÌ`m', JJb gM.

6. _hmamï QmBåg, AmZ bmBZ b l.

लोकनाथ यशवंत यांच्या कवितेतील समकालीन वास्तव

डॉ.सिंधु जयवंत आवळे

gh`mJr àmÜ`mnH$, _amRr {d^mJ, amOfu NÌnVr emh HmbO, Hmëhmna.

B-_b : drsindhuawale9@gmail.com

gm{hË` h g_mOmM à{Vq~~ AgV Ag åhUVmV. g_mOmV O-O KSV Ë`mM dmñVd XeZ gm{hË`mV C_QV. hr g_mOmV KSbbr gd pñWË`Va _amRr gm{hË`mVhr {XgVmV. AJXr gV, nV Am{U VV gm{hË` V H${dVm, H$WmË_gm{hË` (Jm_rU, X{bV, Am{Xdmgr, ñÌrdmXr, \$b Am~SH$ar gm{hË` V AmO dV_mZmVrb OmJ{VHsHaUmVb gm{hË` Agm EH$ _mRm AdH$me _amRr gm{hË`mZ ì`mnbm Amh.

`m_Ü` X{bV gm{hË`mMm àdmh 1960 À`m Xaå`mZ _amRr gm{hË`mV àdm{hV Pmbm. Sm.~m~mgmh~ Am~SH$amÀ`m {dMmamMm à^md X{bV gm{hpË`H$mÀ`m gdH$f dmL>_`m_Ü` {XgVm. X{bV gm{hpË`H$mÀ`m {Vgè`m {nTrVrb Am~SH$admXr {dMmamMm, EH$ g_VmVËdmMm {dMma _mSUmam H$dr åhUZ bmH$ZmW `edV h Zmd Ad¿`m _hmamï'mbm n[a{MV Amh. ZmJna `Wrb bmH$ZmW `edV `mMm OÝ_ 13 _mM 1955. Ë`mM AmVmn`V "AmVm hmD$Z OmD$ Úm'(1989), "Am{U edQr H$m` Pmb'(1955), "nÝhm Mmb H$ê$`m'(2009) Am{U "~mH$s gd RrH$ Amh'(2014) h H${dVmgJh àH$m{eV Pmb AmhV.

bmH$ZmW `edV `mMr H${dVm g_mOmVrb g^mdVmbÀ`m dmñVdmVrb _mUgmÀ`m dÎmr-àdÎmr, OmVr`Vm, Y_mYVm, ehar _mUgmM TmJr OJU, ñdmWu Amn_Vb~r OrdZ, g_mO gYmaH$mMm ~a»`mAmSMm TmJrnUm AmXr {df`mZm ^XH$nUmZ {^SVmZm {XgV. 1990 ZVa OmJ{VH$sH$aUmÀ`m `m aQçm_Ü` _mUgmM OrU {H$Vr nSPSrM Pmb Amh. g_mO _Zda Pmbb AmKmV `mM AË`V J^ranUmZ {M{ÌV H$aVmZm, O-O dXZmXm`H$ Amh. O-O ZmH$mam`bm nm{hO, O-O gVmn MrS AmUUma Amh {dÐmh AmUUma Amh, V gd {dMmaerbVZ _mSVmZm H$dr bmH$ZmW Ca~SdnUm Z H$aVm, gm_m{OH$ ~m{YbH$s OnVmZm "_mUg' hmM H$Ðq~X RdZ Ë`mZr H${dVm _mSbr Ë`mMr H${dVm _mUgmMm CÝZ`Z Am{U gå`H$ H$mVrMm {dMma _mSV.

^maVmbm ñdmVÍ` {_i Z AmO 70 df PmbrVar Iè`m AWmZ ^maV hm OmVr, Y_mbm {MH$QZ Amh. "Y_{Zanj Vm' `m eãXmMm AW g_OZ KVmZm YSnS Mmb Amh. OmV Am{U Y_M Ið _mZUmam hm _mUg H$Yr "_mUg' ~ZUma hm àíZ H$drZ Amnë`m AZH$ H${dVV _mSV AmhV. _amRdmSm {dÚmnrRmbm Sm.~m~mgmh~ Am~SH$amM Zmd XÊ`mÀ`m Midir_Ü` EH$m X{bV Vê$U H$m`H$Ë`mda à_ H$aUmar gÜ`m XenmS Oìhm Vm nmUr _mJVm Vìhm "{^_amd _Im_mÀ`m H${dVm' `m H${dVVrb Zm`H$mg Aññí`VMm AZ^d `Vm

""_r ß`m`bm nmUr _mJVm Vìhm Vr dJù`mM ½bmgmV nmUr XV.
Am{U MQH$Z Ydm`bm QmH$V.''

hM OmVr`VM MQH$ AmOhr 21 ì`m eVH$mVhr AZ^dm`bm {\_i VmV. h gmJVmZm {nTçmZ{nTçm ^maVr` g_mOmÀ`m _ZmVrb "OmV' hr Zï hmV Zmhr. {H$Vrhr CÀM{ejU KVb qH$dm {H$Vrhr Ordm^mdmM {_Ì

> ""_r EH$Qm {à` Amh Ë`mZm.......
> _mÌ, g_hmV Agbm H$s
> AmnmAmn _mP ì`pŠVËd
> hmD$Z OmV.''

AgVrb nU Oìhm OmVr qH$dm OmVg_hmMm àíZ `Vm Vìhm Om-Vm Amnë`m OmVrnaVm nmhVm, Vìhm AJXr OrdíM: H$RíM: {_Ì hr qH$dm Ë`mMr "`mar' ìh{QbQada amhV h "n`mdaU' H${dVV H$dr _mSVmZm åhUVm,

Va "ngZb _bm I V' hr H${dVm Va {d{eð OmVrÀ`m bmH$mH$S ~mÕrH$ j\_Vm, H$meë` {H$Vrhr à^mdr Agb Var _bm I Vr _Ü` "OmVY\_' À`m Zmdmda Ë`mM ~m{ÕH$ g j\_rH$aU, Ë`mMr `m½`Vm _U~Îmrgma I r {dV i Z nmÊ`mn j mhr nmV i ~ZV Va XJSr {H$ëbm hm EH$m bmQV dm i (_mVr_mb) ~ZVm Va "OmV{dahrV' g_mOaMZM ñdßZ nhmUma amOfu NÌnVr emh _hmamO, Sm.~m~mgmh~

Am~SH$a AmXr _hm_mZdmÀ`m `m XemV 21 ì`m eVH$mV Va H$mUH$mUË`m OmVrMm, hr OmUZ KÊ`mMr H$\_mbrMr CËgH$Vm Am{U OZmQ nanamdmXr, gZmVZrdmXr àdÎmr "OrdmMm AmQm{nQm' `m H${dVV bmH$ZmW `edV \_mSVmZm OmV OmUZ KÊ`mgmRr AmSZmd, dñVr, _bmMr Zmd, Ama j UmMm {df`, Y\_ AmXr {df`mbm hmV Kmb nmhUmè`mMr "{H$SçmgmaI r dÎmr' gmJVmZm V åhUVmV,

> ""edQr Ë`mZ {OH$arMm àíZ H$bm,
> ZmH$ar H$Rë`m H$mQçmV {\_ i mbr, \_r åhUmbm - H$bmdVmÀ`m''

gJù`m ~mOZ "OmV' emYUmè`mÀ`m VmSmV H$drZ MmJbr "MnamH$' _mabr Amh.

VgM H$dr bmH$ZmW `edV `mZr I SçmVZ, Jm_rU ^mJmVZ Ambbr gdXZerb _ZmÀ`m \_mUgmZm ehamV Amë`mZVa "ehar' dmVmdaU, ehar _mZ{gH$Vm `mÀ`mer O i dZ ¿`md bmJV. ZmhrVa EH${Xder "BWZ hÔnma hmD$Z Omb.... {QZQßna' Ë`m_i "VSOmS' `m H${dVVhr H$dr åhUVm, ehar bmH$mÀ`mà_mU eŠVrembr, bmH$mMr

V i r CMbZ, Ë`mÀ`m "hm' bm "Zmhr' bm Zmhr åhUZ OJmd bmJb Oa I SçmVrb XmñVr, `mar, \_Ìr, H$ i d i m, AmnbnUm, AmñWm, AmnbH$s `m ^mdZm qH$dm gdXZm _ZmÀ`m H$mnè`mV qH$dm ~mgZmV JSm i Z Rdmì`m bmJVmV. åhUZ H$dr åhUVm,

> ""WmSr VSOmS H$amdrM bmJV,
> d i md i r _Z _mamdM bmJV
> Var, gd RrH$ Amh
> `mbmM Va BW AmY{ZH$ OJU åhUVmV.''
> "Var, gd RrH$ Amh `m Am i r\_Ü` AË`V \_m{\_H$, CnhmgmË\_H$ VSOmS {XgZ `V.'

"EH$m djmMr Jmï' `m H${dVV H$drZ djmMm ~mÝgm` H$aÊ`mMr àdÎmr AmO dmT bmJbr Amh. {ZgJmÀ`m gm{ZÜ`mV, Ië`m hdV, O{_ZrV dmTUmè`m djmMr

""^{dî`mV dj hmUmè`m PmSmMr

_i H$nm`bm _Z YObM Zmhr''

Am{U H$dr `m àdÎmrbm {damY H$ê$Z Vm ~mÝgm` H$bbm qnni O{_ZrV bmdVm Am{U Ë`mM ApñVËd Ë`mbm ~hmb H$aVm. VgM H$mhr bmH$mÀ`m _I nUmMm H$ i g _mSVmZm

"" In bmH$ InM _I AgVmV

gH$m ir-gH$m ir PmSmMr ga I \$b VmSZ

dmhVmV XJSr _VvZm''

åhUO dj h Amnb gJgm`a AgVmV. {_Ì AgVmV nU AmnU Ë`m djmda Kmbm KmbVm Ë`mÀ`mda H$èhmS MmbdVm nU _mUgmbm H$iV Zmhr Vm ñdV:À`mM nm`mda hr H$èhmS _mê$Z KV AgVm.

Va H$dr bmH$ZmW `edV "amJ', "gmÝ`mMm XmV', "ñne' `m H${dVVZ H$nm{fV ~mbH$mMm àíZ, bmMma hmD$Z dí`m ì`dgm` H$aÊ`mÀ`m ñÌr`mMm àíZ Va AZmW _bmMm àíZ `mda ^XH$nUmZ àH$me QmH$VmV - "ñne' H${dVV H$dr Ir_VrZ _mObb bmH$ H$í`mgmRr ~H$è`mMr _Sr, Ë`mZm aJr~aJr H$nS `mMr abMb nU "AZmW' _bmM AmYma ~Zm`bm H$Ur V`ma hmV Zmhr åhUO _mUgmnjm neZm Amnb _mZUmam hr _mObbr àdÎmr Va _aUmÀ`m XmamV H$nm{fV ~mbH$, {dde Pmbë`m dí`m, Va EH$sH$S XheVrImbr dmdaUmam _Oa, H$m_Jma, eVH$ar hr gJir "½bm~b ~H$mar' `mMm {dMma H$drÀ`m bhmZ _Xbm _hmVmn XVmV H$maU g_mOmV AmO EdTr ~H$mb AdñWm AgVmZm ^mSdbXma, amOH$maUr, gÎm{nnmg bmH$ _mÌ hmVmV gmÝ`mÀ`m AJRçm, gmÝ`mM XmV bmdZ Ir_VrM àXeZ H$aVmV.

"_i' NmQZ Ë`mMr dmT am IZ ñdV:À`m KamMr em^m dmTdÊ`mÀ`m àdÎmrda H$dr àH$me QmH$VmZm åhUVm,

H$dr g^m{fVmà_mU WQ ^mî` H$aVmZm Mmam irà_mU Amnb {dMma ì`ŠV H$aVmZm åhUVm,

h gd ~XbUma Zgb Va ^maV _hmgÎmm, ~bembr ~ZUma h ñdßZ CXÜdñV ìhm`bm di bmJUma Zmhr hr IV H$drZ ì`ŠV H$br Amh.

H$dr bmH$ZmW `edV `mZr "brSa' `m H${dVV AmOH$mbÀ`m MidirM, AmXmbZmM "Z^iQnU' H$g Amh `mda Amjn KVmZm _mUgmÀ`m nbm`ZàdÎmrMr H$Rma Am i I H$ê$Z {Xbr Amh. ñdV:bm "brSa' åhUUmam ZVm {d{dY _mJUrgmRr _mMm H$mTVm. gm~V Ag»` H$m`H$V. ZVm nT H$m`H$V _mJ nU EH$m jUr _mMmM gVbZ {~KSV, g_ma eñÌYmar nmbrg nmhZ "Zm`H$' gmdY hmVm Am{U AQrVQrÀ`m dir _mMmVZ ni H$mTVm. `m nbm`ZdÎmrda "añË`mdarb EH$m NŠŠ`mZ Amåhmbm JmS åhQb.' åhUO `m AmirVZ H$drbm Ag gMdm`M Amh, añË`mdarb VVr`nWr`mZ Amnë`mbm Z^iQ åhUmd `mgma I "An`e' Zmhr. H$mhrd i m AmO dV_mZH$m imV Amnë`mbm AZH$ AmXmbZ, MidirM ZV ni H$mTZ _mKma KVmZm {XgVmV. `m àdÎmrMm {ZfY H$aUmam hm H$dr g_mOmMr AmË_^mZmMr OmUrd {H$Vr ~mWQ Pmbr Amh h X{eV H$aVm.

Va `m OmJ{VH$sH$aUmV AmO \$ŠV H$mhrM bmH$mZm H$mhr JmïtMm Ë`mMm bm^ hmVm Va ~hg»` bmH$ h nmRr_mJ amhVmV. H$mUVhr Zd VÌkmZ Amb Va nTM bm^mWu _mJM {ZaWH$ Ë`m_i OmJ{VHsHaUmÀ`m `m aQçm_Ü` {dH$mgmMr JJm edQÀ`m _mUgmn`V nmhMd Ag {H$Vr amÁ`H$V åhUV Agb Var Ë`mMm bm^ edQmn`V OmV Zmhr. nU àmßV n[apñWVrV _mJ amhUmè`m

""VP Amem i ^V Sm i ~XbdZ K
OrdZmÀ`m `m ham_ I ma dJmV
gd YmdVmhV VßV COSmH$S
VP àíZ, VÂ`m g_ñ`m VÂ`mgm~V
_mJ Rdbë`mer AmVm H$UmM H$mhrM Zmhr''

åhUO AmO àË`H$mÀ`m AññVËdmMm àíZ {Z_mU Pmbm Amh Am{U ñdAññVËdmgmRr "ñd' ZM YSnSm`bm nm{hO åhUO OmJ{VH$sH$aUm_Ü` ì`pŠVdmX qH$dm dñVdmX ~mH$m i bbm {XgZ `Vm.

समारोप :

WmSŠ`mV H$dr bmH$ZmW `edV h Amnë`m AZH$ H${dV_Ü` AmOÀ`m ~XbË`m dV_mZmda ^mî` _mUgmZ H$m` H$b nm{hO, `mgmRr "edQMm _mUg Am{U d i Mm VJmXm' `m H${dVV edQÀ`m _mUgmbm ñdV: ñdV:Mm AmYma ~Z, h gmJVmZm H$dr åhUVm,

H$aVmZm {XgVmV. Ë`m_i g_H$mbmM dmñVd ^mZ RdZ _mSUmam hm H$dr. Ë`m_i Ë`mMr H${dVm gdgm_mÝ` _mUgmbm Amnbr dmQV. VgM dmMH$mbm AV_I H$aV. Aem g_H$mbrZ dmñVdmM XeZ KS{dUma H$dr bmH$ZmW `edV _amRr H${dVM XmbZ A{YH$ g_Õ H$aVmV h {ZpíMV!

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संदर्भ :

१. लोकनाथ यशवंत – *'आता होऊन जाऊ द्या', सुषमा रामपुरे, चंद्रपूर, प्र.आ.१९८९.*

२. लोकनाथ यशवंत – *'बाकी सर्व ठीक आहे', समुद्र प्रकाशन, नागपूर (२०१४)*

३. कांबळे उत्तम – *'जागतिकीकरणात मराठी कविता', परचुरे प्रकाशन, मुंबई, प्र.आ.२००९.*

४. सुनील चंदनशिवे – *'मराठी दलित कविता एक चिकित्सक अभ्यास', डिंपल पब्लिकेशन, प्र.आ.२००५.*

५. लोकसत्ता – *बहिर्लक्षी भाष्य कविता – दि.३/९/२०१६.*

भाषा रचना आणि मराठी भाषेची स्थिती

प्रा. डॉ. माधव मारुती भोसले

V. H$. H$mbH$a H$bm, dm{UÁ` _hm{dÚmb`, Zgar

15 AmJñQ> 1947 bm ^maVmbm ñdmVÍ` {_i mb, naV ^maVmV AgUmar gñWmZ gKamÁ`mV {d{bZ hmÊ`mMm àíZ {Z_mU Pmbm. dëb^^mB nQ>bgma»`m H$ebZVËdmZ gñWmZmMm àíZ {ZH$mbmV {ZKmbm. ^maVmVrb KQ>H$ amÁ`mMr aMZm H$er Agmdr `m ~m~V {~{Qe ^maVmV AgbnmgZM bmH$mÀ`mH$SZ _mJÊ`m hmV hmË`m. 1918 _Ü`i ^mfmda àmV nZaMZm Pmbr nm{hO Agm bmH$_mÝ` {Q> i H$mZr Om{haZm_m H$mTbm hmVm. g`ŠV _hmamïmMr _mJUr àW_ 1930 _Ü` _hmamîQ> EH$sH$aU g{_VrZ H$br hmVr. Ë`md i M ZmJna {dÚmnrRmM H$bJê$ Sm. H$Xma Am{U ~. am_amd Xe_I h _mJUrM IX nañH$V hmV. Ë`mZr H$mJg nmQ>uÀ`m bOrgZQ>rìh Agpååb_Ü` {~Q>re gaH$mabm _amRr ^mfm ~mbUmè`m àXemMm g`ŠV _hmamîQ> V`ma H$amdm Aer {e\$mag H$br hmVr.

gZ 1937 _Ü` XÎmm dm_Z nmVXma `mÀ`m AÜ`jVImbr Pmbë`m g_bZmV g`ŠV _hmamîQ>mMm Ramd EH$ _VmZ nmg Pmbm hmVm. "_hmamîQ>mMm EH$ g^m H$am' `m erfH$mÀ`m 1938 gmbÀ`m bImV XÎmm dm_Z nmVXma åhUVmV, ""_~B _hmamîQ>, Jm_VH$s _hmamîQ>, {ZOm_r _hmamîQ>, {dX^u _hmamîQ>, _Ü`àmVr _hmamîQ> d dgmhVr _hmamîQ> Agm _hmamîQ> ghm {RH$mUr dmQ>bm Jbm Amh. H$mer, ~SmX, BXa, Yma, Xdmg, CÁOÝZ `m à_IñWir ~amM _hmamîQ>r` g_mO Amh. VgmM H$amMrghr Amh. `m g_mOmbm àË`j àmVH$jV dmd {_iU AWmVM eŠ` Zmhr. `m AIaÀ`m dmŠ`m_i nmVXmamZr dmñVdmM ^mZ amIb hmV Ag {XgV.

g`ŠV _hmamîQ>mÀ`m Ñ{ïH$mZmVZ 1 _ 1946 hm {Xdg _hÎdmMm Rabm. Ë`m {Xder ~iJmdmV Á`îR> nÌH$ma Am{U gm{hË`rH$ JOmZZamd _mSIbH$a `mÀ`m AÜ`jVImbr ^abë`m A{Ib ^maVr` _amRr gm{hË` g_bZmV g`ŠV _hmamîQ>mÀ`m {Z{_VrMm A{YH$V Ramd H$aÊ`mV Ambm. `md i r J. Í`. _mSIbH$a `mZr Amnë`m AÜ`jr` ^mfUmV _amRr ^m{fH$mÀ`m _hmamîQ>mÀ`m EH${ÌH$aUmM _hÎd gm{JVb. _amRr ^mfm AgUmè`mMm EH$ àXe Agmdm, Ë`mgmRr AmnU gdmZr à`ËZ H$b nm{hOV Agm {ZU¶ Pmbm.

^mfm hr CnOV eŠVr Amh. _mZdr g_mO hm eara AgZ ^mfm hr Ë`m g_mOmMr _»` dm{hZr Amh. ^mfm h _mÜ`_ gdñneu Amh.

^mfM à_I H$m` h gXeZmM Amh. _mZdr gñH$Vr d g_mOmVrb pñWË`Va h ^mfVZ ì`ŠV hmV. ^mfm Am{U gñH$Vr hr Ë`m Ë`m OZg_hmMr Am i I AgV. ^mfMm Am{U gñH$VrMm \$ma K{ZîR g~Y AgVm. IaVa ^mfm gñH$VrMm AmË_m AgVm. ^mfm Amnë`mbm "ñd'Mr OmUrd Am{U ñdV…Mr Aer Img Am i I XV. \$ŠV ñdV…À`m Am i IrnVuM Vr _`m{XV Z amhVm Amnë`m g^mdVmbÀ`m OJmMr ^mfm Am i I H$ê$Z XV, {dMmamZm àdÎm H$aV. kmZgM` H$aV. ^mfm h EH$ Ag _mÜ`_ Amh H$s Á`mÛma {dMma ì`ŠV hmV AgVmV. ^mfM _i C{ÔîQ h d`{ŠVH$ ñVamdarb g^mfU Am{U gdmX h AgVM. H$maU _mUgmMr hr EH$ _hÎdmMr JaO AgV. ^mfMr gmYmaUnU Rm~ i _mZmZ VrZ H$m` gmJVm `Vrb Vr Aer, ^mfm h d`{ŠVH$ d gmñH${VH$ Apñ_VÀ`m {Z{_VrM _»` gmYZ Amh. ^mf_i amîQ{Z{_Vrbm MmbZm {_iV. gmñH${VH$ Am{dîH$ma d ^md{ZH$ A{^ì`ŠVrM _»` gmYZ ^mfm Amh.

1920 nmgZ ^mfmda àmVaMZMr gadmV Pmbr. _hmamîQmV _amRr ^mfm gñH$Vr dJir Agë`mM ^mZ h i h i `D$ bmJb. ñdmVÍ`mZVa gr_mMr {ZpíMVr Pmbr. ^mf_i {dMmamÀ`m AmXmZàXmZmÀ`m nanam H$i VmV. ^maV hr ^mfm d{dÜ`mMr ^_r Amh. `m ^mJm{bH$ n[agamV VrZ hOmamn j m A{YH$ ^mfm AmhV. OJmV 7000 n j m OmñV ^mfm AmhV nU OJmÀ`m bmH$g»`Vb 95% bmH$ \$ŠV 100 ^mfm dmnaVmV. Ë`m_Ü`hr 75% bmH$ H$d i 12 ^mfm dmnaVmV. Ë`m 12 ^mfm_Yë`m 6 ^mfm `amnmVë`m dgmhVdmXr XemÀ`m AmhV. Ë`mÀ`m dmnaÊ`mÀ`m g»`dê$Z H$_ bmdm`Mm Pmbm Va gdm{YH$ Bp½be, ñn{Ze, O_Z, nmVJrO, \$M Am{U BQm{b`Z AmO ^maVmV 200 n j m A{YH$ à_I ^mfm AmhV Am{U 3000 n j m A{YH$ ñWm{ZH$ ~mbr AmhV. 14 à_I àmX{eH$ ^mfmZm amO_mÝ`Vm Amh. `m ^mfmVë`m gm{hË`mdê$Z Amnë`mbm ^mfÀ`m gX^mV H$mhr {dMma _mSVm `Vrb.

_amRr ^mfZ AmÎmmn`V AZH$ amOH$s`, Ym{_H$, Am{WH$ AmH$_Z ghZ H$br AmhV. gñHV, HmZSr, \$magr, BJOr BË`mXr ^mfer gKf H$bm Amh. _Ü`¶JrZ H$m i mV amÁ`H$ma^mamMr ^mfm Oar H$mZSr Agbr Var Y_^mfm gñH$V hmVr. gñH$V hr {d{eîQ dJmMr ^mfm hmVr. _amRr hr ~hOZ dJmMr ^mfm hmVr. Ë`m_i gmh{H$M ~hOZ g_mOmda ~m÷Ur dMñd hmV. Ë`m_i gñH$V ^mfM _amRr ^mfda dMñd hmV. gñH$V ^mfÀ`m ~YZmV _amRr ^mfm ~{XñV hmVr. {VM ñWmZ Ë`m_mZmZ JmU hmV. naV dmaH$ar gàXm` _hmZ^md gàXm`mZ gñH$V ^mfVrb Y_kmZmM ^mSma _amRrV AmUb. AZH$ àH$maMr dmL_`{Z{_Vr H$ê$Z _amRr ^mfbm `m gàXm`mZr kmZ^mfMm XOm {_idZ {Xbm. `m_Ü` gV kmZída, _H$XamO, Zm_Xd, åhmB_^Q, _hX~m, MH$Yañdm_r B. gVmZr _mbmM `mJXmZ {Xb. _amRrM _hÎd nQdZ XÊ`mgmRr `m gVmZr gñH$V_Yrb EH$m eãXmgmRr _amRrV AZH$ eãX

Agë`mM Xm I dZ {Xb A{U _amRrM d^d nQdZ {Xb. dmaH$ar gàXm` A{U _hmZ^md gàXm`mZ _amRr ^mfbm Iè`m AWmZ _mbmM ñWmZ {_i dZ XÊ`mM H$m` H$b Amh. H$mbmVamZ _ñb_ A_b Mmb Pmbm. Ë`m_i \$maer ^mfer _amRrMm g~Y Ambm. nT NÌnVr {edmOr _hmamOmZr "amÁ`dhmamH$me' JW{bhZ KdZ _amRr ^mfbm àW_ amO^mfMm XOm {Xbm. _Ü``JrZ H$m i mV _amRr ^mfbm Amnb ApñVËd {QH$dÊ`mgmRr AZH$ {Xì`mVZ Omd bmJb.

BJOmÀ`m AmJ_ZmZVa gadmVrbm BJOmZr _amRrbm MmbZm {Xbr. Sm. H$a `mZr "_amRr ^mfM ì`mH$aU' h _amRrVb n{hb _{ÐV nñVH$ V`ma H$b. _mëgdW H$me `mZr 60000 eãXmMm _amRr H$me V`ma H$bm. _Oa H$ÝSr `mZr "{dam_ {MÝhmMr n[a^mfm' h nñVH$ {bhZ _amRrbm BJOrVrb nU {dam_, AY{dam_, àíZ{MÝh, ñdën{dam_ Aer {MÝhmMr ^mfm XD$Z Zd d i U {Xb. `mMm n[aUm_ Agm Pmbm _amRrda BJOrMr AmnmAmn Nmn nSbr. `mVZM H$Wm, H$mX~ar, H${dVM ZdrZ àH$ma _amRr dmL>_`mV Amb. h gJi hmV AgVmZmM 1833 ZVa {e jUmM _mÜ`_ _amRr EdOr BJOr H$ë`m_i _amRr ^mfm naV EH$Xm {nNmSrda Ambr. BJOr _mÜ`_m_i ~hOZ g_mO {e jUmnmgZ Xamdbm. BWhr {d{eîQ dJmZM BJOrM {e jU KVb. g{e{jV dJ _amRr ^mfbm H${ZîR b I bmJbm.

`mnduMr _amRrdarb AmH$_Z hr amOH$s`, Ym{_H$ nÕVrZ Pmbr. naV OmJ{VHsHaUm_i Am{WH$ Am{U VÌmZ'H$ n[aUm_ AmO _amRr ^mfda hmd nmhVm Amh. OmJ{VHsHaUmMm n[aUm_ \$ŠV ehamnaVmM _`m{XV Z amhVm I SçmnmSçmdahr Pmbm. Ë`mÀ`m OrdZ_mZm~am~aM Ë`mÀ`m ~mbr^mfdahr Pmbm. I SçmVrb ~bVXmar, AmbVXmar ZîQ Pmbr. Ë`mMr gñH$Vr ZîQ Pmbr. Ë`mM~am~a Ë`mMr ~mbr ^mfmhr ZîQ Pmbr. _amRrÀ`m ~mbr 6 Agë`m Var Ë`mÀ`m BVa ~mbr 64 AmhV. AmÎmmn`V 35 V 36 ^mfMm Aä`mg Pmbm Agbm Var BVa ~mbr^mfm `m OmJ{VH$sH$aUmÀ`m H$m i mV bßV hmV AmhV.

1960 ZVa _amRr ^mfm amÁ`^mfm åhUZ A_bmV Ambr Agbr Var {Vbm kmZ^mfm hmD$ {Xb Zmhr. ì`mdgm{`H$ {e jU, ì`dñWmnZ, SmŠQa, B{O{ZAamM gd {e jU h àm_»`mZ BJOrVZM {Xb OmV. AmVm Va _hmamîQ engZ _amRr e i mZm nadmZJr ZmH$mê$Z BJOr _mÜ`_mÀ`m e i mZm nadmZJr XV Amh. Ë`m_i _amRr ^mfMr pñWVr qMVmOZH$ hmd nhmV Amh. BJOrZVa _amRr ^mfda à^md nSbbm Amh. Vm qhXr ^mfMm H$maU Od i Od i gdM ~mOmanRm CÚmJYX h [hXr ^m{fH$mÀ`m Vmã`mV AmhV. Ë`m_i Ë`mÀ`m ^mfMm n[aUm_ _amRr ^mfda hmV Agbbm {XgVm. àgma_mÜ`_mVrb qhXr dm{hÝ`mMm à^mdhr _amRr ^mfda ìhm`bm bmJbm Amh A{U gdmV _hÎdmM åhUO _amRr_Ü` nXdrYa hmD$Z bdH$a ZmH$ar {_i U XamnmñV Jmï Amh. `m gdmMm n[aUm_ _amRr ^mfda hmVm Amh.

Or ^mfm ì`dgm` XBb, ngm XBb, nmQmnmÊ`mMm àíZ {_QdbVr ^mfm ñdrH$mam`Mr Agm EH$ g_O Amh. Ë`m ^mfbm ì`dhmamMr nmQmnmÊ`mMr ~ZdÊ`mH$S H$UmM à`ËZ ZmhrV. åhUOM Amnë`m _amRr ^mf~Ôb gm_{hH$ Apñ_Vm Zmhr.

H$mhr _amRr bmH$ _amRr ^mfbm C{OVmAdñWm XÊ`mgmRr gÁO Pmbb {XgVmV. Ë`m ÑïrZ Ë`mM à`ËZ Mmb AmhV. AmO _hmamîQ>mV _amRr ^mfMm JUdÎmmnU {dH$mg ìhmdm `m hVZ amÁ` _amRr {dH$mg gñWMr ñWmnZm Pmbbr Amh. {d{dY j Ì mV hmUmam _amRrMm dmna A{YH$m{YH$ JUdÎmmnU ìhmdm `mgmRr à`ËZerb amhmd d _amRr ^mfÀ`m A{^dÕrMr à{H$`m {Z`mOZndH$ J{V_mZ H$amdr hr amÁ` _amRr {dH$mg gñWMr ^{_H$m Amh. Ë`mgmRr {d{dY ñVamda Ë`mM CnH$_ Mmb AmhV. Ë`m CnH$_mZgma X{bV-Jm_rU gm{hË`-eãXH$me, dñÌ{Z{_Vr H$me, {dkmZ gH$ënZm H$me. _amRr JWg{M_mbm, hñV{b{IVmÀ`m gMr, ~mbr^mfmMm g_mO^mfm dkm{ZH$ Aä`mg, {dYr d Ý`m` ì`dhmamV _amRrMm dmna, H$m`emi m, gdjU, Am{SAm H$gQ>, grSrO, gV gm{hË`mM Imì` _mÜ`_mV énmVa, _amRr gH$VñWi mMr ñnYm, kmZXd _amRr ZmJar `mOZm BË`mXr CnH$_ am~db OmV AmhV. Ë`mM~am~a AmOÀ`m _m{hVr VÌkmZmÀ`m `JmV _amRrgmRr `{ZH$mS AmYm[aV XIU VgM 2009 _Yrb dU_mbm Am{U dUH$_{df`H$ emgZ {ZU`mVrb gMZmZgma QH$

V`ma H$ê$Z V _amRr à_tZr _ŠV nadmÊ`mgh CnbãY H$ê$Z {Xb AmhV.

Amnë`m XemV ñWm{ZH$ nmVirda {ejU jÌmV _mÜ`_ åhUZ àmX{eH$ ^mfmMm {eaH$md Iè`m AWmZ ^mfdma àmVaMZmMm ñdrH$ma H$ê$Z {d{dY ^m{fH$ amÁ` ApñVËdmV Amë`mZVa Pmbm. _mV^mfm hM {ejUmM _mÜ`_ Agë`mZVa {ejU A{YH$ gb^VZ XVm `V Am{U Ë`mMr JUdÎmm dmT{dÊ`mg AZH$b n[apñWVr ñdm^m{dH$nUM {Z_mU hmV. _mV^mfmM {ejUmM _mÜ`_ H$ë`m_i g_mOmM gd KQ>H$ {ejUmÀ`m à{H$`V `D$ eH$VmV. {ejU h ggñH$V Am{U gnÝZ OrdZ OJÊ`mM EH$ à^mdr gmYZ Agë`m_i V g_mOmVrb gd KQ>H$mZm CnbãY H$ê$Z XÊ`mMr eŠ`Vm {Z_mU hmV. ^mfMm Cn`mJ àm_»`mZ XmZ ñVamda hmVr. EH$ åhUO ~mbrÀ`m nmVirda d Xgam {b{IV ñdénmV _m{IH$ d ~mbrÀ`m nmVù`mda AmO ISmnmSçmV Jm_rU OZVm, Am{Xdmgr, X{bV OmVr O_mVrM bmH$, A{e{jV bmH$ _amRrMm nUnU dmna H$arV AmhV. AmnU _amRr ^mfm OJdrV AmhmV, Aer H$ënZm ZgVmZmhr Ë`mÀ`m hmVZ h H$m` hmV Amh. AmO OmJ{VH$sH$aUmÀ`m `JmV dJdJù`m ^mfmVrb gm{hË`, dMm[aH$ bI AZdmXrV hmV Amh. dJdJù`m eñÌmVrb _m{hVr _amRr ^mfV `V AmhV. Ë`m_i _amRr ^mf_Ü` Zgbbr _m{hVr _amRr ^m{fH$mn¶V nmhMV Amh.

AmO _amRr ^mfM ZVËd A{^OZ dJmH$SZ ~hOZ dJmH$S Jb Amh. _amRr ^mfm gñH$V ^mfÀ`m ~YZmVZ _V hmD$Z _hmamîQ´mVrb H$mZmH$mnè`mVrb ~mbr^mfm_Ü` {_gi V Amh. gñH$V ^mfVrb eãXmÀ`m OmJm Xer eãXmZr KVë`m AmhV. _amRr hm {df` EpÀN>H$ Z RdVm àË`H$ Aä`mgH$_mV Amdí`H$ H$bm OmV Amh. gaH$mar H$m_H$mO _amRrVZ ìhm`bm bmJb Amh. _amRr OZVm BJOrÀ`m _mJ Z bmJVm ‘bmZm AmVm àmW{_H$ {ejU _amRrVZ XV Amh. H$maU _mV^mfVZ Oa _bmZm {ejU {Xb Va Vm {df` Ë`mZm A{YH$ g_Ob `mM ^mZ _amRr OZVbm `V Amh. _amRr ~mbU gÝ_mZOZH$ g_Ob OmV Amh. gdmV _hÎdmM åhUO _hmamîQ amhUmè`m d ZmH$ar H$aUmè`m ì`ŠVtZm _amRr {b{hVm dmMVm `U Amdí`H$ Amh. `mMr gŠVr H$br OmV Amh. Ë`m_i hihi H$m hmBZm _amRr ^mfm hr g_Õ hmV Amh Ag åhUVm `Bb.

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संदर्भ ग्रंथ :

1) \SH `. Xr., {dgmì`m eVH$mVrb _hmamîQ, Ir {dÚm àH$meZ nU
2) gmZ a{dH$aU, bTm g`ŠV _hmamîQmMm, Sm`_S npãbH$eZ, nU
3) X{ZH$ H$gar, nU, 14 _ 1946
4) Amnbm na_{_Ì, Ì_m{gH$ (gnm. _mYd Omer)
5) MVÝ` Xrnmdbr AH$-2001 (gnm. àm. Sm. {edeH$a Cnmg)
6) bmH$amÁ` _m{gH$
7) bmH$_Ðm, _m{gH$,
8) gOZ- (gnm. {d. Zm. OmYd)

धार्मिक पर्यटनाचा मेरूमणी – श्री क्षेत्र नृसिंहवाडी

सौ. मधुरा चिंतामणी पुजारी,

e-mail. id : madhura.kul22@gmail.com

QrMa - ghH$ma^fU Ir. Eg. H$. nmQrb _hm{dÚmb`, H$ê$XdmS, Vm. {eam i ,{O.H$mëhmna

सारांश :

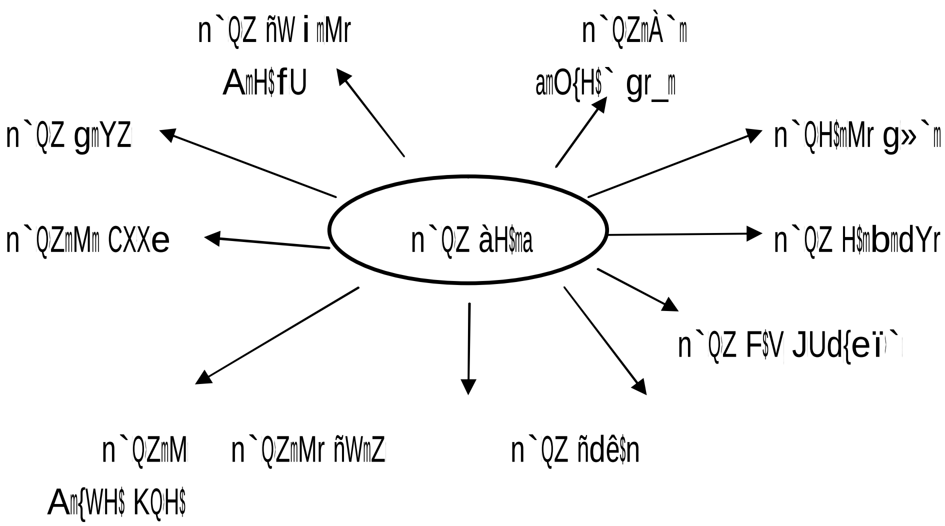
कोल्हापूर जिल्ह्यातील नृसिंहवाडी हे श्री दत्त प्रभूंचे ठिकाण सर्व दत्त भक्तांमध्ये खूपच प्रसिध्द आहे. निसर्गरम्य नदीकाठचा परिसर, मंदिरातील पवित्र धार्मिक वातावरण आणि श्री दत्त प्रभूंवर भक्तांची असणारी अढळ श्रद्धा या सर्व वैशिष्ट्यांमुळे नृसिंहवाडी हे तीर्थक्षेत्र आज जगाच्या नकाशावर आलेले आहे. जिल्ह्याच्या ठिकाणाहून अवघ्या ५२ कि.मी. वर असल्याने येथे भाविकांची गर्दी दिवसेंदिवस वाढतच आहे. पण नृसिंहवाडीला काही निसर्गनिर्मित तर काही मानवनिर्मित समस्या भेडसावत आहेत. काही उपाययोजनांची अंमल बजावणी केल्यास नृसिंहवाडी तिर्थक्षेत्राचा विकास धार्मिक पर्यटनाच्या दृष्टीकोनातून सुलभ रित्या होऊ शकतो.

प्रस्तावना

JaO hr emYmMr OZZr Amh Am{U _mZdr _Z h emYmM H$mRma Amh. Zm{dÝ`mMm Ü`mg d Amh Ë`mnjm dJir n[apñWVr {Z_mU H$ê$Z OrdZ gIr H$aÊ`mMm _mUgmMm à`ËZ àË`H$ jUr gê$ AgVm. _mZdmÀ`m àmMrZ B{VhmgmV SmH$mdb AgVm AÝZ, dñÌ, {Zdm-`mgmRr Vm gVV ^QH$Vr H$arV hmVm, Ë`m H$mi mnmgZ AmOn`V _mZdmMr hr ^QH$Vr ñdgajU, amOJma, ì`mnma, {ejU, Aem {d{dY H$maUmgmRr Aì`mhVnU gê$M Amh. _mUgmMr hr gJir ^_Vr n`QZ `m ì`m»`V g_m{dï Pmbr Amh.

n`QZ hm eãX BJOrVrb 'Q[aP_' `m eãXmM _amRr ê$nmVa Amh. Q[aP_ hm eãX Qa - àdmg `m eãXmnmgZ d Qa hm eãX b{QZ ^mfVrb Q[aP_ `m eãXmnmgZ V`ma Pmbm Amh. Qg `mMm AW OZr àdmg Agm hmVm.

ñdV…M Zh_rM {ZdmgñWmZ gmSZ BVa H$mhr {XdgmgmRr {d{dY CXXemZ H$bbm àdmg åhUO n`QZ hm` n`QZmM {d{dY àH$ma nTrb AmH$Vrdê$Z ñnï hmVmV.



n`QZmÀ`m CXXemZgma n`QZ

1) Ym{_H$, 2) gQQrM 3) Aä`mg,
4) {_Ì ZmVdmBH$mÀ`m ^Qr{àË`W 5) Amam‹` {df`H$
6) H$fr 7) BVa CXXe

Ym{_H$ n`QZmM _»` H$maU ^ŠVr^md d na_ídam {df`r dmQUmar AmT h Amh. VrW jÌr OmD$Z AVa~mh` eXYrH$aUmgmRr ñZmZ, na_ída gm{ZÜ`mgmRr nOZ AMZ, OnOmß`, dVdH$ë` H$ë`mZ _mZdmÀ`m OrdZmVrb gd g_ñ`mM na_ída {ZamH$aU H$aVm hm ÑT lXYm^md RD$ZM bmH$ {VWjÌr ^Q XVmV. _hmamïîmV ^dH$R åhUZ Am i Ibr OmUmar XmZ {RH$mU åhUO gmbmna {Oëô`mVrb nTana d Xga H$mëhmna {Oëô`mVrb ZqghdmSr hr XmZ ^JdmZ {dîUMr, n`QH$mÀ`m àW_ ngVrMr VrWjÌ AmhV. H$maU `m {RH$mUr àË`j ^JdmZ {dîUMm `m `JmVhr JßV ê$nmZ {Zdmg Amh.

गृहितक

H$mëhmna {Oëô`mVrb Ir jÌ ZqghdmSr `m {VWjÌmM d{eï`nU _hËd bmH$mn`V nmhM{dë`mg Ym{_H$ n`QZmÀ`m gYr dmTVrb.

उद्दिष्टये

1) Ir jÌ ZqghdmSrMm d `Wrb Ir. XËV _{XamMm B{Vhmg OmUZ KU.
2) Ir jÌ ZqghdmSr `Wrb df^a hmUm-`m Ym{_H$ CËgdmMm d XZ{XZ {ZË`H$_mMm AmTmdm KU.
3) Ir jÌ ZqghdmSr `W Agbë`m gmBg{dYmMm AmTmdm KU.
4) Aä`mg jÌmVrb g_ñ`mMm Aä`mg H$ê$Z Cnm` `mOZm gM{dU.

संशोधन माहिती संकलन पध्दती

gXaÀ`m gemYZmgmRr CnbãY H$br OmUmar _m{hVr Xæ`_ _m{hVr ñÌmVmda AmYmarV Amh. àmW{_H$ _m{hVrgmRr àË`j {ZarjU, {VWjÌmbm ^Qr, Jm_ñWmÀ`m _bmIVr, àíZmdbr, `Um-`m n`QH$mM AZ^d BË`mXtMm Adb~ H$bm Amh. Xæ`_ gm_Jr h _{XamM {defmH$, BQaZQ, nñVH$, Ahdmb B. _YZ KVb Amh.

अभ्यास क्षेत्र

H$mëhmna {Oëô`mnmgZ Ad¿`m 52 {H$._r. AVamda AgUma {eam i VmbŠ`mVrb Ir jÌ ZqghdmSr h Aä`mg jÌ åhUZ {ZdSb Amh.

नृसिंहवाडीचा इतिहास

ZqghdmSrM ndm I_rM Zmd 'ZqghdmQrH$m' Amh In dfmndu `W KZXmQ OJb, H$saa PmSr, qhñÌ ídmnX hmVr nU gd àW_ `W H$Rma VníM`gmRr gÝ`memMr dñVr Pmbr. Ir. am_MÐ `mJr gd àW_ ZqghdmQrH$V VníM`gmRr Amb. Ë`mZVa ZqghgañdVr `m{RH$mUr VníM`g Amb. ZqghgañdVr `m{RH$mUr VníMn`g Amb. ZqghgañdVr hm ^JdmZ XËVmÌ`mMm {ÛVr` AdVma hm`. am_MÐ `mJtZr ZqghdmQrH$V VníM`g Ambë`m Zqgh gañdVtZm AmX~a djmVir H$m`_ñdê$nr OmJm {Xbr d hM ñWmZ ^JdmZ XËVmÌ`mM H$m`_ñdê$nr dñVrñWmZ åhUZ Zmdbm{H$H$mg Amb. `W Agbbm ZXrH$mRMm Zg{JH$ aå` n[aga, emV d a_Ur` dmVmdaU nmhZ Ir. Zqgh gañdVr ñdm_tZr `W

~mam df àH$Q ê$nmZ dmñVì` H$b d Ë`m_iM ZqghdmQrH$M Zmd ZqghdmSr Ag Pmb.

नृसिंहवाडीच्या मंदिराचा इतिहास

{dOmnaÀ`m XËV _{XamV Ir Zqgh XdñWmZMr E{Vhm{gH$ _m{hVr X ½bmar Am\$ {dOmna `m BJOr nñH$mM b I H$ àm. ~r. Sr. d_m `mZr {Xbr Amh. `m _{XamV 8 {ebmb I mMm Cëb I AVa{H$ëë`m_Yrb ndH$Srb ehamÀ`m àdeÛmamda derdarb I m~mda d BVa ^mJmV gñH$V d H$mZSr ^mfV AmhV. `m Xdmg (Zqgh XdñWmZmg) MmbŠ` d Xd{JarM `mXdamO `mZr XU½`m {Xë`m AmhV. Ë`mMm Cëb I B.g. 1018 nmgZ B. g. 1304 n`V Amh. `m Cëb I mdê$Z Ir. Zqgh XdñWmZ EH$ hOma dfmndu Amh. BJOr nñVH$ Am{H$QŠMa Am\$ {dOmna b I H$ H$ßQZ _b Qba Cëb I gZ 1192 Mm Amh. Am{Xbemhm - {dOmnaÀ`m ~mXehmMr _bJr OÝ_mY hmVr EH$ {Xder amOm {MVV AgVmZm EH$m _gb_mZ gmYZ `D$Z gm{JVb' A_amna (Zagm~mdmSr) `W qhX gmY Ir ZqghgañdVtM OmJV ñWmZ Amh. VW _brg KD$Z OmD$Z gdm H$a. VP H$m_ hmBb. amOm H$Ý`g KD$Z dmSrg Jbm. gdm H$br _brg Ñïr Ambr. amOmZ {ZË` XeZ nm{hO åhUZ ñdm_tZm _mJUr H$br. "AVa {H$ëë`mOd i XmÝhr {H$ëë`mOd i XmÝhr I XH$mÀ`m _Ü`^mJr AídËWm I mbr _r _V ñdê$nmZ Amh.' amOmg Agm ÑïmV Pmbm _ZmH$m_Zm nU Pmbr. amOm VìhmnmgZ Ir. Zqgh XdmM {ZË` XeZ KV AgV. ZVa ~mXehmZ Zagm~mdmSrg _{Xa gdgmRr AmadmS d JmadmS hr XmZ Jmd BZm_ {Xbr. Ir. XËVmÌ`mÀ`m Xdmb`mMm AmH$ma ~mXemhr WmQmMm d I tM nmXH$mdarb dñÌhr Ë`mM [admOmM Amh.

नृसिंहवाडी समृध्द करणा-या सप्तनद्या =

{ZgJmMm daXhñV bm^bë`m gmV ZÚm åhUOM CËVa ndH$SZ H$îUm, dÊUm, H$m`Zm `m VrZ gmjmV ^JdmZ {dîU, Ir _he d ~ô_mM ê$n Agbë`m VrZ ZÚm. (H$îUm dÊUm, H$m`Zm `mMm Cëb I AmVm H$îUm Agm EH$ar hmVm.) npíM_H$SZ H$îUg I r ZqghdmSrÀ`m gJ_ j Ìr nMJJm `D$Z ^Qbr Amh. nMJJm AWmV nmM ZÚmMm g_h

1) {edm, 2) ^Ðm, 3) ^mJmdVr, 4) H$^r, 5) gañdVr (JßV ê$nmZ) Aem aå` AmR ZX`mM gJ_j Ì Agbb I r j Ì ZqghdmSr hm Zg{JH$ gmX`mZ ZQbbm BídaXËV n[aga ^darb Xd^_r (dH$R) åhUZ àM{bV Pmbm Zgb Va ZdbM !

मंदिर व मंदिराभोवतीचा परिसर :-

H$îUÀ`m C^`Vramda AmX~a d j m^mdVrMm n[aga dS, AídËW (qnn i), e_r, ~b, n i g, MXZ, gab, gmb, XdXma, I a, ê$B, \$bmZr d \$ i mZr, SaXma d j Nm`Z ZQbm Amh. _{Xamg_ma EH$ZmW _hmamOmM Jê$ OZmXZ _hmamO `mÀ`m AmkZgma EH$ZmWmZr aå` KmQ d nm`è`m ~mYë`m AmhV. _{XamVZM nTÀ`m VQmda dgbb A_amna Xdmb`mM Ñí` hr a_Ur` Amh. _»` _{Xan[agamV {d{dY gZH$m{XH$mMr NmQr - NmQr nU A{Ve` AmHfH d gXa Aer AZH$ _{Xa AmhV.

अष्टतीर्थे :-

XdñWmZÀ`m CËVaH$S OW H$îUm npíM_dm{hZr Amh VW eŠbVrW Amh. nmn{dZmeVrW, H$må`VrW, {gXYVrW AmX~amg_ma H$îUm àdmhmV AmhV `W H$îUm X{jU dm{hZr Amh. nT H$mQrVrW Amh. ZVa eŠVrVrW d nT fQH$bmV à`mJVrW Amh. EH$U 108 VrW H$îUÀ`m àdmhmV AmhV Ë`mVrb AmR VrW ZqghdmSrV AmhV. VrW åhUO Aer ZXrVrb n{dÌ OmJm H$s Á`m_Ü` ñZmZ H$ë`mZ gd nmnmMm Zme hmVm Aer g_OV Amh.

नृसिंहवाडी मंदिरातील दैनंदिन नित्यक्रम :-

~m÷_hVmda AYH$em COSmV H$mhr XËV^ŠV {XJ~am {XJ~am IrnmX dëb^ {XJ~am hr nhmQYZ Am i drV JmdàX{jUm H$mTVmV d VìhmM nhmQ 4 dmOVmM gmam Jmd OmJm hmVm. _{XamV ^mù`m AmidZ _hmamOmZm OmJ H$b OmV Ë`mndu ""à^m gaHma, HbmgnV` {JarOmeH$a _hmamO'' Aer à_mZ hmH$ _mê$Z 3 Qmù`m dmOdZ XdmMm XadmOm CKSVmV. n{hb JUnVrM nOZ H$ê$Z ZVa HmHS AmaVrg gê$dmV hmV. Ë`mZVa Ü`mZmïH$ åhUVmV. nê$fgŠV åhUZ Ý`mgndH$ nObm àma^ H$bm OmVm. Ë`mZVa nmXH$mM JYbnZ d fmSemnMma nOm H$br OmV. AmaVr, Yn, {Xn, ZdÚ Xm I dZ BVa gZH$m{XH$mMr d Xd XdVmMr nOm H$ê$Z nd d X{jUìXmar e»`mZ VrWmM qenU hmV gmVdmOn`V nOm nU hmV gmS AmR nmgZ A{^fH$ nMm_V nOm, bKê$Ð B. gmS ~mamn`V Mmb AgVmV.

_mÜ`mÝhH$m ir _hmamOmMr fmSemnMma AmëhmXXm`H$ _hmnOm H$br OmV. _hmnOZVa XmZ V Mma dmOn`VMm hm H$mb ItÀ`m _{XamV Oam {ZdmVnUmMm. Xnmar _{XamVrb n[aga d \$aer KdZ ñdÀN H$ê$Z gJYr CX~Ë`mÀ`m gJYmV nd_mZ gŠVmM nRU hmV. Ë`mÀ`m nRUmZ Zìh Va H$di IdUmZ _Zî`bm na_JVr àmßV hmV Ag _mZb OmV. hOmam dfmÀ`m A I S nanaM OVZ BWë`m ~åhdXmZ à`ZndH$ H$b Amh. g` nmpíM_H$S PH$V AgVm H$Ur H$rVZH$ma, àdMZH$ma Amnbr H$rVZ gdm H$mhr CËgdm{àË`W ê$O H$aÊ`mgmRr CËgH$ AgVmV.

hi - hi gmOgmdë`m H$îUÀ`m Obbhatda ngaVmV Vg ItÀ`m gm`nOMr AZ YnmMr V`mar gê$ hmV. gd _{XamV {Xd bmdÊ`mMr bJ~J gê$ hmV. Ynmd ir XmZ _mRçm KQmZmXmZ gmam n[aga X_X_Z OmVm. Ir XËVmÀ`m 500 AmaË`m nmR AgUma nOmar h BWb AmU IrZ EH$ d^dM ! AmaË`m gê$ AgVmZm Zmam`Uñdm_tÀ`m _{XamV nmfm I KmbZ gO{dbbr CËgd_Vu qghmgZmda ~gdVmV (dmSrH$a d XËV^ŠV `m _Vubm "ñdmar' `m ZmdmZ g~mYVmV) d edQÀ`m AmaVrZVa ñdmar nmb IrV ~gdZ VrZ àX{jUm KmbVmV. Ë`md ir nmb IrnT nOmar dJ nmb IrMr agm i nX ^ŠVr^mdmZ åhUVmV. Jê$nm{U_m V Xgam `m MmV_mgmVrb H$m i mV hm nmb Ir gmh i m ~X AgVm nU hm H$m i dJ i Vm df^a hm Z`Zaå` nmb Ir gmh i m nmhÊ`mgmRr d AZ^dÊ`mgmRr JmdmJmdmhZ bmH$ AmdOZ CnpñWV AgVmV nmb IrZVa VrW AJmè`mM ^ŠVmZm dmQn H$b OmV d _Ìnîn dmhZ d{XH$ ~m÷U dXnRU d Cn{ZfX åhUVmV. Ë`mZVa eOmaVr åhUZ XdmM ìXma ~X hmV hm EH$ {XdgmMm H$m`H$_ nU Pmbm.

नृसिंहवाडी येथे होणारे वार्षिक उत्सव :–

1) dfma^ JTrnmSdm - MÌ eXY à{VnXm,
2) am_Zd_r - MÌ eXY Zd_r - Xnmar ~mam dmOVm am_ OÝ_H$m i ,
3) hZ_mZ O`Vr MÌ eXY nm{U_m - nhmQ g`mX`md i r hZ_mZ OÝ_m{Z{_ËË` naU àgmX dmQn H$bm OmVm.
4) Zmam`Uñdm_r nÊ`{VWr - MÌ H$îU fðr V MÌ H$îU A_mdñ`m. hm CËgd 10 {Xdg AgVm,
5) gVVYma _hmAZðmZ - dem I _{hÝ`mV h gH$Q {ZdmaH$ AZðmZ AgV. _hmamOmÀ`m nmXH$mda gVV 8 {Xdg amÌ{Xdg Ob Ymam gê$ AgVmV. nhmQ d gm`H$m i r e I VrW qenSb OmV.
6) Ir Jmnm i ñdm_r _hmamOmMr nÊ`{VWr - dem I H$îU ÛmXer.
7) Ir am_MÐ `mJr _hmamO nÊ`[VWr - Á`ð H$îU MVXer
8) Ir Q|~ñdm_r nÊ`{VWr - AmfmT eŠb à{VnXm-gmV {Xdg hm CËgd gê$ AgVm d edQÀ`m {Xder Jmd^mOZ AgV. JmdmJmdmhZ `m {RH$mUr àgmXmgmRr ^ŠV `VmV. `mbmM AmamYZm Ag åhUVmV.

9) ì`mg nOm - AmfmT eXY nm{U_m - MmV_mg `md i r gê$ hmVm.

10) Q|~ ñdm_r OÝ_ H$m i - ImdU H$îUnM_r - gm`H$m i r 5 dmOVm OÝ_H$m i, àgmX dmQn, ^OZ {H$VZ Agm H$m`H$_ AgVm.

11) IrnmX Irdëb^ OÝ_H$m i - ^mÐnX eŠb MVWu g`mX`m ~am~a IrnmX Irdëb^ OÝ_ gmh i m nma nSVm.

12) KQñWmnZm ZdamÌma^ - AmpídZ eŠb à{VnXm. ZdamÌmV ~aM ^m{dH$ XËV XeZmbm `VmV.

13) {dO`m Xe_r - AmpídZ eŠb Xe_r. `m {Xder gm`H$m i r nmM dmOVm 'Ir' Mr CËgd_Vu nmb I rV ~gZ gr_mëbKZmg ~mha `V d JmdmVrb gd pñÌ`m ItZm _JbmaVr H$aVmV. Ë`mZVa AmVrf~mOr \$maM Z`Zaå` AgV.

14) Jê$ìXmXer - AmpídZ H$îU ìXmXer - `m {Xder àgmX AgVm. Ë`mgmRr JmdmJmdmhZ ^ŠV_S i r dmSrg `VmV.

15) Ir XËV O`Vr _mJerf eŠb nm{U_m - hm CËgd AmRdSm ^a gê$ AgVm. H$sVZ, namU, ^OZ dJa H$m`H$_ `m CËgdmV AgVmV. nm{U_bm gm`H$m i r nmM dmOVm OÝ_mËgd AgVm bm I m ^m{dH$ `md i rg dmSrg `VmV.

16) Ir ZqghgañdVr OÝ_mËgd - _mJerf EH$mXer V nmf eXY pìXVr`m - hm gmV {XdgmMm CËgd AgVm. `m_Ü` namU ,{H$VZ, àdMZ Ag H$m`H$_ AgVmV nmf eXY pìXVr`bm ~mam dmOVm OÝ_mËgd hmVm.

17) H$îUmdUr _mVm CËgd - _mK eŠb gßV_r V H$îU à{VnXn`V Xhm {Xdg hm CËgd AgVm. dXemñÌ nmam`U, H$îUmbhar namU, Jm`ZmM ^aJÀM H$m`H$_, H$sVZ, àdMZ Aem ^ana H$m`H$_mMr abMb `m_Ü` AgV. `m H$m`H$_mg XaXaM bmH$ `VmV A{Ve` _mR_mR H$bmH$ma `m H$m`H$_mV `D$Z Amnbr gdm gmXa H$aVmV.

18) Jê$ à{VnmX _mK eŠb nm{U_m V _mK H$îU nM_r hm CËgd gdmV _mRm Jmnm i H$më`mMm CËgd AgVm. ghm {Xdg ItZm OmJaU, amÌr _hmnOm d nhmQ nmb I r Agm H$m`H$_ AgVm. nM_r {Xder "Jmnm i H$mbm' åhUZ X{hh{SMm H$m`H$_ AgVm.

19) _hm{edamÌrbm `W _mRr `mÌm ^aV.

Xa Jê$dma, e{Zdma, a{ddma, nm{U_m, A_mdñ`m d gd gmdO{ZH$ gQQrÀ`m {Xder `W \$ma JXu hmV Xa ~mam dfmZr H$Ý`mJV ndH$mb EH$ df^a gmOam H$bm OmVm. ^m{dH$ H$Ý`mJV H$m i mV df^a Z{ghdmSrg ^Q XVmV. H$îUm d JJm EH$_H$tZm ^QVmV åhUZM H$Ý`mJV H$m i mV ñZmZmbm \$ma _hËd Amh.

वाडीतील प्रसिद्ध वस्तू :

dmSrMm "{\$H$m nTm' \$maM bmH${à` Amh. Ë`mM nXYVrZ dmSrMr ~mgXr, MŠH$m, Ir I S, Am_I S hr CËnmXZhr I nM à{gXY Pmbr AmhV. "H$dRmnmgZ ~Z{dbbr H$dR~\$s' hr dmSrMr I m{g`V ! Ë`mMà_mU Am~m ~\$s, H$Xm ~\$s H$aXQ hr I n à{gXY Amh. `W {_RmB d nOm gm{hË`mMr àMS _mRçm à_mUmda {dH$s hmV. Ë`mMà_mU H$îUm H$mRMr VmOr dmJr, H$mdù`m H$mH$Sçm, JmOa, nê$ d BVa ^mÁ`mhr n`QH$ AmdOZ I aXr H$aVmV.

वाडीतील इतर सोयी सुविधा

dmSr_Ü` Ym{_H$ H$m`mgmRr _mR_mRmbr H$m`mb` NmQçm H$m`H$_mgmRr hmb A{Ve` _m\$H$ XamV CnbãY AmhV. `mÌr {Zdmg, ^ŠV{Zdmg `m_Ü`hr n`QH$mZm amhÊ`mÀ`m gm`r CnbãY hmVmV. A{Ve` MdXma d CËH$ï KaJVr OdUmMm AmñdmX KÊ`mgmRr

I mZmd i tMm n`m` n`QH$mZm CnbãY Amh. Ë`mMà_mU MmnmQr \$S, nOm~r, Mm`ZrO Aem {d{dY àH$mamgmRr ~arM hmQëg CnbãY AmhV. 24 Vmg eXY d Jma nmUr n`QH$mZm CnbãY hmÊ`mgmRr eXY n`Ob àH$ën JmdmV {RH${RH$mUr CnbãY AmhV. 2 pìhba d 4 pìhba nm{H$J Mr ggÁO ì`dñWm Jmdm~mha CnbãY Amh. EQrE_. gQg, bmBQÀ`m gm`r, bhmZ _bmgmRr ~mJ, BQaZQ g{dYm, ~qH$J g{dYm, eXY nmUr, nŠH$ Sm~ar añV `m gd nm`m^V g{dYm_i {Xdg{Xdg n`QH$mÀ`m JXuV dmT hmV Amh. `Umè`m ^m{dH$mgmRr XdñWmZV\$ d gm i I _hmamO QñQ V\$ XaamO gH$m i ,gÜ`mH$m i _m\$V àgmX dmQn H$bm OmVm. Ë`mMm hOmam ^m{dH$ XaamO bm^ KVmV.

नृसिंहवाडीला येण्याचे मार्ग :–

1) **रस्तेमार्ग** - AZH$ añV_mJmZr dmSrbm `Vm `V. H$ZmQH$, Jmdm, gnU _hmamï, AmYàXe `m {RH$mUmhZ {d{dY añË`mÀ`m n`m`mMm dmna H$ê$Z dmSrbm nmhmMVm `V. gd añV nŠH$ d Sm~ar AmhV

2) **लोहमार्ग** - {_aO OŠeZ h dmSrnmgZ Ad¿`m 17 {H$. _r. AVamda Amh d VWZ Xa AÜ`m Vmgmbm dmSrbm {gQr ~gMrì`dñWm H$aÊ`mV Ambr Amh. H$mUË`mhr ^mJmVZ {_aObm `D$Z dmSrbm `Vm `V. VgM O`qgJna ñQeZ 14 {H$._r AVamda Amh. VWZhr dmSrg ~ggMr gm` Amh.

3) **विमानमार्ग** - COi mBdmSr (H$mëhmna) `W {d_mZVi Amh h dmSr nmgZ 52 [H$. _r. AVamda Amh. nU AOZ `WZ g_mYmZH$maH$ {d_mZ gdm gê$ Pmbr Zmhr.

जवळची प्रेक्षणिय स्थळे :

ZqghdmSr ZOrH$ H$ê$XdmS KmQmda B{VhmgH$mbrZ namH$_r gaXma gVmOr KmanS `mMr g_mYr Amh. VW aå` KmQ ~mYÊ`mV Ambm Amh. ZqghdmSrÀ`m _{Xamg_ma "A_ana' h XËVmM _{Xa Amh. dmSrnmgZ 19 {H$bm_rQa AVamda [I Ðmna `W h_mS nWr` H$mnída d YmnídamM _{Xa Amh. ZqghdmSrVZ 52 {H$._r AVamda {OëhmM {RH$mU H$mëhmna Amh. VW à{gXY _hmbú_r _{Xa Amh. gmJbr {Oëh`mVrb XËVmM n{dÌ ñWmZ AmX~ahr `WZ Od i M Amh. am_qbJ _{Xa, OZ Ym{_`mM n{dÌ IXYmñWmZ AgUma ~mh~br _{Xa, Am i Ë`mM Amb_à^ _{Xa `WZ Od i M AmhV.

समस्या :-

Oar n`QH$mMr d ^m{dH$mMr JXu dmSrg hmV Agbr Varhr H$mhr g_ñ`m dmSr Jmdmbm ^SgmdV AmhV Ë`m Imbrbà_mU -

1) **अपुरी वाहतूक व्यवस्था** - `Umè`m ^m{dH$mÀ`m VbZV gaH$mar ~ggM à_mU VmH$S Amh. Ë`m_i ~è`mMXm ~ggMr dmQ ~KV ~gU, d i da ~g ZgU qH$dm ~g_Ü` VS~ JXu, MmarÀ`m KQZm Aem g_ñ`m ^m{dH$mZm ^SgmdVmV.

2) **पार्किंगची सुविधा** - _{XambJV nm{H$JMr g{dYm Anar Amh. _mRçm à_mUmda nm{H$JMr g{dYm Jmdm~mha CnbãY H$ê$Z XÊ`mV Ambr Amh. VWZ _{Xamn`V ~aM AVa nm`rM `md bmJV. dXY d bhmZ _bmZm h eŠ` Zmhr.

3) **नदीचे प्रदुषण** - JmdmVrb gmSnmUr ZXrV gmSb OmV Agë`m_i VgM AmKm i r, nm` d H$nS YU, OZmda YU `mgma»`m Jmït_i ZXrM nmUr \$maM àX{fV Pmb Amh.

4) **अपुरी प्रसाधन गृह** - n`QH$ d ^m{dH$mÀ`m VbZV àgmYZ Jh Anar nSV Amh. Ë`m_i ^m{dH$mMr Ja gm` hmV.

5) **पूरस्थितीचा धोका** - ZqghdmSrbm ZXrH$mR bm^bm Agë`m_i nmdgmù`mV namMm YmH$m g^dVm.

gZ 2005 gmbr Ambë`m nam_i gnU Jmd nmÊ`m I mbr Jb hmV. gnU JmdmM d `Wrb bmH$mM Pmbb ZH$gmZ ^ê$Z H$mTÊ`mg nTrb H$mhr df Omdr bmJbr.

6) **वातावरणाचे प्रदूषण** - `Uma n`QH$ d ^m{dH$ [aH$må`m nmÊ`mÀ`m ~mQë`m, [aH$m_r AÝZmMr ßbpñQH$Mr nm{H$Q BVñV… QmH$Z OmVmV. VgM ^m{dH$ XMmH$s d MmaMmH$s JmSçm_YZ _mRçm à_mUmda `V Agë`mZ dmVmdaUmM àXfU hmV Amh.

उपायोजना :-

1) gmdO{ZH$ dmhVH$ ì`dñWV gYmaUm H$amdr. JXuÀ`m {XdgmV OmXm ~gg d i da gmSÊ`mMm à`ËZ n[adhZ {d^mJmZ H$amdm.

2) Ir jÌ ZqghdmSrbm jÌ\$i dmTrgmRr OmJm Zgë`mZ AZH$ _Obr nm{H$JMr gm` `Wrb àemgZmZ H$amdr VgM Jmdm~mha AgUmè`m nm{H$J Od i I mOJr [a j m qH$dm dmhZmMr gm` `m½` XamV Jm_ñWmH$SZ Pmë`mg dXY d bhmZ _bmMr Jagm` H$_r hmBb d Jm_ñWmÀ`m CËnÝZmMm AmU I r EH$ ñÌmV {Z_mU hmBb.

3) Ir ZqghdmSrVrb gmSnmÊ`mda à{H$`m H$ê$Z V ZXrV gmSmd d ZXrV H$nS, OZmda YU `mbm emgZmH$SZM ~Xr KmbÊ`mV `mdr åhUO ZXrM àXfU AmQmŠ`mV `Bb.

4) emgZ d Ir XËV Xd gñWmZ `m XmKmÀ`m ghH$m`mVZ àgmYZ Jh ~mYZ ¿`mdrV åhUO `Umè`m ^ŠVmZm Jagm`rbm VmS X`md bmJUma Zmhr

5) Xa nmdgmù`mV emgZmH$SZ nOÝ`mMm AmTmdm KD$Z napñWVr CX^d Z` `mgmRr Cn``mOZm H$aÊ`mV.

6) ZqghdmSrÀ`m ñdÀNVgmRr ñWm{ZH$mZr ñdÀNV~m~VrV OZOmJVr H$aU Amdí`H$ Amh.

7) `m VrW jÌmÀ`m {dH$mgmgmRr Amdí`H$ Agbë`m {ZYr gH$bZmM H$m` gd ñVamVZ H$b nm{hO.

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संदर्भ :-

1) Sm {dRRb Kmana - n`QZ ^Jmb (OZ 2001)
2) g{MÌ Zagm~mdmSr _mhËå` (gañdVr àH$meZ JW)
3) A_V gJ_ …- H$Ý`mJV {defmH$ 2004
4) eŠbVrW …- H$Ý`mJV {defmH$ 2016
5) n`QZ ^Jmb …- H$mH$U {OAmJm\$g Agm{gEeZ Am\$ B{S`m
6) gg I e.cm.

EFFECTS OF WAR IN ELIZABETH BOWEN'S 'THE HEAT OF THE DAY'

Ms. S.S. Sarmagdum
Asst. Prof., Dept. of English, Arts, Commerce and Science College, Gadhinglaj
swayamprabhaundare@gmail.com

ABSTRACT

Elizabeth Bowen's 'The Heat of the day' is a major novel published in 1949. It is a war-time novel and reflects Bowens attitude towards England and Ireland during second world war. This paper examines the sense of Irish view of war, the horrifying experiences of civilians during wartime that disrupted the life. It also focuses on the positive and negative effects of war. Bowen satirizes the tyranny caused by war. She is very serious about the present and is worried about the future. She chiefly exposes war effects on the female's outer and inner life.

Key words : *War, Effects, civilians, life, Tyranny, Female's , outer life, Inner life.*

Elizabeth Bowen is a writer with outstanding creativity. She is influenced by Jane Austen, Henry James and Virginia Woolf but she is also affected by two world wars and Anglo-Irish war between 1919-21. All these reflections are embedded in her stories and novels.One among them is 'The Heat of the day' published in 1949, which is dedicated to Charles Ritchie. She has got first hand experiences of world wars and reflected worst effects of war on the civilians. 'The Heat of the Day' is her war-time novel set in London. The whole credit goes only to her as a sole reflector of civilians' emotions towards war. In her opinion, war is not an event only for soldiers, but it is more terrible for civilians.She writes on the war to the extent greater than any of her contemporaries. 'The Heat of the Day' is a war novel which draws upon her attitudes towards England and Ireland during world war II when she was an Air raid-warden in London and an informer on Irish affairs for the Ministry of Information. It is seen that war forced Bowen to re-examine her war experiences, disrupt her narrative and led her to depict believable lower class characters. This novel is largely devoted to the subtle emotions of love affairs in the conventional middle class society.

Elizabeth Bowen is an Irish writer, lived both in Ireland and England. Ireland is her motherland but lived an exile life in England. She got an opportunity to work at various levels during world wars. As such she got a chance to observe the life of people during wartime. Bowen, while working as a war reporter for the British Government, has to travel between Ireland and England, consequently she studied the attitude of Irish people towards England in the war. When Bowen worked as a war reporter, her lover Charles Ritchie worked as a diplomat. His personality is reflected in the character of Robert Kelway.The theme of 'The Heat of the Day' is the effects of war on the life of soldiers as well as civilians, it also deals with the romantic love-story between Stella Rodney and Robert Kelway.It is also called as a spy story of war-time London which renders the feelings of the unsettled capital, London. It attempts to exploit the effects of war on civilians' mind, soldiers and emotional dislocation.

Effects of war on civilians

As this is a war-time novel it reflects the effects of world war II, the scene and setting are chosen from London and Ireland. Bowen looks at war from different perspectives. She has rightly concentrated on the life of civilians in general and of female in particular. It is Bowen's attempt to show that war is tormenting not only to the soldiers fighting in the battlefield but it is more terrific to civilians. In this novel, war is seen to have both positive and negative effects on the people of London, who are accustomed to war, especially the air raids and blackouts. They begin to fee insecure in their own home as there is no guarantee of life of the very next day. Even home is not a safe place of residence in the war time haseach day is a new life to them. People talk about the air raids in the city of London and the death-toll in the house and on the roads even. They feel happy to be safe and alive. War becomes a part of their life and they are accustomed to it. They do not have permanent place of residence, their each day begins with the deadlines of war in the newspaper. Due to war, London atmosphere becomes tense even it is not surprising that Bowen feels exhilarated by the war-time emergence of women out of their domestic space.War has bridged the gap between the upper and the lower middle-class. As Britain needed an expanded workforce during the war, women were compelled to work at home as canteen workers, factory workers and A.R.P. warden. The character of Stella shares both the sexual freedom and social prejudices articulated in the first hand accounts of war-time experiences written by the middle class and the upper middle-class woman. War-time employment opportunities offered these women greater freedom and helped to liberate themselves from the old conception of womanhood. They felt happy to be a part of earning source and added to the income of the family. War also changed the life of upper middle-class women whereas it doesn't affect much the life of the lower middle-class women in the past too, they used to work in the factories for the whole day maintaining their domestic life. Their work was boring and tiresome and it ishere Bowen exposes the difference between the upper class choice to follow a fashion and the working class necessity to make a living which marks a class disparity in the way that woman view their war work. In this context Kristine Miller remarks :

'When one returns to 'The Heat of the Day' it becomes clear that Stella's experience of the war was much like that of upper class women like Diana Barnato Walker. Stella perceives war as a social opportunity without fully considering the complexities of class relations. As one of the 7 ½ million British women engaged in war work during the second world war, Stella, like many women of the upper middle class, avoids the drudgery of factory work in favour of a more interesting job'.

Like Bowen, Stella has first hand experiences of war, quiet habituated to changing the flats from Regents park to Weymouth street due to black outs. Her house is bombed several times in London and barely escapes from being killed. Thus, due to war a feeling of insecurity and uncertainty of life of the next day hovered her mind always. Due to war Louie has lost her home and her parents,war has made her homeless, lonely, led her to stay away from her husband in London. Black-outs made Louie and Connie to change place of residences. They realize that war affected middle-class women positively but their life remains unchanged. This fact makes them sad psychologically. People like Nettie, Mrs. Tringsbay, Mrs. Kelway and Ernestine are not affected by war for they are living faraway from London. In this war-time novel, Bowen creates an incongruous but recognizable variation on Stella in the character of Louie. In appearance, education, class, manners and almost everything two of them share essentially in their fate as women and war victims. Louie Lewis is a factory worker whose parents have been killed in an air-raid and whose husband has gone off Barbara Waston describes Lewis as:

'Louie Lewis defied categories including those of gender, there is nothing feminine about her, although she is quite biologically.'

Effects of war on soldiers

Bowen has shown the picture of war tyrannically it has forced soldiers to live away from their family Roderick who works in the army rarely visits her mother Stella.War created spies who helped to pass important and secret information, Harrison and Kelway are the product of war, Robert is wounded in the war and now works in a war office. He becomes limp and handicapped, Roderick is unable visit Ireland and look after his ancestral property. Harrison, the spy leads an unsettled life with no fixed place of residence. In the opening scene of the novel Louie observes Harrison and thinks him to be the spy. Harrison is a comic or pathetic figure, gesturing and muttering to himself as his motives are unexplored Barbara Watson remarks:

'Considering how patent the idea of the house and home is in Bowen's fiction and how much is made in this novel of the bombing of homes and uprooting of families, Harrison's lack of any homing instinct, says much about his lack of identity.'

Each family of London has lost their near and dear ones due to war. The survivors are living in a war atmosphere.

Emotional dislocation

Most of the characters are emotionally dislocated in this novel. Inspite of the tense atmosphere of the war, Stella and Robert are involved in love, people have to face a lengthy procedure for taking permission to visit Ireland. As in the world war II Ireland didn't participate and Irish people possessed similar attitude by keeping them aloof from the war. The women of the lower middle-class attempted to search a model image in upper middle-class but they failed to find it, thus reality is confronted. The characters face mental conflicts and they are seen searching for their identity but they do not get it. The feelings of characters are dislocated in war-time London so their life is distorted and disturbed.

The character of Stella Rodney is vital in the development of the novel. She is forty years old, mature, sensitive, attractive who has lost her parents, brothers and even her divorced husband so feels lonely and isolated. She develops a satisfactory relationship with Robert Kelway, loves him faithfully butStella doesn't know about the exact position of Robert in public life nor does is interested in knowing it. Their relationship is extremely intimate and private. Harrison reveals of Robert spying and hurts Stella.She is confronted by Roberts's real position in public life and so is unable to accept his reality. She is emotional and there is a confrontation of private and public life in regard of Stella.She doesn't like Harrison the spy working for British Government on the contrary he likes and accepts love from her. It is difficult to develop love relationship in war-time but Stella tries to maintain her loving relationship with Robert though she is in a dilemma. Like Bowen, Stella's son inherits ancestral home in Ireland. Stella finds a way to escape from emotional tension by going to Ireland. According to her, Ireland stands for peace whereas London for turmoil. In such a war atmosphere Stella's emotions are dislocated. Kristine Miller remarks :

'Owning few possessions Stella feels out of place in her rented furnished flat and her physical displacement parallels her growing confusion concerning public and private identity.'

Louie, a factory worker compares her life with Stella's life and realises that war changes the life of the upper class women whereas the lower middle-class women remain same working laboriously to maintain their domestic life. Louie is searching for ideal woman and finds the ideal image in Stella. Her dream gets shattered after knowing Stella's personal life and her love affair with Robert Kelway. This brings Louie back to the world of reality and also experience her imagination confronting with reality, it is seen that war has brought chaos, disorder and gloom everywhere. The moral order of society is disturbed and the lower class people are left with no ideal to follow. Women like Louie are left astray and are seen emotionally dislocated Kristine miller says :

'In contrast to Stella Louie is a factory worker who, bored with the monotony of her work and lonely in the absence of solider husband tries to find excitement through adulterous relationship'.

Mrs. Kelway and her daughter Ernestine are socially unfit and lead an uncertain life. They do not possess social nature and become emotionally unfit in the real world without any firm decisions Kelways are rootless, unstable and lack individuality on the other hand,Connie is not emotionally disturbed except the effects of war on her life. Due to wide knowledge of war she became more mature and firm.Cousin Nettie seems to be emotionally disturbed and always remains in the mood of mourning. Infact, Nettie is not insane, but her apparent insanity makes her see more of life. Nettie is intelligent to realize that women have less power to make decisions in life. Barbara Watson remarks :

'Netted in the fabric of ambiguities and deceptions, the main plot of treason and detection shares three arrays of imagery with the two sub plots one of Mount Morris, landed gentry and the other of Louie Lewis, the working class women'.

Robert's love affair, with Stella is in dislocated atmosphere of London. They develop love relation in a social vaccum forgetting the real existence of reality with past, future and family members.Their love relation is fit in the world of imagination. The atmosphere of Holme Dene prevent Robert from developing any belief in himself. The image of the traitor in Robert develops because of emotional disruptions of Kelways. Harrison, the spy for British government, doesn't have any past history who is an obscure character due to the war atmosphere with no family, his emotional attachment with Stella becomes so stronger that he forgets his sense of duty. It is seen that war has uprooted family life everywhere. Harrison is homeless with noidentity, no nursing, as a result he becomes a sinister. Roderick loves his mother and Stella brings him up to make a man of substance. Roderick is a solider in army and has to go to front to fight against enemy leaving his loving mother in London. In this way war disrupts family life of both Roderick and Stella.

Conclusion

The British Society is founded on class distinction it is war that bridged the gap between upper and lower middle class women. Bowen perceives that war has created an opportunity to come out of domestic world and their entrance into public arena. Bowen has largely concentrated on female life and visualized their inner and outer personality. She chiefly exposes war effect on the female's outer and inner life. Stella always feels that she is aproduct of war. Bowen satirizes the tyranny caused by war and is very serious about the present and is worried about the future. Bowen comments that though British Society is divided according to class distinction her female characters realize that they are all human beings, war has taught them how to survive. Louie always feels that war has broadened their outlook towards the nation. It has affected the life of human beings but not lifeof nature. At the end of the novel Stella's life is symbolically complete by the birth of Louie'sillegitimate son. Thus the novel is Bowen's mystification of the relationship between gender and class ideologies which arises from her own class anxieties as an upper middle-class owner of an Irish big house.

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KASHMIRIYAT AND ENGLISH NOVEL IN KASHMIR: ANALYZING VIKRAM CHANDRA'S *SRINAGAR CONSPIRACY* (2000)

Shaifta Ayoub

Govt. College for Women, Nawa Kadal, Jammu&Kashmir

ABSTRACT

Kashmir had a composite culture comprising multiple world-views, thoughts, food habits, dressing patterns, a common language and a syncretic spirituality which transcended religious boundaries. Such a communal harmony between Muslims and Hindus should not be mistaken as homogenous rather a peaceful co-existence of heterogeneous elements. Retaining their specific religious identities, they lived together, denying their religious affiliations to affect their sense of belonging to each other as Kashmiris. This idea of a shared and syncretic religious culture with fuzzy religious boundaries in Kashmir is popularly known as Kashmiriyat. The paper will try to explore the relationship between Kashmiri Pandits and Muslims, only to reveal the bankruptcy of the idea, Kashmiriyat, which turns out to be nothing more than an unrealized vision through Vikram Chandr'a novel, Srinagar Conspiracy (2000). The novel creatively captures the rise and fall of militancy in Kashmir from the mid-1980s to the turn of the new century and reveals how Kashmiriyat as a native identity that espoused communal harmony was fractured with the onset of insurgency.

Key Words: Kashmiriyat, Pandits, Insurgency, Conflict, Identity

Crumbling *Kashmiriyat*

Ask a Kashmiri what makes him a Kashmiri, and the answer will be kashmiriyat. Ask what it means to be a Kashmiri, the answer will be 'practising kashmiriyat'. Try again and ask what kashmiriyat is and you

just end up wondering when the reply comes: it is unique to the Kashmiris. Of course! Central to any discourse on Kashmir is the idea of kashmiriyat, which is understood to be a tradition unique to the region and which transcends religious trivialities, while upholding cultural harmony. Well, till here the story is

still straight; or was that way. Post 1989, the script changes and the dispute in Kashmir is no longer territorial. (Gangahar).

Manisha Gangahar in her article, "Words from a Conflict Zone" arrestingly highlights the significance of "Kashmiriyat," and how it changed from being a celebrated collective identity marker of all Kashmiris to an ambivalent concept whose fissures were exposed with the onset of the armed insurgency and the freedom struggle. Kashmir had a composite culture comprising multiple world-views, thoughts, food habits, dressing patterns, a common language and a syncretic spirituality which transcended religious boundaries. Such a communal harmony between Muslims and Hindus should not be mistaken as homogenous, it is rather a peaceful co-existence of heterogeneous elements. Despite the diversity, the Kashmiri culture was accommodating and absorbing. Retaining their specific religious identities, they lived together, denying their religious affiliations to affect their sense of belonging to each other as Kashmiris. This idea of a shared and syncretic religious culture with fuzzy religious boundaries in Kashmir is popularly known as Kashmiriyat. It is akin to regional identity which indicates "some cohesiveness or social integration" in Kashmir (Paasi 121). Toru Tak views 'Kashmiriyat' as a "sociocultural Kashmiri identity" often believed as "indigenously secular" (Tak 28). Neil Aggarwal defines it as an abstract noun that means "origin or affiliation to Kashmir" or the "ethos of being Kashmiri" (Aggarwal 227). For Humra Quraishi it is "a common, shared cultural tradition - including rituals performed at the time of birth, marriage and death, and also language, food, dress and names - that reflect a common ancestry, bound the Kashmiris of different faiths together"(39). In his article, "Kashmiriyat: The Vitality of Kashmiri Identity," Balraj Puri remarks,

Kashmiri identity has been the most persistent and dominating urge of people. . . The Kashmiris have always perceived their identity as distinct and separate within the subcontinent. This identity was uniquely Kashmiri, which encompassed Muslims, Hindus and the Buddhists.(55)

The identity of Kashmir, that was confronted with the option of joining one of the two dominions into which the Indian subcontinent was divided in 1949, had acquired a unique character and vitality on account of 5000 years of its continuous history, its genius in reconciling claims of continuity and change, its leading role in the intellectual and spiritual life of the country, its ability to assimilate ideas and races, its splendid isolation and distinctness guarded by physical barriers, monumental achievements in every field of human activity and sense of pride in the rich heritage shared by Hindu and Muslims alike. (62)

Although it was in immediate post-1947 days when Kashmiris started defining Kashmir as a land of "communal amity," yet the term, Kashmiriyat, which defined this inter-religious harmony was coined in the mid-1970s (Tak 28). The political discourse surrounding Kashmiriyat was knit to justify Kashmir as a secular microcosm symbolic of the communal harmony in India at the macrocosmic level. As Tak says, "It was the product of India's need to define itself as a secular nation, as well as to justify its military deployment in Kashmir" (Tak 28). T N Madan, who is a Kashmiri Pandit and an anthropologist, tracing the roots of the term, "Kashmiriyat" writes, "The first thing to emphasize is that Kashmiriyat is not a Kashmiri word. It may not, therefore, be claimed to be a native category of perception. It is an artificially produced clone of *punjabiyat* and a recent coinage of not earlier than the 1980s" (Madan 65). Kashmiriyat signifies basically 'Kashmir-ness,' which upholds Kashmiri nationalism on the pedestal of cultural identity. "Far from being an abstract concept invoked from above by the political elite, then Kashmiriyat has come to symbolize, for all, an encompassing Kashmiri identity" (Wani 130). The term identity is vital in defining the relationship of an individual with the nation, society or ethnicity to which he belongs. In an interaction of the individual with the social elements, s/he identifies with a mass culture that comprises both nationalism and ethnicity. Anssi Paasi believes that "identity is understood as a 'soft' tool, one used by authorities worldwide, in the promotion of social cohesion" (138). Likewise, in order to keep the Kashmiri identity intact and to justify Kashmir's union with secular India, Sheikh Abdullah [1] created a strong discourse of Kashmiriyat using the card of culture which endorsed secularism and Sufism, transcending religious difference. Paradoxically, the term Kashmiriyat was attributed multiple signifiers, from time to time, depending upon the immediate political needs. As in 1983 elections, Farooq Abdullah's invoked the discourse of Kashmiriyat, as a "slogan to counter Delhi," which inevitably sounded like the "slogan of Kashmir's 'Muslim' identity" (Tak 31).

In his novel *The Srinagar Conspiracy* (2000), Vikram A. Chandra creatively captures the rise and fall of militancy in Kashmir from the mid-1980s to the turn of the new century. The novel opens in 1947, in Zafar Bagh, a small suburb of Srinagar, when the whole India was divided on communal lines. However, Kashmir despite being a Muslim majority state afforded to have a harmonious relationship between Muslims and Hindus. Chandra depicts this amicable relationship through the characters, Mohammed Shah and Jawahar Kaul, who are close friends, notwithstanding that one is a Muslim, and the other, a Kashmiri Pandit. Their children Habib Shah and Vijay Kaul share the same bond. In

[1] Sheikh Mohammed Abdullah, popularly known as the "Sher-e-Kashmir" (lion of kashmir), was the founding leader of the Jammu & Kashmir National Conference and the 2nd Prime Minister of Jammu and Kashmir. For a detailed account of his political career in Kashmir, read his autobiography *Aatish-e-Chinar* (The Fire of the Chinar. Srinagar:Ali Mohammad & Sons,1985.

contrast to them, Chandra says that "in other parts of the subcontinent that summer, such deep friendship between Hindu and Muslim may have been Capulet and Montague, but not in Kashmir"(Chandra 12). Although, Mohammed Shah objects to the despotic decision of the Hindu Maharaja of Kashmir to join India without taking the popular opinion, yet he succinctly declares that, "our future will be better with secular India than with those clowns in Pakistan" (Chandra 13). The story boasts of Kashmir's secular environment as "during the dark days of the Partition, Kashmir was like an oasis" and "the people of Kashmir were immune to the communal virus" (Chandra 12). Given the secular nature of Islam in Kashmir as compared to the fundamentalist Pakistani Islam, Shah clearly declares that "our Islam is of a different colour . . . Our culture is different, our ethos is different. We can't be independent, we are too small. But perhaps in India, we will find tolerance and acceptance" (Chandra 14). However, the novelist slickly traces the trajectory how pro-Indian Kashmir turned hostile to it due to the fault lines caused by wide-scale rigging of elections in 1987. The divorce is depicted as an opportunity for the foreign insurgents from Afghanistan and Pakistan to ignite the communal spark. It becomes clear how political dissension among people is given a communal hue with the loud battle cry to "crush the infidel" (Chandra 30). In the meantime, they exploit Habib's vulnerable youth, he is instigated and won over to the path of terror. Habib, like others, who are "barely in their teens, the fuzz of adolescence just about starting to stain their cheek and upper lips," is counseled in a way where he looks at the Pandit community as the heathen or the rival 'other' (Chandra30). The indifference and bitterness start reflecting in Habib's confused consciousness, which is anxious about risking his friendship with his closest Pandit friend, Vijay Kaul. The animosity in the air makes him, "read more about Kashmiriyat, that ill-defined essence of Kashmiri identity, a fusion of liberal Islam, Sufi beliefs, and vague nationalism" (Chandra 41). As he delves deeper into history, anger seeps into his very nerves about how Muslims were discriminated by the Dogra Hindu rulers. As the jihadist sentiments are invoked in the Muslim youth, their only purpose is to "die in the name of Allah" and to annihilate the heathens. Wrapping the political problem in Kashmir in a religious robe, thereby, results in communal antipathy - "they are Hindus and we are Muslims" (Chandra 37). A period before insurgency lives Kashmiriyat in its true sense in the novel. Even after joining militancy Habib strongly upholds the ideal of communal amity, which is reflected when he saves his friend Vijay Kaul's life, who is in the Indian army, by helping him to escape in his car outside Chrar-e-Sharief where the foreign militants like Jalauddin and others, were hiding inside. When Vijay asks him, "Why didn't you hand me over to your colleagues?" Habib responds emotionlessly, "I don't know. I'll ask myself that question tonight, as I try to sleep" (Chandra 199). Further, Habib shows his allegiance to his friend Vijay by facilitating him with the help of Haider Ali to get the information about the Srinagar conspiracy. The relationship between Habib and Vijay, somehow, depicts the growing complexity in the social fabric of Kashmiri culture. Likewise, when Charar- e-Sharief, which is a foremost "centre of pilgrimage" and a "symbol of Kashmiriyat," where both Hindus and Muslims worshipped is besieged by foreign terrorists, Habib's anxiety and concern about the shrine reflects when he tells Jalauddin, "Let me tell you that this shrine is more than just a pile of wood and mortar to us Kashmiris. It is a symbol of our ethos and our nationhood. It matters as much to us as anything else we are fighting for" (Chandra 186). Moreover, the emotional bonding between the two communities becomes explicit when a retired engineer Kashmiri Pandit K. L. Raina's Muslim neighbours- Rasheed Sheikh and his wife Salma volunteer to convince militants not to do any harm to Raina's. Rasheed pleads, "We know these people, they are good Kashmiris " (Chandra 112). The Muslim couple is deeply upset about the fate of Rainas and lament their helplessness to save them from being murdered by the militants. No doubt, insurgency eroded Kashmiriyat but through Habib and Vijay, Chandra is hopeful to salvage Kashmiriyat by implicitly hinting about the possibility of reconciliation between the two communities. Chandra depicts both Hindus and Muslims sharing the same racial, cultural and linguistic background, however, this communal harmony is disturbed by foreign elements who exploit the existing polarity between their religions.

No doubt, Kashmir is shaped by centuries of inter-religious, inter-regional and multi-linguistic interactions yet Kashmiriyat should not be accepted as an immutable and unquestioned Kashmiri identity.

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THE IDEA OF VIRTUAL HELL AND AFTERLIFE IN THE NOVEL 'SURFACE DETAIL' BY IAIN M. BANKS

Mrs. Shailaja Arjun Changundi
Associate Professor& Head, Department of English ,D. K. A. S. C. College, Ichalkaranji
Email: shailaja6860@gmail.com

ABSTRACT

The science fiction as a genre came into existence with Mary Shelley with her first science fiction 'Frankenstein'. It flourished with the writing of well-known science fiction writers like Brian Aldiss, Jules Verne, H. G. Wells, George Orwell, Sir Arthur Clarke, AnthonyBurgess, J. G. Ballard, M. John Harrison, Barrington J. Bayley, Stephen Baxter, and William Gibson. The name that came into limelight during this period was Iain M. Banks who became world-widely famous because of the futuristic science fiction and the magnificent galactic world full of wonders of science and technology. Most famous in his science fiction is the 'Culture' series he has created in his novels. There are artificial intelligences, minds, drones, sentients, mind-states and 'Culture' citizens. This world of science and technology is parallel to the human world that exists on the earth, but as it deals with the most advanced science and technology, it's the fantastic one.

Introduction

The twentieth century science fiction was enriched, made magnificent and reached to the epoch the most imaginative and brilliant science fiction of the Scottish writer Iain M. Banks. He was born on 16th February 1954, in Dunfermline, Fife. After Graduation in English, Philosophy and Psychology at Sterling University during 1972-1975, Banks chose a succession of jobs and in free time he chose to write in the evenings. He also worked as an analyzer for IBM, a technician for the British Steel Corporation and a costing clerk for a Chancery Lane, London law firm. He flashed into limelight with his first mainstream literary fiction *The Wasp Factory* (1984), and he earned a huge publicity after the publication of his first science fiction novel *Consider Phlebas* (1987). He has written more than 27 novels including mainstream fiction and science fiction.

Iain M. Banks has created a 'Culture' series in which he has built a space world of 'Culture' and other parallel civilizations. The novels in this series are full of the most advanced science and technology. It's the parallel world which resembles the human world on the earth. The 'Culture' in the novels of Iain Banks is described as afictional society-an interstellar post-scarcity society existing about 9000 years ago. This society has virtually everything; they don't have to work at all, for earning money. There is no law or any kind of enforcement as such. The 'Culture' is a utopian society which dominates over other civilizations in galaxy and tries to bring peace in the galactic empire. But the other civilizations don't want any kind of interference in their state. As a result the incidents of clashes arise in the civilizations of space.

The noteworthy thing about the science fiction novels of Iain M. Banks is the diverse themes in the 'Culture' novels of Banks. The novels *Consider Phlebas, Look to Windward Surface Detail* deal with the clashes between two civilizations which turn into battles and face serious consequences in the end. Personal concerns also are involved in these themes which also are the reasons for the clashes between civilizations. Sometimes personal clashes are responsible for personal losses which never are recovered. Such themes are quite perfectly illustrated in the novels like *The Player of Games, Against a Dark Background Matter, and Surface Detail*. The worst thing Iain Banks wants to bring to the notice of the readers is that the alerts given through these novels are dangerous enough to care for the protection of the earth, our planet. If we don't take heed of these alerts, then we are going to face the disasters in the future which won'tspare any further chance to survive.

The novel *Surface Detail* (2010) is a 'Culture' novel by the science fiction writer Iain M. Banks which is a story of a strong female lead character fighting against the vicious system of the society in which she lives. The novel takes place around 2970 AD. This novel has back reference of Banks's earlier novel Look to Windward which deals with the injustice done to the Chel Debacle civilization. The events in *Surface Detail* take place six to eight hundred years after the events of *Look to Windward*. The novel is a story of a variety of themes in it. It's about the societal system in which the protagonist of the novel lives. It's about the virtual 'Hell' which becomes the cause of war on the serious issue of the possession of the Hell. It's about the interference of Culture in the internal issues of the society. It's about the injustice done to the 'Intagliated' race of Lededje Y'breq, a slave by birth as her parents could not repay the debt taken for their need. If the parents are not able to repay, their next generation has to shoulder this responsibility and obey everything ordered by the owner. It's about the torture that the 'Intagliated' society has to suffer from.

There are six main protagonists in the novel *Surface Detail*- Lededje Y'breq, a chattel slave, Veppers, an industrialist and playboy, Gyorni Vatuil, a soldier, Prin and Chay, Pavulean academics; and Yime Nsokyi, a quietus agent. The novel begins with the war game- the War in Heaven-that continues for several decades. This war is about determining whether to allow the Culture in their galaxy or not, from running the Hells. The Souls and afterlives in the mindstates in this novel are tortured. The Culture, being against the idea of the hell, opposes to the idea of running the hells and decides to stay out of the war; it accepts the outcome of the war as the binding on it. The novel conveyssymbolically the way in which the citizens are leading to and what will be the future of mankind if such things take place on earth. It is an alert for the human beings about its existence on the earth, as well.

Surface Detail is a novel which focuses on the issues of women existing in each and every society regarding their protection from men, being physically weaker than men. Many incidents of rape occur to them but they can't protect themselves as they lack the physical strength of men.Lededje the protagonist in the novel, has been the victim of the several rape incidents, but she is unable to fight against the system. But when everything goes beyond her limit, she decides to take revenge on her owner, Veppers. It is curious to know if she becomes successful in carrying out her decision to the final result of her wish. Powerful artificial intelligences and minds have an important role to play in this novel. The expansion of the war over the digitalized souls into the real world is also at the background of the novel.

Disgusted with her owner Veppers, Lededje Y'breq, a victim of frequent rape incidents by Veppers, takes the decision of rebelling against him and taking revenge on him. Unfortunately she was killed by Veppers while she was trying run away and escape from him. Coincidentally she was picked up by a Culture ship and is given another digital birth which proves to be a better chance for her to take revenge on Veppers. And when she was with the avatar, she recalls that she had been running all those years but nobody asked her where she might be running to. Further she continues that had they asked her she might have told them that she was running to the Culture. Here again Iain Banks wants make it significant that the Culture always care of other civilizations and tries to maintain peace and better administration. Lededje learnt that they had escaped the tyranny of money, individual power and more important that all the people-men and women alike, are equal there with no riches or poverty to put one person above or beneath another. The idea of reincarnation is there behind the change in the character of Lededje when her soul is restored and brought into use by the Culture. But unfortunately again she has become the victim of her own society. The helplessness of the protagonist remains all the time throughout the novel. There is no way of escape for her. She is the most sympathetic character of all the female characters depicted by Iain Banks.

Iain Banks has painted very powerfully the character of Lededje who has various dimensions of her nature. On one hand, Banks displays her as a very helpless character, and on other hand, she is seen as a strong lady with a very strong determination. Similarly one more character of Veppers is depicted in a beautiful manner by Iain Banks. He is a man who knows very well about the complexities of life which can bring the people of low strata of the society in his civilization. This he makes a strong point for all the policies he implies while being with them. He pays more attention to these oppressed people because he knows well that he can easily take advantage of them.

Iain Banks has focused on the specific society in the novel *Surface Detail*-the society in which Ladedje lives. It's the 'Intagliated' society of the lower strata of people who borrow the money from moneylenders but are not able to repay it. As a result they have to become the slaves of the moneylenders and have to obey the orders- whatever they are. The fine example of this is Lededje whose parents have taken loan and haven't paid it, neither they are able to pay it. As far as the tradition is concerned if the father is not able to return the loan, then the next generation of son or daughter should return it back. If he/ she also is not able to pay it then he/ she should become the slave and follow the orders given by the master. Lededje exactly is the victim of this tradition. Such slaves have to bear the tattoos on their whole body which is the most insulting thing. Theprotagonist on theon cover page of the book is seen with the tattoos all over her body.

Along with the characterization of the strong female lead character of Lededje, there is very powerful depiction of the character of Veppers, the owner of Lededje. He thinks that it is his right to rape Ledeje as many times as he likes, and further he thinks that she deserves it being the 'Intagliated' from the downtrodden community. Her only fault is that she is from the society of losers. So it's the right of the rich people to 'enjoy' such people-specifically the women. Veppers is the same kind of person who enjoys all the pleasures from Lededje and so he the cruelesttorturer as Lededje describes him. Other characters in the novel also are depicted in a fine manner. Yime Nsokyi, another character in the novel is killed during a devastating attack on her home orbital. Her lovers Prin and Chay are already in the afterlife, suffering the torments of hell.

The idea of virtual Hell, Heaven, and Afterlife is something different in this novel. It's about the use of human mind and brain which can be brought in use even after death with the help of most advanced science and technology. The idea seems to be fantastic one while reading the novel. But if thought seriously, one can notice the possible alerts, dangers and disasters in such a system. Nobody is sure about the use of this innovative science and technology- if the system is used for the better cause of humanity, then the use of such organs of human body is the best idea to bring into being. Even human body is restored for the future use. Whatever the author has described about the future science and technology in this novel, can be seen happening around on the earth also.

A glance at the science fiction novels written by Iain M. Banks lets the reader in a very, fantastic world of imagination based on the new and innovative inventions in the mind of the author. Iain Banks is really a visionary who could notice the possible alerts in the modern inventions in the field of the most advanced science and technology. What is important is that the human beings should take heed of all these alerts in proper time, otherwise the human life will really be impossible and there will be no chance for any more survival on the earth. Iain Banks who has earned hisown class of readers of ‘Culture’ novels, has become more memorable in the world of science fiction because his name was given to an asteroid after his death on 13th June 2013. The world will remember him for the magnificent ‘Culture’ he has created in his science fiction.

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THE DIASPORA WRITERS AND THE THEME OF CULTURAL CONFLICTS AND CIVIL WARS IN THE MULTICULTURAL SOCIETY

Prof. Patil Raygonda Pungonda
Research Student, Dept. of English, Shivaji University, Kolhapur
Email *-raygondapatil5@gmail.com*

The term'Diaspora' from Greek means 'scattering' or 'dispersion'. It is a scattered population whose origin lies within a smaller geographic locale. Diaspora can also refer to the movement of the population from its original homeland. This research paper tries to throw light on the current situation of Indian and other countries regarding economic, social, cultural and political problems as well as movements which have affected the concern of creative writers, especially novelists. Social and political activities have affected lives of common people all over the world. These activities find place in creative writings. Theterm 'glocal' is a blend of global and local. It refers to both issues which are global as well as local.This research paper presents somedeliberations with special reference to the Ethnicity, Terrorism and Naxalite Movement depicted in fiction byDiaspora writers. Especially researcher has considered sensibility of Michael Ondaatje, Kiran Desai and Jhumpa Lahiri in their novels respectively : *Anil's Ghost*, *The Inheritance of Loss* and *The Lowland*.

Ondaatje has used the modern presentation technique of mixing different genres. According to Linda Hutcheon, the famous Canadian academic, the historiographic-metafiction is a method of writing. It is a characteristic of postmodernism. Michael Ondaatje is a postmodern diaspora writer. He won the Booker Prize for his novel *The English Patient* (1992). His other novels are *Coming Through Slaughter* (1976) *In the Skin of a Lion*(1987),*Anil's Ghost*(2000),*Divisadero*(2007),and *The Cat's Table(*2011). His recently published novel is *Warlight.* His novels depict life engrossed by conflicts. In the post war existence, the life has become like labyrinthine. It seems that life is bricolage of disassociated moments. In this context this research paper throws light on the characters living in multicultural societies depicted by DiasporaWriters.

Michael Ondaatje, born in Sri Lanka, is one of the postmodern Diaspora Writers. Such writers are concerned with the global problems in their novels. The theme of ethnic conflicts and civil wars is related with language, literature and culture considered by diaspora writers in general global scenario. Ondaatje's work offers insight into the global society and the problematic situation of culture. There are problems of subalterns, others and immigrants, who want to settle peacefully, but are denied space on various reasons.The most important problem is sustenance of multiculturalism. Michael Ondaatje is such a Canadian novelist who has successfully blended fact and fiction. He is postmodern memoir and fiction writer also.As Patricia Waugh says, metafiction is a fiction writing which self-consciously and systematically draws attention to its status as an artifact in order to pose questions about the relationship between fiction and reality.

Politics of power and cultural clashes becomes the theme of the novel *Anil's Ghost.* It is in the midst of merciless civil war supported by political forces in Sri Lanka. It is about Tamil and Sinhali groups. It is like hide and seek of human skeletons and victims of ethnic conflicts. Nameless and unidentified dead bodies have been symbolically representing lost identity of citizens. In a search of victims and culprits, this novel fragments the mental conditions of Anil

Tissera. She has become an American forensic pathologist. She is bornSri Lankan. Sarath Diyasena, an archaeologist, has been helping her to find out culprits of ethnic wars. Once again, ironically, it is for social justice. Justice sought for the nameless victims of the ethnic civil war. It has become a part of Human Rights Investigation by the United Nations. Anil and Sarath discover the skeleton of a recently murdered man, nicknamed Sailor. The victim had been murdered and buried in the ancient burial ground. Ironically it was a government protected zone. Another victim of brutality is an artist and painter Anand. His wife Sirrisa is kidnapped and killed. Sarath is also killed. Dr. Germany and Palipana also become victims of ethnic civil war and conflicts. Everything happens as if the Sri Lankan's have forgotten philosophy of Lord Budha. Who will enlighten them? Although unrest, Blind man Ananda paints eye of Lord Budha for celebration of yearly function, ironically symbol of peace. Ondaatje is concerned with civil wars and cultural conflicts faced by common civilians.

The Inheritance of Loss by Kiran Desai explores the lives of postmodern characters.These characters give more importance to earning money, their career and social honour. The social reality is focused truthfully by writer. Many post Independence Indians are trapped in their poverty as well as caste and class system in India. There are both the lower class and the upper class people all over the world. But the condition of Indian lower-class people is the worst. The hopes and dreams of frustrated people are forcefully conveyed in this novel of Kiran Desai. This novel depicts truthful history in fiction form. Most of the characters are found struggling to find employment.Along with their ultimate dream of immigrating to America or other foreign countries for better job; theytry to settle in foreign countries for social status also. It is reality that many Indians have been trying to escape the rigid caste system of their homeland and improve their economic conditions. They can not adjust themselves in Indian social strata. But in foreign countries also only some of them have got success but most of them are frustrated due to various hardships and conflicts they have to face as immigrants or as 'others'.

The story of '*The Inheritance of Loss'* is set in the 1980s in Kalimpong, India. It is located in the northern part of India near Darjeeling. The main characters are Sai, a seventeen-year-old girl living with her grandfather, who is a retired judge. The novelist has nicely depicted the character of judge. He has lost his identity. His marriage for dowry is stark reality of Indian life. He hates himself to be an Indian.there is inferiority complex in him. He goes to European country for education. But he is not accepted by Europeans. Although he is highly educated man and who has attended Cambridge University yet has fallen in social position due to the country's political unrest. He carries the weight of guilty feeling i. e. having abandoned his wife. He feels that he is paying off his guilt by allowing his granddaughter, Sai, to live with him after her parents' accidental untimely death in Russia. Sai also doesn't love Indian conditions. But, due to unfortunate accident she has to live with her maternal grandfather. Gyan is Sai's Math tutor. In the course of time he becomes her boyfriend- a gap filler. Other major character is the cook in judge's house. Pannalal is name of this cook. Biju is the son of the cook. Biju has gone to America to seek job and better social position. But he has to work there illegally in kitchens in New York City. Pannalal is very proud of his son Biju. Throughout the novel, there are two stories.One following the lives of the people in Kalimpong, the place hit by Ethnic terrorism-Nepalese guerrillas.Other story is concerned with the life and stark reality of Diaspora; following the frustrated life of Biju; who has achieved nothing. Many a times he is humiliated by his friends. Story of Biju is parallel to the life of Retired Indian Judge.

Once, this Sai, an innocent girl, neither Indian nor foreigner, is restless in her home. She has been looking at a *National Geographic* magazine while waiting for her boyfriend and math tutor, Gyan. She has lost her identity. She is very innocent. She doesn't know about Nepalese guerrillas. In add to her restlessness, the judge, her grandfather has become somewhat whimsical person. He is a bully. He is asleep in his chair, but as soon as he wakes, he expects to be served by Sai and the cook. He is proud of his social position in India. Suddenly, Nepalese guerrillas approach this house. They break in, and demand weapons. Everyone is terrified by this unexpected event. No one comes to help them. They have no phone and therefore no way to call the police. The young guerrillas are aggressive terrorists. They sit down and make themselves at home. They steal food and liquor and humiliate everyone in that house, especially the judge, who is in the highest in rank of the social orders. It represents the anger and hate of the guerrillas in the house. The guerrillas also take an heirloom trunk of the judge. Then, the judge sends the cook to the police station to report the break-in incident. Ironically, the police come and interrogate the cook to insult the Judge. Their humiliating investigation concludes in suggesting that it is the cook who instigated the crime because he is of a lower social class. Poverty of cook becomes a cause of insult and also big hurdle and sin.

The writer, Kiran Desai, in other part of the novel focuses on Biju, the cook's son who lives in New York City. He lives there illegally. He works selling hot dogs for Gray's Papaya. Due to fear he becomes self-conscious. Biju constantly compares himself to the other overly confident workers he is surrounded by. They are very crude and bully.Once they take him to a prostitute. They insist that he should participate to enjoy a prostitute; suggesting that he is not a man unless he has sex. It is an immoral act. Biju feels humiliated. The loss of virtue and virginity kills his life force. He does not feel himself to be a confident man. He tries to find his Indian identity and culture. There is search for glorious Indian identity.

There is shift. Once again, the writer returns the narrative to Northern India and the judge's home. The house has been ravaged by the police and still the intruders have not been identified. The socio-political situation has been focused. The cook no longer has his pride. But Sai is sad for the cook because she feels very close to this man. She tries to help him feel better.

Life of immigrant Biju is highlighted again. Readers witness all the kitchens in the basements in New York City where he has worked like a criminal. Readers also witness the mistreatment given to him by others who seem to despise him because he is from India. Biju is even looked down upon by the immigrant Pakistanis, whom Biju personally feels are below him. He is confused because he must reassess his values. Biju realizes that he has become a servant like his father in India. He has no social honour. He couldn't achieve status and economic stability in India or in foreign country. It is outcome of poverty and subaltern situation of Biju.

The generation gap and painful experiences are blended together. Indian life and culture is contrasted with life of foreign settlers. There is mixture of culture and life in multiculturalism. More is revealed about Sai's life with her grandfather. Both of them have experience of foreign life. The judge promises Sai that he will educate her because she is too good for the government school. The judge is haunted by the trunk that the thieves stole when they took their food and alcohol. That trunk, an heirloom, had been his father's. It makes him remember his days in England. He recalls how lonely he had been and how he left his fourteen-year-old wife in India. The guilty feeling makes him restless. At Cambridge, he became negatively obsessed with his Indian identity. Many a times, he used to wash himself over and over again. He had been using white powder to hide his Indian feature, blackish or dark complexion. It is loss of culture.

Kiran Desai has focused three generations of immigrants. Experiences of Sai, as the second or third generation of immigrants, are reflected in her social status and opinions. When she first came to live in her grandfather's home, she felt very different. Previously, Sai had lived in Europe and attended a Catholic school where she had associated with Westerners. When she first rode the train to Cho Oyu; she saw the worst and dirty conditions of common Indian workers. Even, the nun who escorted her told her that the lower classes in India are like animals. The nun claimed that these poor people use the streets as a toilet and have no shame. Consequently, Sai feels that she belongs to a higher, elite class. But, she tumbles from her elite class to low class of Gyan due to love tangle and physicality.

The Naxalite rebellion has been a significant political movement of our time and has interested many writers creativity. Such movement has occupied the centre stage for the better part of the century in the ongoing political discussions and creative writings. It is described by Prime Minister as a "single biggest internal security challenge". One of the important themes of *TheLowland*is the Naxalite movement and aftermath. It was shortlisted for the Baileys Women's Prize for fiction and Man Booker Prize in 2013. It is set in Calcutta. Even motherhood is also affected by such movements. Totally changed mother is found, at the end of the novel, who is neither Indian nor American. This striking character of mother occurs in '*The Lowland*', the second novel of Jhumpa Lahiri. This novel is first published by Alfred Knopf and Random House, in 2013. It deals with the theme of violent politics of 1967's India

The Naxalite movement has become important theme in creative literature. It is the subject of Asif Currimbhoy's '*Inquilab'*. It throws light upon the origin and development of the rebels and revolutionaries' activities. His play presents the violent Naxalite revolt that overtook Calcutta in 1970. It is concerned with socio-economic as well as political issues. In other words such movements and activities are historic. They become focal points.

In an interview to Samik Bandopadhyay in April, 1983 Mahasweta Devi said: "Once I became a professional writer I felt increasingly that a writer should document his own time and history. The socio-economic history of human development has always fascinated me…. The Naxalite movement between the late sixties and early seventies with its urban phase climaxing in 1970-71, was the first major event after I became a writer that I felt an urge and an obligation to document".

There is two-fold effect of poverty. Subhash Mitra and Udayan Mitra are brothers. Subhash is elder by fifteen months. By nature Subhash is cautious whereas Udayan is reckless, charismatic and impulsive. Udayan is drawn into Mao-inspired revolutionary politics, which is also considered as Naxalite and communist movement. Udayan considers that this revolutionary movement is a rebellion against poverty and inequality for social justice. On the contrary, Subhash wants to be an educated person. He is a man of practical sense. He studies hard and wins a place on a Ph.D. program in the United States and moves to Rhode Island. He does not want to return to India. He wants to pursue a peaceful life of scientific research in America and settle there. He is dutiful and devoted brother.

At some extent, fate plays an important role. Due to misfortunate event, the brotherly bonds are broken. Course of life takes tragic turn by political violence. Udayan is an idealistic student. He is now newly married who is ready to give everything for his parents, his pregnant wife and also his brother Subhash. But, unfortunately Udayan becomes a victim of political movement. There is untimely death of Udayan in a terrible clash. After Udayan's tragic death, Subhash returns to India. He is emotionally overwhelmed and shares family sorrows. In frantic madness , he takes a decision. Although opposed, he marries his brother's pregnant widow, Gauri. However they are not happy in married life. The turn of life creates different tensions between husband and wife. Then there is birth of Bela, a biological daughter of Udayan.In the course of time the tensions start to come between mother (Gouri) and daughter (Bela).

In the novel 'The Lowland' the nature of Gauri as a beloved of Udayan, then fateful wife of two brothers and in the end as the mother of Bela is very different one. Gauri is also affected by poverty as well as this Naxalite movement. First part of the story takes place in the marshy lowland in the suburban part of Calcutta, West-Bengal. This is very intricate novel about family relations and behavioural relations.

The readers witness a different kind of mother in Gouri. Gauri's parental instinct battles with her yearning for independence. Gauri keeps a terrible secret to herself. Jhumpa Lahiri has depicted in Gouri, a character of third generation Indians in America. It is about migrant wife and then an Indian woman. Gouri decides to abandon her daughterBela,conceived with Udayan and brought up by Subhash. Although Bela is her child, Subhas considers her as his own beloved child. It strikes Gouri. So Gouri decides to become a completely changed woman. She wants to pursue her own dream of studying philosophy and building an academic career. She transforms herself into angry and selfish woman, who wants to repay Subhash for his generosity and kindness. She follows the path with chilly disregard for Subhas. Such type of behaviour strikes, no doubt, the Indian readers. It is against Indian culture. There is sacrifice of motherhood in double sense. Gouri prefers career to family life and accepts foreign culture.

It is agreed that Jhumpa Lahiri is adept at depicting the particular unhappiness at the core of the families she crafts. 'The lowland', as a symbol and as a metaphor, is used to represent the dark, dank and weedy place that haunts our lives. And in turn it represents a new corner of Naxlite movement and aftermath on mother and motherhood; especially immigrant mother. This is a kind of revolt and rebellion for social status and education.

Jhumpa Lahiri is really successful writer in penning the character of migrant woman, mother and motherhood of different generations. It has become a part of Acculturation. Central character Gouri gives more importance to her own career in multicultural society. She has successfully enlarged the concept of modern educated but revolutionary woman.

These three novels by Diaspora writers focus on the changing situation of human life and need of global sustenance. These novels have glocal values and appeals. Poverty and lack of value-education can be root causes of human frustrations, conflicts and wars. Social relations are affected by various conflicts and civil wars. So, these creative writers have emphasised need of social values in multicultural nations.

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ADVANCED AND INNOVATIVE PRACTICES IN ENGLISH LANGUAGE TEACHING IN INDIAN CONTEXT

Dr. Dinesh D. Satpute
Assistant Professor, Department of English, Y. C. Warana Mahavidyalaya, Waranangar
dineshsatpute2010@gmail.com

ABSTRACT

English has been playing an important role on the scenario of Indian Higher Education science pre independence period to till date. Attempts have been made to promote and adopt advanced and innovative methods to certain extent. However, the ELT as compared to Global context is remained the most backward area. The vast country like India has not unique Education pattern of ELT. The ELT mechanism varies from state to state as per regional state policies affecting performance of the learners at different levels from pre primary to PG.

To quote Waters, There is a need for more longitudinal studies of innovation, and particularly useful would be studies of the sustainability of innovations or how they are modified over time. Retrospective analyses could also be valuable, such as studies which review how an innovation moves through stages of adoption, implementation, and then abandonment, renewal, or institutionalization. Finally, more contributions on the management of innovation in language education from scholars outside the main Anglophone countries would be particularly welcome (Waters, 2009).

Even after seventy years of Independence of our country, ELT mechanism is seen to be utterly traditional and insufficient at each level of learning. Neither the teachers nor the Indian students are in position to express at their work places and everyday life situation in English who take help of regional languages with few exceptions. Many graduates are losing job opportunities due to lack of their poor exposure to English either at written or at spoken level. In the present paper attempt is made to seek ELT advancement and innovation at global level by reviewing ELT practices and their application in Indian Context.

Key Expressions: *English Language Teaching (ELT), Advancement, Innovations, Global ELT Context, Indian ELT Scenario*

English speaking population across the world is increasing day by day. With some exception almost all countries across the world have ELT mechanism from Elementary Education to Higher Education. It has become prime need in the era of Globalization. But even today India is not in position to provide efficient ELT mechanism. At this juncture quality is the global concern.Higher education has its role to play in ths regard. In case of ELT at national level and global level it's a flourishing as well as challenging phenomenon.

Let's see some global and national level advancements and innovations in this regard.

Innovation in Language Teaching and Learning David Carless The study of innovation in language education began to generate particular interest only from the 1980s onwards, with important early contributions including Kennedy (1988) from a UK perspective and Henrichsen (1989) from a US one. In recent decades, interest in the topic of innovation has grown substantially, particularly in general education in the work of scholars such as Michael Fullan (e.g., Fullan, 2001) and Andy Hargreaves (e.g., Hargreaves, 2003), and also in language education, as evidenced by recent books: Murray (2008), Alderson (2009), and Wedell (2009). The wider field of applied linguistics needs to pay greater heed to the insights that innovation theory and practice can contribute (Waters, 2009). The main rationales for change are indicative of the centrality and ubiquity of innovations. Governments, school managers, teachers, or all of these want to make education more effective for students. Innovations may help schools to keep up-to-date with the latest developments or research findings, and can also be a force to encourage educational equity and fairer opportunities for diverse sections of society.

Educational change may also contribute to the development of economic competitiveness. There are less idealistic reasons for innovation too. Governments and policy makers sometimes want to create a facade of being up-to-date or to create an aura of activity. Changes may also be made so as to strengthen accountability systems or for short-term political advantage (Wedell, 2009). A valuable contribution comes from documented accounts of successful medium- or large-scale innovations in the school sector. A useful example is a discussion of the implementation of task-based teaching of Dutch as a second language (Van den Branden, 2006) in schools in Flanders.

Carless (2011) puts forward the case for “contextually grounded approaches” to pedagogic innovation. A key theme in all three of these works is that innovations need to be designed in ways which are receptive to and respectful of both local classroom realities and wider national cultures. In view of the multiple challenges facing the implementation of innovations, it is worth considering under what circumstances there are prospects for success.

The following conditions act as facilitating factors: innovation in language teaching and learning.

• The innovation is not overly ambitious and has support from sufficient relevant secondary innovations.

• It has appropriate time frames and seeks to facilitate early, small-scale success which generates momentum and positive sentiments.

• Teachers are brought on board at an early stage, and feel belonging and ownership that is of more than a token nature. These teachers may act as brokers, “champions,” or opinion leaders.

• Effective institutional-based professional development and support are built into the project.

• The innovation is contextually and culturally appropriate, and does not promote values which are incongruent with those of implementers.

• Problem-solving strategies are built into the project and there are change-management strategies to tackle challenges arising.

Let’s see Chia Suan Chong’s contribution to ELT regarding advancement and innovations. She has evolved top ten innovations viz.

1. Digital platforms
2. Online corpora
3. Online CPD (continuous professional development) and the global staffroom
4. Mobile learning and BYOD (bring your own device)
5. Communicating with people online
6. Online authentic materials
7. The IWB (interactive white board)
8. Dogme (or materials-light teaching)
9. Students steering their own learning
10. Teaching soft skills and critical thinking skills

Above advancement and innovation in Indian Higher Education is impracticable due to unwillingness of our system.One may think why such blame is there on the system. Yes, it may be so. But it is true.The issues like ELT unfriendly classroom environment, lack of trainned and qulified faculty, overcrowded classes almost 120+ can’t facilitate teaching and learning. From Primary schools to PG level homogenious ELT mechanism should be evolved as a remedial measure. Nationwide ELT awreness should be created among the concerned stakeholders.

Blended Learning,hybrid learning,flipping classroom,techonology mediated instruction,web enhanced instruction and mixed mode instruction are also useful innovations for ELT. This type of Teaching and Learningcombines online digital media with traditional classroom methods . It requires the physical presence of both teacher and student with some element of student control over time,path or pace ,place etc.It is a student – centered approach to creating a learning experience.

Collaborative learning (CL) and peer assistance can be used in ELT. English language teachers widely recognize that students do not learn well when they are isolated receivers of knowledge. Of course, they must overcome isolation in order to learn. Hence, CL exercises such as peer review,CL research assignments,group presentations,CL papers and discussion groups are inportant components of classrooms because they encourage active learning,giving students the opportunity to become more deeply engaged with learning,and with one another.One very effective use of Clin the English classroom involves asking students to dignose and then respond to their peers' demonstrated work work. Student should be taught to methods of dignosis and response.

Scaffold complex learning have some innovative stragies boost th ELT as follow: * Procedural facilitators: e.g. encouraging student to use signal words such as who,what,whenwhy and how after reading a passage.*Modelling: the teacher might modelthe generation of questions about text.*Thinking out loud: this models the thought processes*Anticipating difficult Ares: during the modeling phase, the teacher anticipates student error or difficulties.*Providing prompt or cue cards.*Providing half done examples and having them work out the conclusions can be an effective way to teach students how to ultimately solve problems on their own.*Providing Checklists: student can be taught self-checking proccedures to help them regulate the quality of their responses.*Reciprocal teaching: having the teacher and students rotate the role of teacher. The teacher provides support to students as they learn to lead discussionsand ask their own questions.* When students are beginning new tasks and topics,provide models,prompts,sentence starters,coaching and feedback. As the students grow in competence ,teacher should give less support and more opportunities for independent work.*Teacher should give students choices about the level of difficulty or degree of independence in project: encourage them to challenge themselves but to seek help when are really stuck.* Teacher must teach students to use learning and organisational strategies,research tools,language tools (dictionaries or computer searches) spreadsheets,and word processing programs.* Teacher should model the use of tools:show students how to use an appointment book or electronic notebook to make plans and manage time,*Experimenting with peer tutoring:teaching students how to ask good questions and giving helpful explainations.*Exprimenting with cooperative learning strategies and small group work.etc.(Tandon, Chauhan: Uni. News ,2018)

In our country ,there are Institutions like EFLU, Hyderabad, Centers for ELT , Aurangabad , Pune etc are there ,but these centers are not sufficient to train the concern human resource in India. Research in this area in such institutions is also laging due to inavailibility of required infra as well as expertise.Therfore, thought should be given to the ICT and NET web ,it has become practicable to facilitate ELT learners and Teachers to update and improve their English language through ELT advancement and innovations.

However, in comparision across the world especially in European nations, Indian lag behind ELT advancement and innovations.There are different reasons,why we lag behind in this area, but the main reason is lack of willingness of the stakeholders related to it.And hence, it is the need of time to prepare the upcoming generation to cope up with global cut throat competition in every sphere of life. Let's hope that HRD and States Education Ministries may pay heed to this globally emerged area of education to meet the challenges of present era.

Conclusion

The advanced and Innovative practice in ELT is an issue in Indian context. Due to infrastructural issues in India ELT seems to be backward. The Elementary Education cannot afford ideal classroom situation for ELT. Teaching as well as learning community is not ELT friendly due to unnecessary fear and shyness. Lack of proper training programs to teaching fraternity, insufficient ELT exposure at both institutional and home levels in day today life affected ELT mechanism. Insufficient time schedule available in the classroom situation. Reluctance of Government to issue is crucial reason behind the ELT mess in Indian context. Positive willingness of all the stakeholders including parents is need of time to adopt advanced and innovative practices in ELT from Elementary to PG in Indian Context to cope up Global cut throat competition

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INNOVATIVE PRACTICES TO BE A GOOD TEACHER

Dr. P.M. Patil
Head, Department of English, Arts, Commerce and Science College, Palus
Tal-Palus. Dist-Sangli. 416310

ABSTRACT

"The best teachers are those who show you where to look, but don't tell you what to see."

-Alexandra K. Trenfor

The word 'innovation' means something new. It is a change which evokes the new idea. It is a process of research to achieve concrete benefits. Everything is changing with changing time. Nothing is permanent in this world. The perspectives and innovations have changed the face of education and the role of the teacher. It to essential to shaping the mind of students and encourage them with teaching. To be a good teacher, a teacher should use innovative tools and techniques for teaching and various methods of learning. His role should be as a facilitator of learning, an overseer, a consultant, organizer, assessor, promoter, participant, resource, tutor and observer. He should create a positive and supportive attitude in students. He should develop great empathy with his students. He should be a creative, knowledgeable and the collector of innovative teaching and learning ideas. The present paper modestly attempts to throw light on the innovative and creative qualities for being a good teacher.

Key Words: *Teacher, teaching, students, innovation students .*

The word ‘innovation’ means something new which is used to describe a development that is ‘new’. It suggests evoking the new idea. The term ‘innovation’ has many meanings; it can be interpreted differently. It is an improvement, a change, something new; something that did not exist before; something that is new in a specific context. Basically, innovation is a process of research and implementation in order to achieve concrete benefits. It is not just the result of a development, but it is the path towards achieving that development. A more useful view of innovation incorporates this idea of integration in some form. Delano, Riley, and Crookes’ definition (1994) does this by considering the impact on how learning and teaching are perceived:

An innovation in a second language teaching program is an informed change in an underlying philosophy of language teaching/learning, brought about by direct experience, research findings, or other means, resulting in an adaptation of pedagogic practices such that instruction is better able to promote language learning as it has come to be understood (489).

This definition highlights the role of the teacher, whose philosophy and pedagogic practices play a key role in the process of innovation. Technological innovations are parts of education and language teaching. In recent years, the change has had the biggest impact on teachers. The teacher can develop his creativity in the classroom with his innovative teaching techniques. To be a good teacher, everyone should be a good listener first. He should develop great empathy with his students; refresh his repertoire with new ways to help them learn, and deepen his own understanding of his subjects. A common misunderstanding is that teachers are less experimental or less confident. So, the teachers need to be encouraged to develop their strengths, skills, and knowledge. There are lots of books, training course, free online courses, online resources which can help us develop as teachers.

There are some innovative steps to be a good and creative teacher. The steps are: to become a knowledgeable and collector of teaching ideas, connect with other teachers, share his learning with others, remove the blocks to creative thinking, practice his creativity, experimenting and reflecting on his teaching and make the creativity a daily goal. It means that the teacher should be creative and knowledgeable. A good teacher can bring more to class with his experiences and outside interest. Though formal training helps us to develop as a teacher, it is important to connect with others in our field. He can get inspiration and motivation from the great speakers and writers. To enhance his development, the teacher should learn with other teachers through their articles, videos, discussions, and other activities. It is essential to read their blogs and to discuss with them, to join their association and attend talks and workshops. The inspiration taken from great personalities will create the desire. The teacher should imitate great personalities in teaching and learning practices. The teacher should be a collector of new teaching ideas. For the teacher, the important thing is to collect ideas and organize them in a proper way. Like learner, the teacher should pick things up from others, shares his knowledge and experience with other peers.

He can start his blog and describe his teaching ideas with others; the conversation and discussion happen between them can stimulate more ideas. Many people think that they don't have imagination, and are not clever enough. However, they should think that no one can claim that every person has the same skills and abilities as everyone else; they should think that all people have the potential to be creative. So, it is necessary to work on our self-esteem, be supportive colleagues who share the same interest and goals and make us feel good about ourselves.

The practice makes man perfect and it brings discipline and patience among us, so the practice is essential to maintain our ability. It is also said that our brains benefit from regular exercise which can set our mind also. The sound mind can encourage our creativity, imagination and bring satisfaction. It's not good for the teacher to stick to the same old ideas and techniques without trying something new. It can demotivate our students. The teacher should try to come out with new ideas, but remember to stop, think and evaluate the experience when done. He should learn from his success and mistakes. His creativity can help him to solve problems. He needs to make his creativity as a part of his daily routine rather than an occasional activity. He should look at every activity with his critical eye. He should also think that his activity or lesson should be motivating, productive and interesting for his learners. Besides all, he should have patience, dedication and a passion for excellence.

By using various innovative practices, a teacher can refine his teaching and make himself a source of expertise. There is no definite and perfect method of learning. A teacher who uses all methods at one place, he is called a good teacher. He can use various learning methods like Blended learning, Self-paced learning, Digital learning, and Problem-solving learning method. To make his teaching effective, these methods can provide the space for both, teachers and students. Blended learning is a different and innovative method of learning. e.g. 'Take your book and read the first chapter', this is a sentence we must have heard, but today it is replaced by 'click on the link and follow the instructions on your laptop'. The first situation deals with a classical method and second one with modern learning. It means that blended learning is a mix between a traditional classroom and modern learning method. With blended learning, teachers are able to engage learning in large groups. Self-paced learning is a learning process in which we can make our own decisions instead of answering questions within a certain span of time. Students are able to answer questions within the time that is needed for them. Each student can decide what time is needed to answer the questions. Self-paced learning makes it possible for students to answer the questions in their own time. As students don't have time pressure, the memory performance will improve. This method of learning makes students happy. It is a solution for many problems.

Problem-solving learning is an ongoing activity. It is useful to discover the new idea what we don't know. It is a student-centered strategy which requires students to become active participants in the learning process. It presupposes that students can take on some responsibility for their own learning and can take personal action to solve problems, resolve conflicts, discuss alternatives, and focus on thinking as a vital element of the curriculum. It gives students opportunities to use their newly acquired knowledge in meaningful real-life activities. In this learning process, students learn by working on problems. It helps in developing the brainstorming approach to learning concepts. Today, digital learning is the best and most accepted one. It is a combination of online learning, e-learning, and blended learning.

In nutshell, everything is changing with changing time. There is nothing permanent except change. The perspectives and innovations seem to have emerged in the field of education that has changed the facets of the traditional system of education. The teacher should change with changing scenario in the field of teaching and learning. A teacher should shape the minds of students and encourage them to think independently. To become a good teacher, it is important to be organized, create lesson plans, objectives, activities and assessment plan well before teaching. He can also use the multimedia for teaching and learning. It is essential to get our students interested in learning by fostering a positive, supportive, and challenging classroom environment. The role of the teacher should be as a facilitator of learning, an overseer, a classroom manager, a consultant or advisor and at times a co-communicator with learners. A teacher can also play the role controller, organizer, assessor, promoter, participant, resource, tutor, and observer. According to George Polya, 'the teacher should put himself in the student's place, he should see the student's case, and he should try to understand what is going on in the student's mind'.

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A STUDY OF THE LANGUAGE USED IN THE SLOGANS OF THE ADVERTISEMENTS

Latika Subhash Patil
Assistant Professor of English, Savitribai Phule Mahila Mahavidyalaya, Satara 415001, (MS)
E-mail: latikapatil83@yahoo.com

Dr. Shubhangi Jarandikar
Assistant Professor of English, Shri. Venkatesh Mahavidyalaya, Ichalkaranji 416115, (MS)
E-mail: shubhangi.jarandikar@gmail.com

Abstract:

Advertising is a primary tool of marketing. It plays vital role in the sale of any product. It is very important to make an effective advertisement of the product which has convincing, persuasive quality making impact on the customers' mind. Language is a powerful tool of advertisement. It has a strong influence over people and their behaviour. The slogans of the advertisements are short, catchy and attractive. To make them catchy and attractive, various linguistic tools, devices, word formation processes are used. Innovative and creative uses of language in the slogans make them remarkable. The present research paper gives the analysis of the slogans from linguistic point of view.

Key Words: *Advertisements, slogan, catchy, linguistic*.

Objectives:

1. To study the catchy language used in the slogans of advertisement from linguistic point of view.
2. To study various linguistic tools, devices, word formation processes used to make the slogans of advertisement catchy.
3. To analyze the role of language in the effect of advertisement.

Research Methodology:

Interpretation and analysis Methodology

INTRODUCTION:

Advertising is a primary tool of marketing. It plays vital role in the sale of any product. The companies have to advertise their products or services in order to inform the customer and to persuade the customers to buy the products or services. Advertisement is quite familiar phenomenon on media. It has become part and parcel of our life. The business companies have to choose right type of media considering the type of the product, target customer, objectives of the advertising, customer demographics, advertising budget, etc. to reach the customers. Today several ways of advertising media are available- Broadcast Media-TV and radio, Print Media-newspapers, magazines, leaflets, brochures, billboards, direct mail, online media-social media, websites, blogs, outdoor media-hoardings, billboards, posters and mobile.

Advertising has become necessary for the both –at the time of launching new product or service and to sustain the sales of existing product. So it is very important to make an effective advertisement of the product which has convincing, persuasive quality making impact on the customers' mind. The effective advertisement only enables the product to stand itself in the cut throat competition of other products. They are very short, concise but have long lasting impact on the people's mind.

DISCUSSION:

An advertisement consists of various elements- symbols, visual content, design, cast, costumes, colour, etc. But above all, it is language which is most important. Because people identify and remember the product through language. Language is a powerful tool of advertisement.

Language has a powerful influence over people and their behaviour. This is especially true in the fields of marketing and advertising. The choice of language to convey specific messages with the intention of influencing people is vitally important.

Since English is an international language, its use in advertising has become a familiar matter. The effective use of English in advertising is a remarkable way to bring a great success to business organizations. Therefore in advertisement you have to use emotive words which may attract the attention of consumers. For that you have to use various kinds of attractive language devices. It is quite interesting to study the advertisements from linguistic point of view. The language used in the product name, slogan, body copy of advertisement needs to be carefully designed as the impact of the advertisement depends upon it. In present research the researcher intends to analyze the various linguistic tools, devices, word formation processes used in the formation of the slogans of the advertisements. As per www.businessdictionary.com the definition of slogan of advertisement is as following:

Simple and catchy phrase accompanying a logo or brand that encapsulates a product's appeal or the mission of a firm and makes it more memorable. And which (when used consistently over a long period), becomes an important component of its identification or image. Also called catch line, strap line or slogan.

The slogans of the advertisements are short, concise, compact still attractive and catchy. This analysis of slogans of advertisements from linguistic point of view is done with reference to the advertisements quite familiar to us through print and electronic media. On studying and analyzing the slogans of advertisements, the following linguistic tools, devices, word formation processes are found to be used frequently to make the slogans catchy and attractive.

Blending is a word formation process in which two parts of two different words are blended to form a new words usually the first part of the first word is blended to the last part of the next word. A word thus formed shares both original meanings. The word formed in such way becomes catchy and has a distinctive effect. Sometimes parts of words from different languages are brought together to make it innovative.

e.g.

JioFi-'JIO 4G ON YOUR 2G/3G PHONE'(Jio)

'Buttermeez Dil!' (Amul)

'Ye Hai Youngistan meri Jaan' (Pepsi)

Compounding is another frequently used word formation process used in the slogans. In compounding two or sometimes even three root words are brought together to form a new word. The combination of these words has a distinctive effect on people's mind & they become memorable. These compounds are used as adjectives and later become widely used in normal situation.

e.g.

'2-Minute-noodles' (Maggy)

'Moms MAGGI' (Maggy)

Code mixing is simply mixing of two or more languages while communicating. Now, it is common for a speaker who knows two languages to take one word or more than one word from one language & introduce it while speaking another language. India is a multilingual country. Hindi is our national language whereas English is global/international language. It has become a requirement for an Indian to know these two languages along with their regional language. The media has reached to every corner of our country. So while making advertisement it is always found that there is combination of Hindi & English words or English & regional language words.

e.g.

'Ye hai right choice Baby, Aha!' (Pepsi)
'Mood kiya, Book Kiya' (BookMyShow)
'acche din are finally here!' (Zomato)

Adjectives give more information about a noun or pronoun. In advertisements adjectives are used to describe the striking features of products. Adjectives are used to promote a product. The most widely used adjectives are fresh ,good, new, creamy, silky, beautiful, ideal etc. Also comparative & superlative forms are used frequently in the advertisements.

e.g.

'The cool drink to Hang out with' (Fizz)
'Rajni can't. We can. Super fast delivery, order food onlineon' (Zomato)
'Get closer to what you love' (Airtel)

Figurative Language, sound devices, rhyming words are used to make the slogans rhythmic and memorable. Figurative language is used to make it more arresting.

e.g.

'DIVIDED BY TEAMS, UNITED BY KINGFISHER'
(Kingfisher)

Sound devices like repetition, assonance, consonance, alliteration are used to create remarkable slogans.

e.g.

'Look young, stay young' (Pears)
'Taste bhi, Health Bhi' (Magi)
'Taste a thunder' (Thums-up)
'Have a break, have a Kit-Kat' (Kit-Kit)

Rhyming words are used to make musical slogans.

e.g.

'We achieve…we care
We lead…we share' (Indian oil)
'bol baby bol, malai tikka roll' (Zomato)

Emotive words, imperative sentences, rhetorics are used for the emotional appeal to the expected target customer.

e.g.

'Connecting India' (BSNL)
'Diamond are useless, Gift your wife a Maid'. (bookmybai)
'Open happiness'. (Coca Cola)
'Hungry? Grab a Snickers!' (Snickers)
'Keep the innocence of your skin young' (Pears)
'Why Boys should have all the Fun' (Pleasure)
'Why is laundry only a mother's job' (Ariel)

Deliberate word play or a word with dual meanings is used to make the advertising interesting.

e.g.

'Bound together with Boundless energy' (Indian Oil)
'Dil ki Deal' (Snapdeal)
'Dil to roaming hai' (makemytrip)
'Falling Gets me dirty, Failing makes me learn'. (Surf Excel)

Brevity is inherent feature of the slogan. Short sentences with lot of meaning are made not only to make the advertisements memorable but they become one with the brand or product name.

e.g.

'The complete man' (Raymond)
'My Pepsi, My way' (Pepsi)
'Oh Yes Abhi' (Pepsi)
'The Taste of India' (Amul)

Creative, innovative words are used to create fun, amusement as well as to make them more emphatic.

e.g.

'Swad se Swagat'. (Amul)
'Isko lagaa dala, to life zinga lala' (Tata sky)
'the Baap of All Apps' (Ask me)

Conclusion:-

Though advertisement is a concise and compact thing of few seconds it needs great efforts for its formation. It involves contribution of many elements before its final appearance in front of people. The symbols, setting, actor actress performing the roles, direction, costumes etc. play together for the ultimate appearance of the advertisement. The language used in the name of the product, dialogues and slogans of the advertisement is very important for the overall impact of the advertisements. The researcher has studied and analyzed slogans from the linguistic point of view. The following conclusion can be made after the analysis.

1. The use of language in the making of effective advertisement is important.
2. Various linguistic tools are used to make the slogans catchy, attractive and thereby the advertisements effective.
3. The language students with their creative abilities have good career opportunities in the field of advertising and marketing.

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RECENT TRENDS IN ENGLISH TEACHING AND LEARNING

Mrs. Sunita J. Velhal
Associate Professor in English, Dattajirao Kadam Arts, Science and Commerce College, Ichalkaranji.
Email: velhalsj@gmail.com

ABSTRACT:

Teaching is a two-way process which involves the learner and the teacher. The role of the teacher is to impart the knowledge to the students. Today, the educational institutes feel the need of improvement in teaching methods in accordance with the global skills development among the students. The newer and newer technologies are emerging in the education field. The new trend of the use of ICT has become prominent in teaching methodologies. English is an international language; lingua franca that can be learned with use of various new methods and materials. The new trends can support teaching English communication skills. The present paper brings out the new devices, ICT methods and sources in teaching and the pros and cons of their application in Indian Scenario.

Keywords: *Role of Teacher, Skills enhancement, New trends, Use of ICT, English Language Teaching, Indian Scenario.*

The educational institutes insist upon quality enhancement by using new methods, technologies and devices. The barrier of location has become less significant with the use of new technologies. The world has come closure and there is ademand of the perfection in communication skills at global level. English has become an ideal language for educational technology. The educational technologies are beneficial to both teachers and students. There are many career opportunities in global market which need the communication skills, soft skills, technical skills, interpersonal skills, ICT literacy etc. English is a link language for this purpose. It is widely accepted that advances in information technology and new developments in learning science provide opportunities to create well-designed, learner-centered, interactive, affordable, efficient, flexible, e-learning environments(Khan, 2005, Sarica, Cavus 2009,). The role of teacher is changing now-a-days from traditional classroom teacher to facilitator or counselor. There are new methods and materials used in teaching English.

There have been various approaches of teaching English. The method adopted first was Grammar Translation method. The focus of learning English at that time was develop reading skills. So, the emphasize was on learning the vocabulary and grammatical structures.

Then direct method developed as the reaction against grammar translation method. Next, the audio-lingual method of teaching emerged which dealt with memorizing and drilling. Both these methodsemphasized on teaching language directly without using MT to explain in English the new terms or grammar. Shirzad (2016) quotes Larsen-Freeman (1986) and Simensen (1998, p. 50) who state that "in the audio-lingually inspired approaches, grammar teaching consisted normally of pattern practice drills only, and had no explicit explanation of grammar. At the time this was usually called an implicit approach to the teaching of grammar".

In modern period, new communicative language teaching developed as the goal of learning foreign language changed to acquiring communicative competence. Competence involves implicit language knowledge as well as the ability to apply it. The concept of communicative competence was developed by Hymes (1972) . He defined communicative competence as knowledge of "when to speak, when not to, and as to what to talk about with whom, when, where, in what manner" (Hymes, 1972, p. 60). Communicative approach aims at developing student-centered teaching. The teacher becomes only the supporter in the learning process.It promotes communication by creating situation and reduces the boredom in learning a foreign language.

After the review of various methods adopted by educators, the paper intends to focus on the new techniques of English teaching and learning. The new trend in education field is based on e-learning which includes use of ICT, computer software, web-based learning i.e. through e-mail, blogs, games etc. The conventional classroom teaching is losing its effectiveness as the new generation of students have become tech-savvy. The following are technologies which can be used for teaching.

1. E-mail: The teachers and students can communicate through the mail. The teacher can provide necessary information giving some activity and the students can communicate each other to discuss that topic. In this way, they can be well-prepared before beginning that topic in the class. The teacher can assign any type of task like brain-storming activity or debate through mail. Thus, English teachers can take benefit of the sites of mail account without any charge. It helps to improve the writing skill of the students. The students can express themselves through e-mail.

2. Use of Apps and Gamification: In the recent years, apps related to education which enable the teachers and students to interact. Such apps and games can enhance the knowledge of English language. The online tests and quizzes can be taken with the help of the apps like Kahoot, Google classroom or with Moddle -based teaching. Teachers do not need to print and evaluate the papers. Different types of test software can be used for giving interactive tests like multiple-choice, jumbled sentences, matching etc. Teachers can create their own web sites. Skype is also powerful technological application that can help the students to improve their skill of speaking.

3. Blogs: Blogs can serve as a form of personal or professional communication and expression of thoughts. The teachers and students can write the blogs to publish on the internet. It helps to develop the reading and writing skills of language. They can have discussions on any topics to enrich their knowledge.

4. Other Devices: Othertechnological devices which can support language learning and teaching include Android mobile phones or I-phones, Ipods, PDAs, paper-white Kindles, Tabs, laptops, etc.

Conclusion:

All such developments in educational technologies have brought forth the need of teacher training. Teachers are expected to develop their knowledge and skill of using new technology. The role of teacher is not restricted to instructor. These technologies are a boon to the educational field. Nowadays, the government is trying to make school education ICT-based. The textbooks are printed with QR-codes to scan and get information of the unit prescribed in text. The school teachers are given training for using it with a particular app. Likewise, the teachers teaching at higher education level have to be trained in using various android apps like DU Recorder, Lexis Audio Editor, Cinema FV5 Lite, etc.However, in Indian scenario of education field is not much developed in the use of technologies. If we want to engage students with such technologies, then they at least need android cell phones but the economic conditions of number of students are so lower that they do not afford to buy such mobiles. Secondly, it is possible to handle small groups of students per teacher. But the classrooms in India are mostly over-crowded and even lacking the common facilities. So, it's very difficult to provide such facilities to all the students at a time. It needs great infrastructural and social changes to bring this dream of technologically-equipped classes.The instructional settings need to be drastically changed by making them equipped with computer networks and other technological devices.

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ACHIEVING GREAT POTENTIAL IN RAPID READING

Smt Bhargande Sulakshna Kisanrao
Assistant Teacher, Sharadchandra Pawar School, Solapur
Email: sbhargande@gmail.com

ABSTRACT

Developing strong reading skills in students is one of the key goals of every early education programme. It is through reading that students expand their vocabulary, pronounce, reading speed, comprehension competency and learn about the world. Reading is also the key to success in spelling and writing.Speed reading aims to increase the number of words taken in at a glance. Instead of pausing at every word student can take in a phrase or a whole sentence at a glance. If students can increase his word span to say four or five words per glance, it is obvious that they are going to be able to enjoy considerable increase in their speed of reading.

The experimentalmethod has been selected for present research, because the subject of research is experimental. Teacher made Pre and post test resources have been used for mensuration by researcher.

The main findings of research are: Before implementation of activity 60% students of standard V were pronouncing incorrectly. But after the implementation of activity. It is decreased to 20%. From the conclusion of activity result V standard students vocabulary is increased from 40% to 60% after implementation of activity. By the observation of activity record it is noticed that V standard students has 20% word knowledge before implementation of the programme but after the programme it is increased to 45%. Reading speed of V standard student is 20% before the implementation of all activities but it is increased to 60% after implementation of activities. Reading hobby of V standard student is developed from 10% to 40% because of all these programmes.V standard student has 20% comprehension competency.

Keywords: Achievement, Potential, English Language, Reading, Vocabulary, Gangai Sapate Prashala

INTRODUCTION:

The Grasp of the reading principles in this innovative research accomplishes five things for the students-

1. It accelerates reading speed.
2. It teaches reading flexibility.
3. It builds word grouping ability.
4. It introduces the concept of pacing.
5. It builds comprehension of material read for both the average and above - average students. Learning these five things enables them to overcome inefficient reading habits that have accumulated over the years. This growth is accomplished by stressing the underlying principles of reading improvement while adding recent developmental reading innovations and not by using expensive reading machines.

It requires no magic to improve reading skills under the Achieving Great Potential instruction in this research, but it will demand practice and persistence if student would like to develop their skills to their full capacity. The format of this research enables student to move from one reading skill to the next at their own leisure and as they increase their ability. This will keep student from being unduly pressured or bound to a classroom where they may tend to limit their progress.

TITLE OF THE RESEARCH:

Achieving Great Potential In Rapid Reading.

OBJECTIVES OF THE RESEARCH:

These are the following objectives of this research:

1. Creating activities to clear English pronunciation of 5th standard student and checking its effectiveness.
2. Creating activities to enhance English vocabulary of 5th standard student and checking its effectiveness.
3. Creating activities to increase speed of reading English of 5th standard students and checking its effectiveness.
4. Creating activities of developing comprehension reading habits of English

language of 5th standard students and checking is effectiveness.

HYPOTHESIS OF THE RESEARCH:

Null hypothesis

1) There is no significant difference between pre testand post testmarks median of students of 5thstandardactivityof English reading.

SELECTION OF THE SAMPLE:

1) Selection of Marathi method:

Sr. No	Sample Selection	Sample selection	Method of sample selection	Sample of selection method/ reason of selection
1	Marathi	Study of Marathi Medium	Purposive	The present research because of Marathi medium students
2	Hindi			
3	English			
4	Kannada			
5	Urdu			
6	Telugu			

2. Selection of Schools:

The researcher select of Gangabai Sapate School of Tarapur village used method of purposive sample.

3. Selection of Standard:

Sr. No.	Standard	Sample selection	Method of sample selection	Reason of sample selection method
1	Std. 5th	Standard 5th	Purposive sample selection	The present research is for Marathi medium 5th Std. students
2	Std. 6th			
3	Std. 7th			
4	Std. 8th			

SELECTION OF THE METHOD:-

This research was undertaken for 5th standard to bring improvement in English reading skill Activity.The research accused experimental method to bring out effectiveness in English reading of 5th standard.

SELECTION OF TOOLS AND TECHNIQUES OF RESEARCH:

In the present research by considering the objectives of research the researcher prepared test. This test has been selected for pre and post test. Resources have been used for collecting information. In the present research the researcher has used the English reading Test prepared by researcher. The present test is designed for the 5th std. Students, 40 questions are given in this test.

FINDINGS:

As per the objectives the findings of research are given below.

1. Before implementation of activity 60% students of standard V were pronouncing incorrectly. But after the implementation of activity. It is decreased to 20%.
2. From the conclusion of activity result V standard students vocabulary is increased from 40% to 60% after implementation of activity.
3. By the observation of activity record it is noticed that V standard students has 20% word knowledge before implementation of the programme but after the programme it is increased to 45% .

4. Reading speed of V standard student is 20% before the implementation of all activities but it is increased to 60% after implementation of activities .
5. Reading hobby of V standard student is developed from 10% to 40% because of all these programmes.
6. V standard student has 20% comprehension competency.

CONCLUSION:

The activities could be implemented not only for Std. 5th but also for Std. 6th and 7th with slight modifications.Similar activitiescan be used for developing clear pronunciation skills inany other language.It would be beneficial if similar activitiescould be implementedfor the Primary School level.The teachers could attend training sessions to keep themselves updated.

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A JOURNEY TOWARDS MUSLIM WOMEN'S EMPOWERMENT IN 'THE GIRL IN THE TANGERINE SCARF'

Dr. Rachana Vijay Musai
Raja Shivchhatrapati College, Mahagaon, Tal: Gadhinglaj.
Email: rachanamusai@gmail.com

INTRODUCTION:

MohjaKahf's protagonist KhadraShamy is a strong woman. She stands as an image of revolt against stereotype images of Muslim women. She strongly refuses to play the role of traditional housewife and nourish herself according to the will of her husband. Kahf's novel deliberately objects to the patriarchal and hegemonic discourse which is attached to the meaning of veiling. The novel deals with the important events that affects to the U.S. after 9/11. Khadra's struggle is inward and outward. Her struggle especially deals with her Arabness, Americanness and Islamness. The hegemonic structure of the U.S. creates obstacle in the process of self-realization of Muslim women. Hence, MohjaKahf explores the notion of veil as a symbol of Muslim women's empowerment.

The islamic practices are based on the notions of 'ijjat' and 'sharum.' Unfortunately, these notions are applicable only to women, whereas, Men are enjoying more freedom than women. 'Veil' or 'burqha' is the symbol of Muslim women's suppression. Muslims are following the manly interpretation of 'shairya.' Now-a-days, more importance is given to the 'fatwas,' rather than real Islamic values. Hence, there is a need to understand the principles of Islam. Quran has highly stressed on the principles of equality between men and women. Many Quranic verses are supported to women's freedom and education. Hence the Quran' says:

And women shall have rights similar to the rights against them.
According to what is equitable,
But men have a degree
(of advantage) over them
And God is exalted in Power, wise (2.228)

In modern times, Muslim feminists like Fatima Mernissi and Aziza Al-Hibri have tried their best to offer feministic approach to Islam. They insists to focus on the reinterpretation could highly contribute to Muslim women's empowerment. They strongly asserts that Islam is gender neutral.

In the novel *The Girl in the Tangerine Scarf*MohjaKahf has given different perspective to look towards veiling. According to her, veiling is a symbol of resistance and it reveals Muslim woman's autonomous identity. For the support of her modern perspective she creates the images of strong and aggressive veiled women. Through the protagonist Khadra, she deeply analyzes the inner working of Muslim women. These Muslim women have fought against the obstacles like race, culture, gender, religion, and veiling etc. Though, Khadra is an aggressive woman, her husband Juma wish to control her personality by the help of his rigid notions regarding womanhood. He once asks her "What's for dinner?" to which Khadra responds "I don't know. Why are you asking me? Like I'm the one who supposed to know?" Juma's answer to her is quietly rude. He says, "let's see, who's the wife in this picture?" (241) But Khadra's strongly replied, "I am not a womanI don't know How to cook!" Juma shouted, "well, it didn't come with my Boob's!" Khadra shouted back, "You can LEARN it! Her, I'll show you!......put chicken in pan. Put pan in oven. It's that simple. Okay? Now Leave me Alone" (241). Thus, through her ability to oppose prejudice notions, Khadra emerges as an aggressive woman. The novel *The Girl in the Tangerine Scarf*opposes to the patriarchal interpretation of Islam. Kahf holds the veiw that Muslim women are suppressed by traditional Muslim men as well as western feminist who cannot interpret the struggle beyond veil. Abdurrqib comments that:

"By overlooking the particularities of their veiling practices (or of their actual oppression) and reinforcing the boundaries between western women and the other, veiling practices are linked to universal practices or oppression, sexual control and nationality." (2006:59)

CONCLUSION:

Thus, the novel presents the image of empowered women who refuses to be passive. Kahf highlights new meaning of veiling which strongly opposes the traditional negative meaning. Khadra's process of self-realization ends with her multiple identity as an American, An Arab, and a Muslim.

Through the various incidents in the novel, Kahf highlights the functioning of U.S. hegemony Muslims in America are struggling to get prove their faith and identity towards nation and Islam. The issue of Islamophobia is depicted through the behavior of various characters. The innocent and moderate Muslims in America are the victims of hate crimes. Khadra is obliged to decide between veiling and unveiling her education and modern attitude permits her to hold the veil for the sake of preserving culture. Her decision is free from any prejudiced opinions. She holds the veil as a symbol of choice. Thus, through her protagonist, Kahf attaches positive meaning to veil.

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ENGLISH LANGUAGE EXCERCISES

Prof: J.K Patil.
Asst Prof, Department of English, Shivanand College Kagwad.
Email*: jkpknk@gmail.com*

ABSTRACT:

Language exceeds personality to be exposed as per the situations. It has out come of essence of reaching humanitarian. Every spoken and written language create fantasy of excellence in the speaker as well as listener. Very clarity is searched in confining of meaningful and purposeful speech among the speakers intentionally. Language reveals human emotions, skill, intention, desire, exposition and excellence only in reaching the ambition of its complete communication. Carrying various spells according to previous linguistic practices further gaining listening and understanding with a creativity fulfillment of language comes out. English in England differs in communication in its own neighboring provinces. In each and every counties English pronunciation various similarly in India because of various languages in different states. English of India differs in tone, style, and presentation. In India vibrant tones are found: the same word is pronounced very differently and in a very strange tone. Linguistic changes in one same language of different regional speakers is accidently and because of necessity of communication: for the time being it has been accepted.

INTRODUCTION:

Communication yield panorama of vibrant and rainbow vision terrific advances in its milestone journey. Verbal and non- verbal speech effectively advocated with lots of sources flowered fragranced to enhance each with their own introduction and recitation. Speech of early human practice has been remodeled as per the challenges of the age, invention, discovers and socio-economic revolutions. Para-lingual activity of every sect, tradition, culture and religion generated proficiency in its entry of linguistic affairs. Significant of speech resides in formation of proper organizational sequence of language based on the area and environmental appearances. Worlds language microscopic observation brought common intention of communication for exchange of ideas, emotions, requirement, harmonious living and maintaining good, social, healthy relationship. Language is not at all a cosmic manifestation: but a manifestation of humanity to live alike rational being. India has its own deep rooted glory of ancestral language that is Sanskrit. We belong to a great cultural past. Even though Sanskrit has lost importance of official and un-official use. Unlike Sanskrit it cistern languages Kannada, Marathi, Hindi, Tamil, Telagu, Punjabi, Bengali, Malayalam both the Dravidian and the Devanagari script have coming to either threat of loosing their use of communication or used but mixed with English language. Anyway communication is happening in very critical stage of either language.

To glance on communication of local, colloquial expression we find maximum use of English vocabulary in every important and un-important transformation of conveying of messages. Considering every sources of every language with emerging contribution words might be executed for further discussion. Comparison of Indian languages bifurcating with respect to their origin, state of use, regional requirement etc are accountable matters for research of languages. Our linguistic ancestral practices enhance in a process of either growth or progress as per the situations in contemporary society. We have forgotten of our glory of Sanskrit language which has various aspects of different fields with wonderful knowledge yet we practice in the scientific age.

They are referred for up bringing of solutions for our speech problems. Social media has redefined English language in a stenographer's style the soul purpose of communication of finally stands with message conveyed properly and correctly. In this way challenges are undertaken under many observations and supervisions of both grammatical and colloquial references. Technology has linguistic bonsai in chatting of learned class of contemporary class. Sophistication of language in a polished touch a passion of classical age remained hand chained with some few masters of language advocators. G.B. Shaw's essay "Spoken English and Broken English", "Highlighted differences of pronunciations distinguished from Irish to Scotland, American to Oxford University". With this perspective English language around the world differs in pronunciation and presentation. Let us have a glance over Indian English language Spoken.

Language Decisions of Previous Education System

Literally at present we have British system of education introduced by Lord Mount Batten. It has no Indian traditional methodology in teaching and also in practice. We have undergone a paralyzed British system of education like "An old wine in a new bottle". Some of the significant strategic drivers at the national and state levels have formulated school education with changing scenario of post independent India. In 1949 the 8^{Th} schedule of the Indian constitution, titled languages declared Hindi and English has official languages. This focus on both languages has given nationally some importance means a little importance. Both of languages are not at all national languages they are among the other statutory recognized 14 Indian languages. Too in 1961, a strategic consensual decision taken by the state to the implement the Three language Formula. This was later modified by the Kothari Commission to accommodate the interest group identity. It includes Mother tongue and regional languages: national pride and unity foresighted Hindi and administrative and progressive language English accepted hole heartedly without objection. The Commission described these changes as "Impelling considerations that where more political and social, then education." Through this multilingualism triggering and somehow feeding the requirements of the modified system of education and administration Hindi has been accepted but English is ruling in education administration, business, film industry, health and suppose to be in all the fields.

Challenges Ahead Both English and Indian Languages

English of discretionary march over Indian languages of both South, North, East and West which have on the way of producing trance linguistic policy to over come the threat of English language or in the journey of redefining modern style of communication. Speech of rustics have little more mastery of Mother Tongue in communication than city people. Urbanization has affected language in scratching its firm potentiality and literary convection. Industrialization and technology have introduced a very strange vocabulary. Local languages because of the force of English language converting into multilingual and trance lingual as people's use of mixed languages, passioned with their own freedom of communication. As we know a famous text "Necessity is a mother of all inventions" use of mixed languages become necessity to meaningful communication. Major challenges are faced by students coming from a Rural and under developed areas, some are of trible background, Economically and Socially backward, Uneducated families and a mass of labors and traditionally for remind backward communities practice unwritten communication which has many follies and fears. To over come this threat English medium school have weeded in every walks of Indian life. All local love, appreciation and celebration of local languages are already spoken with mixture of unnumbered English words. No any Indian local language speaker either Kannada, Marathi, Hindi, Tamil, Telugu, Panjabi or English speaker is speaking any of the sentence in one perfect or correct language.

A study of English teaching learning process in under-graduate and post-graduate is fascinating professionally with the intention of emerging job requirement. There are innumerable problems in this teaching learning process which need to be thought from the bottom level with much care and concern. No students or speaker by any way left or sent either in exemption or relaxation. This is a challenges task to execute with hard effort of a teacher, parent, and society in large.

Drastic Changes Required to Reform The Filtered Communication

Classroom communication differs from communication of people outside the unconventional methods elasticized communication. Everybody speaks all the languages in India as they listen, learnt and try to lead in the language where there is no proper or correct language for communication. As they mind they speak means no languages filtered and perfect now a days. So, we can not approve as a language teachers any spoken language which is illegible and unconvincing a proper communicative to be accepted.

Our total education system from bottom level needs to be very prompt in learning language which is correct in any one language. If a trainer them sleeves speaking with lots of mistakes in English than who else wood correct the system. There is no antivirus which we install for computer for the proper functioning of computer such antivirus for the correcting English language of the English trainer and English teachers. That's how correction is in need correctors. It means our foundation of teaching language teaching as collapsed unknown to many job holders and highly educated English speakers who speak very worst English.

Globalization of marketing has sold everything in an affordable price including language. English of marketing representative has no meaning other than selling the goods. Unlike them most of the challenges of languages either Indian or English are dumped in the dustbin. Urbanization and fashionable society no matter what they project in which way is secondary. Here purity and perfections are negligible factors in promoting there intention of enjoyment of entertainment full field some how. Our awareness of language purification should work in a fastest application of perfect language is possible only through social media.

CONCLUSION:

Exercise of modern technological language is diverting minds towards little confuse of British and American English. So far recent developments in other linguistic procedures are concern, the modern language has much more technical term then language of earlier practices. It seems redefinition and linguistic scarcity of bringing the lost Shakespeare, Milton, Wordsworth, and many world framed classic writer exuberance of decorative language. Apart from huge mesmerizing estimation of emporia language English has been reduce to the extent of overwhelming linguistic reductions. Languages are always designed with intention of yielding a very fruitful relations. World has witnessed English language in establishing its linguistic empire. Nobody could or none of the language in the world can create such a great, vast empire.

DEVELOPING EMPLOYABILITY SKILLS THROUGH ENGLISH LANGUAGE TEACHING

Dr. V.R. Dalavai

Assistant Professor of English, Government First Grade College, Hunnur, Tq-Jamkhandi, Dist-Bagalkot, Karnataka-587119.

dalavaivrd@gmail.com

ABSTRACT

The paper discusses how employability skills have become an immense area of interest among the employee and employer world alike. It is the need of the hour to cultivate communication skills, soft skills, strong work ethic, Time management etc,. The students should be able to increase their ability to articulate their skills. The aim of the paper is to highlight the role of English language teacher to prepare his students to equip with proper employability skills.

English has, no doubt emerged to be the universal language and is playing an important role in the contemporary world for various political and economical reasons. In the present era of globalization, communication in English has gained greater significance. English for variety of its characteristics like clarity of expression, flexibility, simplicity and rich vocabulary has grown steadily over the years and hence widely spread all across the globe. Today English is used for variety of purposes. In India, English is taught compulsorily in most of the states and it continues to be the medium of instruction in technical, medical, law and other fields. It is an interesting fact that the English press in the country is very powerful and enjoys greater circulation and influence than the vernacular press. The court proceedings, the inter-state communications are usually done in English.keeping in mind the growing importance of English in India,A.L.Kohli has rightly said that “English has been rightly described as the language of opportunity. Aknowledge of English is a successful passport of employment”.

Traditionally speaking, the aim of teaching English in India is to enable the students to appreciate language and enjoy literature. But there is a shift of priority today. In the world of information technology where communication acts as the back bone of the industry, English acts as the nerve centers of communication. Hence, the economic growth of the country is now being decided by the quality of English available for services in a country. In this connection, the opinion of Joe TunSein is worth noticing. He opined thus, “Education is building character through knowledge; but in today’s world, education is also about employability”.

Employabilityis an important consideration both for the employee and employer. Today for the students it is not just enough to acquire the awareness of the skills ofemployability but they need to try to increase their ability to articulate their skills. In other words, the students should be able to put into practice all their capability and skill of using the language. If it happens, they could pursue their academics and potential job searching successfully as their performance is always fostered by practice.

In any organization communication skills can be taken into account as the very spirit and life blood. Much importance is given to the communicative aspects of language. Communication is understood not in what we speak but what others understand. It is to be noted that success in today’s life has become a correlative to acquisition of good communicative skills. Communication is not only articulation of words but also takes place without the use of words, that is to say with the help of gestures. So the skills of positive body language should be inculcated by the students that earn them rich rewards by enhancing their professionalism.

In the present day scenario, there is a flood of job opportunities for the youth who have flare for English language and soft skills. To achieve success in one's career, it is, therefore to acquire an ability to use English as per the global requirements effectively. The school and college years are a great time to develop these skills, irrespective of one's choice of careers. Following is the list of emerging career options for the youth.

- Call center
- Fashion Photography
- Animation
- Hotel Management
- TourismManagement
- Investment Banking etc,.

Many of the jobs mentioned above require the following skills. The employee should maintain strong work ethic. They should be reliable and self-motivated. They should be able to adapt and transfer the critical methodsof the discipline to a variety of working environment is much expected today. While studying in the college, by participating in various competitions and leadership programmes, the students could learn these skills.

Time management is a great value and skill which involves proper planning and following a schedule. In any profession, following the perfect time management is all essential. Most of the organizations seek employees who can identify a problem, develop solutions and the way they implement them. This skill helps the employee to be more independent in taking decisions.

There are the interpersonal skills which enable the employee to acquire good working relationship based on trust and mutual understanding. These skills develop the ability to handle situations in a critical and self-reflective manner. The students in their college days acquire these skills by participating in the debates, quiz competitions and other club activities which offer projects and assignments. The role of the English teacher in the class as well as outside the class room is very significant. Teachers are encouraged to try out in their class rooms with innovative techniques which enhance their student's professional developments. The English teachers should try out the following methods;

- Group discussions
- Problem solving exercises
- Case studies
- Quiz
- Role –playsetc,

The above activities and such others provide an abundant opportunity to work with colleagues to solve common problems in a supporting environment. In true sense, 'Life Skills' are communication skills that are designed, targeting the students and even working professionals to improve their self esteem, decision making strategies, time and stress management and job survival techniques. These are the employability skills provided for the aspirants with an opportunity to both analyze and evaluate their career goals and skills in order to assist them in their professional life. Hence, in modern professional organizations, a great deal of importance is therefore attached to devising and maintaining an efficient system of communication. Therefore, it is the need of the hour for the English teachers to perform various roles as trainers, facilitators, motivators, providers, advisors, mentors and counselors.

In the present scenario, our universities and colleges need to do a job of providing better learning opportunities to update their impersonal communication and leadership skills, which in turn need to be tested and certified in formal soft skill training programs. In other words, there is a need for updating our curriculum to equip our students to fulfill the requirements of the present job market. There has been an increasing demand for developing English communication skills, which is common necessity of all global companies. It is infact, time for all the educational institutes to bring in required changes in their syllabi that enables its students to become globally competent.

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A BIOLINGUISTIC STUDY OF ENGLISH LANGUAGE ACQUISITION AND PRODUCTION

Mrs.Sophia Ahmad Mulla
S.B.R.College, Mhaswad (MS)
mullaahmad2011@gmail.com

ABSTRACT:

In India English is not the first language, so the strategies used for the teaching and learning practices in the classrooms should be dynamic. English should be taught with focussing the needs of the students. Students with different learning abilities have problems in learning English using direct method. They need some of the innovative strategies which will nurture their learning skills as they grow. Some of the skills are communicative approach, audio-lingual way, role- playing, conversation, feedback, view, counter-view, narration etc.The present paper deals with the theory of innateness and theory of principle of symmetry in the light of Biolinguistic mechanisms. Moreover, it also includes the use of technology to facilitate better understanding, acquisition and production of English.

Keywords: *Strategies, dynamic, innovative, innateness, symmetry, Biolinguistic, acquisition, production.*

The process of learning is dynamic one. It develops as the student grows with exposure to an unorganized linguistic environment. The ontogenic history shows that the capacity of language acquisition is species-specific. It is the output of integration of neuronal and reciprocal adaptation of various physiological processes. The human mind is a computational device and number of processes such as understanding, thinking, producing, remembering, deciding and judging language proceeds through the net of infinite neurons.Moreover, these nets also correlate sensory and motor activities. All sensory organs such as eyes, ears, nose, tongue, mouth carry out muscular actions. Resultantly, the language is produced after listening sounds, imitation of sounds, reading and writing the words in English. Furthermore, theory of innateness emphasizes on cognitive ability and communicative aspect of student. Besides this, the Principle of symmetry correlates language to beauty and simplicity. The symmetry in structure, shapes of words, phrases and sentences plays vital role in the production of language. Ultimately, Symmetry impacts on the memory and flourishment of language

Theory of Principle of Symmetry:

The Theory presents the beautiful aspect of the language. It co-relates the language with the symmetry in Nature. It also gives information about the symmetry in the human body cells. There are views of Researchers which support the concept of symmetry in language. At the same time, it canvasses the symmetrical patterns of the bases in the Nucleic acids present in the genes of the cells to produce genetic codes.

Language is a beautiful system made up of many elements. Each element has a specific purpose. According Euler (1996) behind every process in the universe there can be maximum or minimum rules. Noam Chomsky states the language is "a design system". Similarly, Alan Turing (2000) studied morphogenic ideas and applied them to the human brain. Human brain has the symmetry. The issues put in a letter written to neurophysiologist J.Z. Young by Coveney and Highfield in this context is as follows:

"Satisfactory explanations of (i) gastrulation, (ii) polygonal a symmetrical structures, e.g. starfish, flowers, (iii) leaf arrangement in a particular way the Fibonacci series (0,1,1,2,3,5,8,13….) comes to be involved, (iv) colour patterns on animals, e.g. stripes, spots and dappling, (v) patterns on nearly spherical structures such as some Radio-laria, but this is more difficult and doubtful. The brain structure has to be one which can be achieved by the genetical, embryological mechanism and I hope that this theory that I am now working on may make clearer restrictions this really implies." (1995;388)

Many scientists studied about the symmetrical aspects in plants as well as animals. In addition, Einstein (1891) had a cumulative effect after learning the petal of various flowers like an iris had three petals, a primrose five petals, a ragwort with thirteen, daisy thirty four and Michaelmas daisy with fifty five or eighty nine petals . Some examples in Nature are arrangements of scales on a pineapple and magnetic flux lines in semiconductors of electricity. Similarly, the occurrence of pattern such as word order in language can be interpreted to the Fibonacci numbers in study of phyllotaxis due to symmetry of breaking. This is perhaps done by looking at syntactical patterns in different languages.

Noam Chomsky (1995) argued for a naturalistic stance towards the study of the Biology of language by treating it as mental, chemical, optical and electrical perspective. Even the sequences of bases in the amino acids present in DNA and RNA are also symmetrical. The sequence of AGTC i.e. Adenine, Guanine, Thymine and Cytosine is repeated after fixed parts. It is like angle of rotation in a square, triangle, hexagon and octahedron. Human languages permit a variety of word-orders such as SOV, VSO, VOS, OSV, OSV and so on.

Few examples-

I like roses.

Roses I like.

In the above sentences the order of subject and object is changed but the meaning is same. However, such compositions help to use words in multiple ways in order to flourish language. It has been found that there is syntactic symmetry but no semantic symmetry in the following-

1. Ravi is easy to please.
2. Ravi is eager to please.

In this vein, there is also phonological symmetry in words such as:

1. Eye and I
2. No and know
3. Nose and Knows
4. Knight and Night
5. Right and Write

Again, there is morphological symmetry in words such as week, weak, seek , sick. There can also be sentences or words which have semantically symmetrical shades:

He has shining eyes.

He has gleaming eyes.

He has glistening eyes.

Thus, the symmetry creates beauty in various shapes, colours and designs in objects, natural materials coordinate different organs for the acquisition of language. There is instinctive impact on memory. The use of Principle of symmetry helps to work out more activities/tasks like use of words, formation of phrases, sentences, conversation, reading and writing the language. Symmetric considerations might play an important role in the production of syntactic patterns. On the contrary, symmetrical display of genetic components produce special double helix, different structures of viruses genetic coding ,universal scaling, phyllotaxis (arrangement of leaves on plants), honeycomb of bees, ice flakes, crystals of inorganic compounds stripes on the skin of animals and so on.

Technology provides new possibilities for language teaching. The new language learning applications, e-dictionaries' and e-books offer both teachers as well as students endless opportunities for learning Open-access resources allow them to easily share material in online platforms. Computer Assisted Language Learning (CALL) can also promote the use of target language and create authentic tasks (Thomas, Reinders and Warschauer 2012:26). Students can relate to the tasks in real life environments and thus their motivation to use the language may increase. Such tasks can give them opportunity to; for example, get to know people from other cultures who can give them insight to the way of life in other countries. Besides the contact with the outside world, teachers can enhance their classes with up-to-date texts, videos and other material (Motteram 2016:88).In addition, mobile devices can be used pretty much anywhere, which can take the language learning outside classrooms. Students can, for instance, use the language learning applications whenever they want to or continue talking with people online in the country or abroad.

Moreover, JenniRaiskinmaki, in Bachelor's thesis University of Jyvaskyla of language and communication studies English (2017 :5) states that it is important for teachers to stay in track of the new inventions in technology, to benefit from the opportunities they can offer for language teaching using the positives and negatives in the field and need of the student. Teachers have a key role in students' e-functioning, which means, for instance, guiding them in the use of multiple new modalities (Dooly 2015:14). Even though the younger generation can be competent users of technology in their free time activities, they might not be able to use the same media effectively for learning. Teachers should use fairly simple exercises and applications in their teaching since the point to engage the students with the learning content rather than to spend lots of time understanding the complexities of the applications. Also, teachers need to guide their students in the correct way of using technology, especially considering the privacy, copyright and security in an online environment(Thomas, Reinders and Warschauer 2012:26). No matter how competent the students are in the use of technology, teachers need to make sure that they understand their responsibilities. As Dooly (2015:19) states, technology is an integral part of today's society and so raising students' competence using technology teaches them skills that they will need in the future.

Finally, the feedback of teachers and students reveal that the use of technologyis integral part of teaching and learning practices. One can enrich the process by experience and working devices while teaching English. This way the acquisition and production of English becomes multifaceted and more creative

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INNOVATIVE THEMES IN VIJAY TENDULKAR'S PLAYS

Prof. Sunil S. Deokar

Head, Department of English
Rayat Shikshan Sanstha's, SSGM College, Kopargaon, Dist. Ahmednagar (Maharashtra)
Email: deokarsunil27@yahoo.in

ABSTRACT

Drama is an imitation of real life, it is ideal representation or combination of the real and the imaginative world, drama is an art which depends on reality, actor with his performance put life in the imaginary events and present characters like ideal human, it is only art which can bound together dimension of space and time. It is audio and visual art which can bring revolution in the society. Vijay Tendulkar is a famous Marathi play writer who attracted towards new school of drama known as heralds. The major dramatists of this new school are Harold Pinter and Edward Albee, these dramatist use their skills to represent innovative ideas, new themes, new subjects and new techniques in their plays.

Keywords: *innovative ideas, representation, imaginative world, revolution*

INNOVATIVE AND REVOLUTIONARY IDEAS, BASE OF PLAY

Vijay Tendulkar's plays includes characters who fought against odd situation and individual problems, author is intelligent who repressents their commitment and their will power which is helpful for find new solution in the form of innovative ideas and aspiration. He never produces characters that turn their back and escape from problem. His art to combine comic scenes and situations put energy in his characters to fight against social and individual problems. Tendulkar's plays deals with problems like social inequality, and the place of individual in the society. He creates his own new world which reflects real life of the middle class and the lower middle class people who live in Maharashtra and are soul of the Marathi culture. Vijay Tendulkar uses his techniques to create world around protagonists in which he or she feels opposite or contrast so they struggle for their life values and survival. They revolt with the help of innovative thoughts that resulted in their failure in the traditional Marathi society.

Individual Verses Society

Vijay Tendulkar's plays introduce characters who revolt against society. It is clear that individual is unable to break unity, though he is right or his ideas are innovative.If he works according to his ideas, then majority of people work against him. Consequently, he loses his patience and behave abnormal whom people call mad. Thus he presents in his plays situation where individual *versus* society, Tendulkar succeeds in his efforts to convey a quest of his heart and mind for individual freedom. In all the six plays,

Innovative themes create social contrast

Tendulkar never hesitate to write on the shocking subjects like sex and violence in human life. Marathi customs are well known for male dominance, resulting his themes and representation of female characters, irrespective of age, class, status and background, atrocities and cruelties of the male characters under the umbrella cover of the patriarchal order.

Reflection of realism shocking for social life

Tendulkar focuses on the torture of second sex in male dominated society. He not only depict Physically but also mental torture of women. Marathi society males like father, brother, husband beat, thrash, unrelenting drudgery; sexually their daughter, sister, and wife. He further focus on psychological torture of women who are abused and subjugated; psychologically, they are tormented and tortured; mentally they are compelled to comply with the life-denying stereotyped societal norms and mores, and emotionally, they are deprived and blackmailed. In his plays, violence inflicted on most of the women characters stems from various patriarchal segments such as traditional marriage, conventional sexual morality, outdated religious rituals and economic dependence.

Unique characters represent innovative themes

Tendulkar's prominent characters represent various aspects of human life. These are Miss Leela Benare and Mrs Kashikar, Kamala and Sarita, Laxmi and Champa, Gulabi and Gauri, Rama and Manik. Dramatist focus on defects in their nature through them create an atmosphere in which words used ironically and also hypocrisy, hollowness, egoism, falsehood, vulgarity, barbarism, corruption and narrow-mindedness. These women characters, blank in similar pairs, face problems of identity and survival, resting on their superficial differences, who are commanded by men, for their pleasures and under their dominancy survive. They are speechless and powerless against the male supremacy and are victims of time. Tendulkar's treatment of various aspects of vulnerable position of women in modem and yet conventional the public order provides an insight into the vices of the society such as hypocrisy, hollowness, egoism, falsehood, vulgarity, barbarism, corruption, narrow-mindedness, etc.

It is in this portrayal of the filth and unpleasantness in society around him that his plays mark a definite departure from the previous Marathi theatre. The preceding discussion of Tendulkar's major plays reveals the fact that the social status of woman in the contemporary Indian society is more or less the same even in the twentieth century, especially in the post-war period, with the multifarious social, economic, educational and legal reformative measures in the background. The country where the patriarchal system with feudal mentality continues to operate in one way or the other, the real empowerment of women in all respects is a distant cry, especially in the middle layer of society—the so-called upholder of the conventional ethos and morality. What has been proving the stumbling block in the way of realization of true freedom and true identity of women in India is not the paucity of means and money, but it is the mentality, largely nurtured and governed by the patriarchal order of our society which denies the equal status to women. In his attack on society the playwright's mutiny against the feudal values and his demand for the new code of conduct are clearly perceptible.

A close examination of Tendulkar's plays like *Silence! The Court is in Session* and *Kanyadaan* reveals that even educated and self-reliant women characters are not only supposed but also compelled to conform to the obsolete and stereotyped familial customs, ethical mores and traditional norms. As and when they refuse to abide by the demands or rules of the patriarchal order, they face social hire in the myriad forms such as apathy, disgust, disgrace, dehumanization, violence, expulsion from home, etc., whereas their male counterparts, the so-called protectors of women, go scot-free. Leela Benare, an unmarried school teacher, in *Silence! The Court is in session* is dragged into the court for her sexual affairs out of wedlock; whereas her male counterpart, Prof. Damle is set free. Benare is not only dismissed from her job but the vulture males brutally order that the foetus in her womb must be destroyed. An educated and unconventional woman like Benare, though economically independent, is not given chance and choice even in her personal matters. In *Kanyadaan,* the educated Jyoti is used by her father and abused by her husband. In *Kamala,* the plight of another educated woman like Sarita, trapped in the conventional marriage, is no better than that of a domestic hand and a bastard. It establishes the fact that even the objections and protestations of the educated women are finally swallowed up by the silence imposed upon them by their male aggressors even in the contemporary society. By dramatizing the suppression of educated women, Tendulkar disapproves the malehegemonic social order which has failed to overcome the traditional barriers of sex-discrimination and does not allow gender-equality. It is observed that women, in his plays, occupy a unique position among the oppressed section of mankind. What Simon de Beavoir says of women very well applies to Tendulkar's women characters. "They have gained only what has been willingly to grant; they have taken nothing, they have only received." His plays reveal that the reasons of exploitation and oppression go on changing, but the victim or the oppressed remain the same. The playwright also highlights the Indian penal system, which is discriminatory and arbitrary in the sense that it has failed to dispense justice in adequate terms to women even in the modernized and democratic Indian state.

Tendulkar satirizes the traditional sexual morality for its double standards—one for males and another for females. In his plays, women are expected to follow the traditionally prescribed roles within or outside family. Men are tacitly allowed to enjoy extramarital relations; whereas if women do so, they have to face ignominies at the hands of their male counterparts. While Benare *in Silence! The Court is in Session,* is forced to abort her foetus, Champa *in Sakharam Binder* is strangled to death and Rama in *The Vultures* is beaten to abort her womb, their counterparts Professor Damle in *Silence! The Court is in Session,* Sakharam in *Sakharam Binder* and Rajaninath in *The Vultures* respectively enjoy immunity from any legal action or social chastisement. Moreover, most of the women characters are sexually abused, exploited and subjugated. Though they want to raise their voice against the injustice done to them, they have to muffle their voices, fearing one thing or another. This suggests that, in the world of Tendulkar, there are two worlds—one for males and another for females. By treating the theme of sexual morality in the context of man-woman relationship, the playwright brings to light the lopsided character of the existing social order in India. By exposing the double standards of morality, the playwright emphasizes the need of new code and morality for happy and healthy man-woman relationships. In the dramatic world of Tendulkar, the institution of marriage, the prominent segment or constituent of patriarchy, also acts a source of women's exploitation and suppression. Most of the female characters, who are economically dependent, are trapped in the traditional marriage, where they are confined to dreadful drudgery, bearing and rearing children, looking after all sorts of needs and requirements of their male counterparts. They completely rely on their husbands or male partners for their family life or day-to-day social life. Within marriage, they fall victims to the sadistic tendencies of males, but they cannot think of leaving them, as they have nowhere to go and settle. Under the conventional marriage, man is supposed to be a bread-winner and woman is supposed to look after fireplace and home.

CONCLUSION

Tendulkar's experiments and abnormal characters put life in Marathi drama. Its impact is seen in the form of the development of modern Marathi theatre. He is unique dramatist who never emphasizes on entertainment of the audience present in theatre on the other hand his goal is to show such scenes which seems shocking to awake their sensibility, His purpose is clear to innovate and stir his audience to introduce them with social and individual questions which further are helpful for find out base of human relationship and the reality of human existence

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LANGUAGE POLITICS IN INDIA

Suryakant L. Gaikwad
Coordinator, Centre for Distance Education, Shivaji University, Kolhapur
Email-suryakant.gn@gmail.com

Introduction:

The problem of national integration is increasingly becoming crucial in Indian politics, because, India is not only large but also incredibly diverse. Therefore, several problems have emerged in India during last 70 years of independence. These problems are related to religion, caste, regionalism, underdevelopment, Linguistic animosity etc. Among these Linguistic Regionalism is the most crucial problem. It has posed a challenge to Nationalism. In India, the feeling of National Unity was deeply rooted in the common people before independence. But this feeling of national unity has begun eroding after Independence. India became a union of states independence. Hence the major problem of reorganization of the states on linguistic basis arose in India.

Historical background of Language and Politics in India:

In ancient period, Language, Religion and State were three centers of power in the state. But day by day importance of the Religion and king is decreasing. At that time, many folk languages were spoken by the people. In the 9th century, the folk languages were strongly established in the society. Therefore, in medieval period, local languages and literature provided the important base for the unity of people. The linguistic literature was based on the religion. After the advent of British rule, Indian social and political reformers felt the need of establishing nation-state in India. However their opinion differed on what basis the state has to be organized. They did consider language as the basis of organizing the state.

The British rulers adopted the policy of 'divide and rule' in order to continue their power in India. In 1901 British government declared the decision of partition of Bengal in which the feeling of nationalism was at the peak. Hence Bengalis resented this decision and started agitating. After the partition of Bengal the issue of language became sensitive in India. This agitation took violent form, and ultimately the British government was forced to cancel the decision. On August 25, 1911, the Government of India, sent a dispatch to the secretary of state for India in London recommending that His Majesty's Government reunite the province of Bengal and separate it from Assam, Orissa and Chota Nagpur. It was suggested that simultaneously the capital of India be shifted from Calcutta to Delhi, the historic seat of Hindu and Moghul empires. Governor Genaral agreed the proposal and the decision was announced at George V's great Durbar in December of that year.

The first movement was launched in the Telugu-speaking area of Madras Linguistic state known historically as Andhra or Andhradesha. Andhra intellectuals in May 1913 convened a conference from which an organization known as the Andhra Mahasabha emerged. Although the advancement of Telugu culture was its primary aim, the Andhra Mahasabha ultimately became a political organization dedicated to the formation of a separate Telugu-speaking state. In 1915 they called upon the Congress to recognize Andhra's ambitions by granting it separate status in the administration of Congress affairs. Both Mahatma Gandhi and Annie Besant opposed the proposal, but it was finally accepted by the Congress in 1917, and separate Provincial Committees for Andhra and Sind were established. In 1918 Montagu suggested that this was an appropriate time to propose the redrawing of provincial boundaries. In 1927 the legislative council of Madras passed a resolution by a vote of forty to thirty two, which called upon the Governor General to constitute a separate Andhra province. However in 1929 Sir John Simon Commission report was published. The Simon Commission was not unfavorable to the idea of Linguistic redistribution. On the recommendation of Simon Commission, British Parliament has passed the Government of India Act of 1935, it created 4 new provinces. Thus the total number of provinces was 11. At the time of independence there were eleven states and 564 Princely states in India. In 1948 most of the Princely States merged with India. Indian state was divided in four categories. In the Part A there were nine states, in Part B there were five large Princely states and Part C there were five small states and there were two states in Part D [Basu, (1997), 429].

In December 1946, when the Constituent Assembly met for the first time to draft independent India's Constitution, the movement for Linguistic Provinces sprang to life again. To deal with the question of linguistic states the government appointed as different Commissions.

Dar commission

On the recommendations of drafting committee of the constituent assembly, Rajendra Prasad appointed the linguistic provinces Commission popularly known as the Dar commission on 17th June 1948. This Commission was set up to recommend whether the states should be recognized on linguistic basis or not and also fixing boundaries if Indian Union. According to Dar Commission the redistribution of provinces might wait till India become a nation and was fully integrated. It recommended that states need not be created on Linguistic basis.

The supporters of the demand for linguistic provinces were shocked by Dar Commission's recommendations. The widespread opposition which greeted the publication of the Dar Commissions Report promoted the Congress party, meeting in its annual session in Jaipur in December 1948, to appoint its own linguistic Provinces Committee known as JVP Committee.

JVP Committee

The Committee included Jawaharla Nehru, Vallabhabhai Patel and Congress President Pattabhi Sitaramayya. This committee was appointed to study the recommendations of the Dar Commission in the light of the decisions taken by the Congress in the past and the requirements of the existing situation [Indian National Congress, (1920-56) 2]. The committee submitted its report to Congress working committee within three months and was published on 1st April 1949. However this committee did not favor to the formation of new states on Linguistic basis. The JVP committee recommended creation of Andhra according to which the process of creating Andhra started.

Formation of Andhra-first Linguistic state

Intense agitation was launched by the Telugu speaking people in Madras province. During the agitation, leader of the Telugu speaking people Potti Shriramallu died. Realizing the intense feeling among the Telugu speaking people, in 1953 Andhrapradesh, a State of Telugu speaking people was created as the first linguistic state by the Government. This decision influenced the other linguistic groups. Consequently they began demanding reorganization of states on the basis of language.

State Reorganization Commission

In October 1953, Andhra state was created on linguistic basis. Pressurized by the agitation, Government constituted Fazal Ali Commission in 1953. The Commission included of Shri. Sayyed Fazal Ali, (Governer of Orissa) Shri. Hridaynath Kunzuru and Shri. Kavalan Madhava Pannikar. Fazal Ali was the chairman of the Commission. The Commission was to submit their recommendations to the Government of India by 30th June 1955. The Commission suggested that the Government was in favor of the reorganization of states on a rational basis and the task of the Commission was to recommend what should constitute the rational basis. [Sharma, (2010) 108] The Commission suggested 16 states and 3 territories..

State Reorganization Act 1956

State Reorganization act was passed by Government of India on the recommendations of Fazal Ali commission. In 1956 Central ministry after a serious thought, enacted States Reorganization Act for creating 14 States and 6 Union Territories. As a result of this reorganization, areas belonging to the former Princely States and those belonging to the former British Indian Provinces were merged together. 14 states; Andra Pradesh, Assam, Bihar, Bombay, Kerala, Madhyapradesh, Madras, Mysore, Orissa, Punjab, Rajasthan, Uttar Pradesh, West Bengal, Jammu and Kashmir were created. The Commission had recommended the creation of Vidarbha and Hyderabad states. But it was not accepted by State Reorganization Act and Vidarbha was merged into Madhya Pradesh. The Commission had recommended creation of three union territories but State Reorganization Act created 6 Union Territories viz. Himachal Pradesh, Manipur, Delhi, Andaman and Nicobar Islands, Laccadive Minicoy and Amindivi (Lakshadweep) Islandsand Tripura.

The state of Mysore, Rajasthan and Travancore-Cochin (Kerala) were organized into larger and more compact units. The state of Hyderabad was divided into three parts and its territories were merged with the adjoining states of Andhra, Bombay and Mysore. The state of Saurashtra was merged with the reorganized bilingual state of Bombay. The State of Madhya Bharat became a part of the reorganized state of Madhya Pradesh. The state of PEPSU was merged in the state of Punjab. The territories of all Part A states except those of the state of Assam, Orissa and Uttar Pradesh were also reorganized. Six Centrally administered areas created they were Delhi, Himachal Pradesh, Manipur, Tripura, Andaman and Nicobar Islands, Laccadive Minicoy and Amindivi (Lakshadweep) islands. The political map of India, especially in the South was drastically changed by the States Reorganization Act of 1956.

Developments after States Reorganization Act of 1956

The national question of the Indian states was settled by the States Reorganization Act of 1956. But the states of Bombay, Punjab and Assam remained bilingual. In Mumbai, Marathi and Gujarati speaking people were fighting for the establishments of two separate linguistic states. A separatist movement arose among the Nagas living on the Assam Burma border. In Punjab, as regards religion, the population of the Punjab was divided into Sikhs and Hindus. Therefore, the linguistic movement continued to expand even after the reorganization of states.

The Samyukta Maharashtra Samiti launched a strong movement for the Establishment of separate state of Maharashtra. The movement succeeded and the bilingual state of Bombay was divided in May 1960 into Maharashtra and Gujarat. Goa became Union Territory in 1962. In 1966, Punjab was reorganized and its several parts were distributed among three units; the core Punjabi Suba, the new state of Haryana and Himachal Pradesh.

Throughout the Colonial period, the North East was treated separately and differently from other regions of British India. The reorganization focused on the state of Assam in northeast India which posed a diverse set of issues for Indian Leaders and had been Left largely untouched by the SRC [Chada, (2002) 50]. Decades of missionary conversions among the tribal population had enlarged the gulf between people residing in the plains and those residing in the hills. The overlapping of the Naga and Mizo Tribes across India's border with Burma and China exemplified the close link between issue of ethnic autonomy, National security and territorial control in this area [Ghani, (2010) 4].

In 1970s the Northeast was split up and several new states were created following the establishment of Nagaland in 1963. Statehood was conferred upon Manipur, Meghalaya and Tripura on January 21, 1972. The Kingdom of Sikkim joined the Indian Union as a state on April 26, 1975. Over a decade later, Arunachal Pradesh and Mizoram became states on February 20, 1987.Himachal Pradesh became State in 1971. This was followed by Goa on May 30, 1987.

In the first phase states were reorganized on linguistic basis but after 1980s a need was felt to devide large states ino smaller, to address the issue of under development. In the year 2000, three new states were created; Chhattisgarh (November 1) was created out of eastern Madhya Pradesh; Uttaranchal (November 9) which has since been renamed Uttarakhand, was created out of the hilly regions of northwest Uttar Pradesh; and Jharkhand (November 15) was created out of the southern districts of Bihar.

In 2013 Telangana state was separated from Andhra Pradesh on the basis of under development. Therefore many groups or tribal people are demanding separate state. These include Gorkhaland to be carved out of West Bengal, Maru Pradesh from Rajasthan, Vidarbha from Maharashtra and Harit Pradesh, Purvanchal and Bundelkhand from Uttar Pradesh. All these demands are identity based on dialect, and yet they are economically and administratively viable. It remains to be seen how the situation pans out, but suffice it to say that current demands for reorganization of Indian states comes from a complex picture involving religion, language, ethnicity and economics.

Conclusion

Languages originated during ancient period and during medieval period, the developed considerably. Many linguistic groups in India emerged in 12th century. During British period these linguistic groups development separate identity and hence they demanded separate state for each language. British Government supported the formation of provinces on the basis of language and culture. After Independence linguistic movements were developed in India. Government of India created 14 states and 6 Union territories through State Reorganization Act. After 1956, many states were created on the issue of development, ethnicity and culture. At Present there are 29 states and 7 territories in Indian federal system.

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TRACING THE POLITICAL HISTORY OF CHINA THROUGH THE MOVIE *'THE LAST EMPEROR'*

Ms. Riya Pawar

Christ (Deemed to be) University, Bangalore

ABSTRACT

China has had a long and complicated political history that has often been traced through different dynasties that ruled over it for centuries together. This research essay tries to analyse and evaluate the socio-political conditions in China during the early 20th century, when China was ruled by the Manchu Dynasty. The research essay tries to trace the history of China under Manchu dynasty with the help of the film 'The Last Emperor', which is a British-Italian biographical drama film released in 1987. This essay is a critical analysis of the depiction of the socio-political conditions of China. It is an analysis of the social, political and cultural conditions that eventually led to the end of the old order and the beginning of the new order in China.

INTRODUCTION

The traditional history of China is traced back into early times through different dynasties that ruled over China. It was the Manchu or Ching Dynasty (1644-1911), which lasted for centuries together with a powerful impact on the modern history of China. The Manchu dynasty was overthrown and replaced by the Republic of China. It was due to the encounter with the west since the early 17th century, that the age-old, rigid orthodoxy of socio-political structure of China began to shake and finally dismantled in the late 19th C. like in the rest of the world, the Europeans tried to monopolize Chinese trade since 16th-17th century. The Manchus through their rigid orthodoxy did not allow the western interference in their celestial empire, envisioning the threat of spreading revolutionary tendencies in their controlled and closed Chinese society. Thus, despite the incessant attempts of the foreigners to impact the Chinese, the empire succeeded in defining certain lines of prohibition for them.

It was in the second half of the 19th century that the Chinese history saw a steady decline of the empire of the Manchus. With the death of the Emperor Hsein- Feng in 1861, the empire was taken over by Tzu- Hsi, the Empress Dowager of the King. She acted as a regent head of the Empire for more than 30 years. First, through her own son as the child Emperor, who died in 1874, and later through a three-year-old child who was adopted as an heir to the throne of China. Being a powerful personality, she governed China till her death in 1908 through her various power displays such as suppressing the Tai-Ping rebellion, as well as controlling the western aggression or the Japanese imperialism. It was during her reign that the revolt began in China against the old order, with the reform movements as a way of modernizing China. Her rule witnessed the death of the old order and a struggle for a new order. The reform movement ended in the revolution of 1911. With that, there was a serious decline in the empire of the Manchus.

The movie The Last Emperor (produced in 1987) takes over from this declining phase of the Chinese empire through the life of Pu-Yi, the last Emperor of China. It is a biographical drama film, based on his autobiography From Emperor to Citizen (Published by UOP, 1988). It depicts the life of Pu Yi from his ascent to the throne as a 3-year-old boy to his imprisonment and release by the Communist Party of China. The movie is also based on another contemporary source Twilight in the Forbidden City by Reginald Johnston (OUP, 1988).

However, the present paper traces the political history of China through the movie, The Last Emperor. The movie unfolds in a flashback-forward style, connecting the present of Pu Yi with his life in retrospection. It opens up in the period 1950 when Pu Yi is captured by the Red Army of the recently established People's Republic of China. Pu Yi is thus, introduced as a political prisoner and a war criminal at the Fushun prison. Pu Yi cannot stand the unforeseen humiliation as an Emperor and attempts suicide but is revived and made to face the trial.

He recalls his first entry into the Forbidden City in 1908 as a toddler when he is adopted by the Empress Dowager Tzu-Hsi. He is coroneted as the Emperor by the will of Empress Dowager; however, it is she who controls the Empire with her power as a regent. The movie shows in flashback the various incidents in the early life of Pu Yi from his imperial upbringing in the Forbidden City to his marriage and his subsequent exile. As a child, he is educated about the stringent norms of the Forbidden City where he faces the paradox of being an Emperor and a puppet at once.

Further, he is tutored by a Scotsman Reginald Johnston, who introduces him to the Western-educated mind. This fascinates Pu Yi and sows in him the seeds of reforming his own small world within the Forbidden City. However, he soon becomes aware of the disempowered life of the so-called Emperor of China. Ultimately, he is captured by the Red Army and is kept under the 'Communist Re-education Programme' for political prisoners. He is accused of collaborating with the Japanese invaders during the second Sino-Japanese war. During his interrogation with the camp authorities, he is exposed to the atrocities by the Japanese and finally writes his confessions of being misconstrued by the government. He is then rehabilitated and set free in 1959.

INTERPRETATION OF HISTORY THROUGH THE MOVIE

The discontent for the Manchus led to the uprising of the People's Republic. In 1912, the emperor was made to abdicate the throne and the power was transferred to the government made of people's representatives. It created the Republican Constitution, through which the Nanjing authorities agreed that the emperor is retained with his title for life and be, bestowed a large pension that would retain his standard of living. In the movie this transfer of power is shown through two incidents; in the first, the younger brother of the child emperor is mesmerized by the power of the emperor, when the young emperor displays his different powers. When the brother makes him realize that he is no longer the emperor by showing him the new emperor, Pu Yi is heartbroken and disillusioned. He even tries to escape the Forbidden City time and again, but he has been kept under house arrest in the Forbidden City. This shows the limitations of the monarchy and the limiting role of the monarch in the People's Republic. He makes many desperate attempts for reformation but every time he fails, and that shows that he was actually a powerless monarch and the real power lies in the hands of the revolutionaries in the beginning and later with the communists.

i. The History of Repression

The larger part of Pu Yi's life is spent under repression. This repression is transferred from the traditional history of China to its modern counterpart. The movie is the best example of the culture of repression in China, from monarchy to the republic or to the communist regime, the political arrangements in China had undergone a tremendous upheaval, however, the political undercurrents have always been dominated with the culture of repression. It I just the substitution of one repressive order by the another. Hence, in the last phase, the camp commandant, who is a part of the repressive order of the People's Republic is in turn repressed by the Communist government.

ii. The Palace politics

The movie displays the most heinous ways through which the palace politics works in the Forbidden City. The movie shows the superficial grandeur and glory of the Forbidden City behind which there lies the criminal acts of power politics. In the beginning, it is the power of the Queen Dowager that made the young emperor a puppet and allowed her to be the ghost ruler. Even when he grows up, he has been dictated by the palace politics, as a young man facing many political upheavals, he again becomes a victim of the palace politics through his wives. Hence, the conspiracies and the selfish motives always dominate the life of the emperor and hence, the inner politics of the Forbidden City.

iii. Revolution, Revolt of communist and Civil War

The emperor is stuck in the Forbidden City but is curious to know about the world outside. The movie shows in the background the various activities of warfare during the civil war in China. The civil war broke up between the communist as well as between the army troops and the labour. The Republic of China had its own threats of the Japanese invasion, communist uprising and the warlord insurrections. The movie displays the strife between different forces in China in the background of the growing up of the Emperor.

iv. The History of the End of the Old and the Beginning of the New Order

After the end of the Manchu regime, there was a rising contact with the western ideas of equality, liberty and brotherhood that captivated young Chinese community. They were mainly the immigrant Chinese who were fancied by the new ideas of western style that reflected through the influences on their way of thinking, living and their perspectives on life. Pu Yi represents the generation of young Chinese who felt suffocated in the old repressive order and had a strong desire to embrace new liberal life.

The incidents of his Scottish tutor bringing the bicycle to the Forbidden City, and also making the emperor wear spectacles are symbolic of breaking the norms of the traditional order. Even the young emperor follows the western culture and revolts against the tradition by cutting his long braided hair or making his wives wear western dressing style, playing lawn tennis, indulging in ball dance and turning himself into a western playboy is a radical shift from his personality as a tradition-bound emperor to a modern man of a free will. However, his free will could not last long as he is consistently under observation by the Army of the Republics. This created his impression as a rebellious emperor, who was suspected to have a secret desire to revolt against the People's Republic of China and to restore the monarchy. Pu Yi's attempts of reformation in the Forbidden City are symbolic of the replacement of obsolete feudal traditions and autocracy by the new order of modernization through the Western principles of individuality, equality and democracy. Thus, the early period of modernization in China since the late 19th c during the Republican era dominates the movie throughout.

CONCLUSION

The movie the Last Emperor covers the unexplored aspect of the history of China during the fall of the empire. The last emperor appears to be a least significant character in the broader history of China; however, he represents the socio-cultural upheaval behind the political change. Despite the poetic license granted to the creativity of filmmakers, the movie remains an important source to trace the then history of China because of the historical authenticity of these two sources on which the movie is primarily based. Since both the writers Pu Yi and Johnston carry a tutor-pupil relationship, the plot of the movie unfolds the history in an amusing yet realistic manner. The movie hence can be entrusted as an important cultural document revealing the political history of China.

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TOWARDS EXPONENTIAL GROWTH IN MACHINE TRANSLATION: TESTING OF TRANSLATION FROM ENGLISH INTO MARATHI WITH THE HELP OF GOOGLE TRANSLATE

Dr Shubhangi Jarandikar
Asst. Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji
Dr Nitin Jarandikar
Asst. Professor, Radhanagari Mahavidyalaya, Radhanagari

ABSTRACT:

Man's urge for translating 'text' is age-long. This urge encompasses numerous issues ranging from knowledge to power. Today, human civilization is entering to its fourth cycle of industrial revolution. While aspiring to "Rule the Flat World", the society during the early phase of globalization witnessed the major obstacle of 'human language'. Digital identities were struck with the human language problem. And so is the relevance of translation acts. Google Translate is a significant development in the field of Machine Translation. As has been stated in its mission statement, Google wishes "to organise the world's information and make it universally accessible and useful". Introduced in 2006, Google Translate is today a 'bai-lingual' machine translation tool. It can translate any text into 103 languages. To assess and evaluate the claims of Google Translate, the researchers decided to validate the translation of English text into Marathi text with the help of Google Translate. While selecting journalistic discourse, the researchers' hypothesis was that the translation of the English text into Marathi text with the help of Google Translate will carry higher percentage of accuracy.

Keywords*: Machine Translation, industrial revolution, algorithm, artificial intelligence*

Objective: To study how far Google Translate is a useful tool for the translation activity.

Review of Literature: There are a good number of works available exploring pros and cons of Google Translate, but there is no work done so far assessing translation of English text into Marathi.

Hypothesis: The translation of the English text into Marathi text with the help of Google Translate carries higher percentage of accuracy.

Scope and Limitation: The present study is restricted to the translation of journalistic discourse. Similarly, it is confined to the translation of English text into Marathi and not vice versa. It is possible to explore further the authenticity of Google Translate using different registers, and translations from Marathi into English.

> "The use of statistical techniques, coupled with fast processors and large, fast memory, will certainly mean we will see better and better translation systems that work tolerably well in many situations, but fluent translation, as a human expert can do, is … not achievable".
>
> - Keith Devlin[2]
>
> "Let's not kid ourselves – there are lots of mistakes in human level translations. The bar is not as high as you would imagine". - Kevin Knight[3]

[2] British mathematician and ex-director of Stanford University's Centre for the study of Language and Information (Cf. Stix, Gary)

[3] Founder of the MT software 'Language Weaver' (Cf. Stix, Gary)

What Keith Devlin and Kevin Knight are proposing are the two views about the Machine Translation (MT). These views appear to be contradictory to each other. And at the same time, it is also to be noted that both of them are concerned about the very act of translation. Both of them are admitting the limitations of the MT. Man's urge for translating 'text' is age-long. This urge encompasses numerous issues ranging from knowledge to power. Today, human civilization is entering to its fourth cycle of industrial revolution. It is true that the journey from the first cycle to the fourth cycle of industrial revolution is not pretty old. It's hardly 200 years old. At every stage of industrial revolution, human civilization has experienced socio–political, economic and cultural upheavals. The fourth cycle of industrial revolution is no exception to it. The scientists, scholars and academicians are talking about the threat to human existence itself as a consequence of the fourth industrial revolution. The synthesis between man and machine is a remarkable feature of this industrial revolution. This phase is trying hard to overcome the limitations of the digital language by replacing it with the human language. While aspiring to "Rule the Flat World", the society during the early phase of globalization witnessed the major obstacle of 'human language'. Digital identities were struck with the human language problem. And so is the relevance of translation acts.

Since 1960s the experiments are going on to invent the machine translation technology. While tackling any number of languages with their distinctive dialects, the researchers faced the frustrating experiences in the field of MT. In fact, the US govt. sponsored Automatic Language Processing Advisory Committee reported in 1966, "There is no immediate or predictable prospect of useful machine translation" (92, Stix). IBM's "Electronic Brain", Paris based 'Systran' Company, 'Candide' system, 'Language Weaver', 'Babelfish' are some of important stages in the development of the MT. All of them exploited "the brute force computing methods" and tried to bring the MT closer to human performance.

Google Translate is a significant development in the field of Machine Translation. As has been stated in its mission statement, Google wishes "to organise the world's information and make it universally accessible and useful". Google works on its "information" dissemination agenda through its numerous apps and tools approved and accepted globally such as Gmail, Google Maps, Google Calendar, Google Earth, Google Classroom, Google Keep, YouTube, Google News, Google Voice and so on and so forth. Google's Artificial Intelligence (AI) wing works incessantly in tune with its mission statement in a more effective way. In fact, Google's AI wing is far more ambitious as it is working hard on the human-machine synthesis for a good social cause.

While adhering to its mission statement– to make the world's information "universally accessible" –Google has to work on the linguistic barriers. However, at this point, while talking about Google and Google Translate, certain things should be taken into account. Though Google talks about its agenda of dissemination of information, one must not forget that Google is not any NGO; it has its own capitalistic interests. It would be too naïve to assume that it's an incorporation solely working for any noble cause. The second thing is that Google Translate or for that matter any MT software or tool never takes into consideration any kind of literary translation. (Perhaps, there is less trade and commerce in literary translations than in the technical translations.) So it is futile to go for literary translation with the help of Google Translate. (It gives horrific translation in case of idiomatic expressions and literary passages which are full of connotations and linguistic complexities.) Another thing to be noted with the Google Translate or the other present day MT tools is that they are primarily statistics oriented rather than linguistics oriented. It is more concerned with the possible algorithmic combinations than any possible linguistic and syntactic set of combinations. In fact, algorithms are the backbone of the Google systems.

In 2018, Google AI drafted its principles and has underlined the need of inventing “responsible AI practices” and the need to be “accountable to people” (Dean, Jeff). Google AI team is working on the issues such as flood prediction, earthquake aftershock prediction, helping farmers in preventing plant diseases, ophthalmological complications or detecting prostate and breast cancer tissues (Dean, Jeff). It appears that by way of synthesis between algorithmic phenomenon and human language, Google dreams of making human life more promising. The present day Google tools such as Google Duplex, Sound Search and Google Assistant are the glimpses of coming day Google’s AI revolution. In this way, Google is working on text translation, audio translation and image translation about which it appears that Google would be obsessed in the coming days.

Introduced in 2006, Google Translate is today a ‘bai-lingual’ machine translation tool. (In Mandrian, ‘bai’ means 100) (Hofstadter). It can translate any text into 103 languages. Though considered to be the reliable translation tool, the critics of the MT continue to argue about “the shallowness of Google Translate” (Hofstadter), and its “elusive goal” (Stix). They argue that MT is all about ‘bypassing’ or ‘circumventing’ the act of understanding language. They are of the opinion that “machine based systems will never equal the human linguist” (Stix). In the light of all these pros and cons of the MT and Google Translate, being students of linguistics and Translation Studies, it becomes necessary for the researchers to assess the claims made by Google Translate.

To assess and evaluate the claims of Google Translate, the researchers decided to validate the translation of English text into Marathi text with the help of Google Translate. To carry out this research, the researchers relied on the journalistic discourse. So the researchers’ preference is for a technical translation rather than any literary translation. By selecting journalistic discourse, the researchers’ hypothesis was that the translation of the English text into Marathi text with the help of Google Translate will carry higher percentage of accuracy.

To work out on the hypothesis, the researchers selected the online editions of the five leading English newspapers from India namely, 1) Indian Express (22, 30, 31 January and 02 February 2019), 2) The Times of India (22, 31 January and 02February 2019), 3) The Hindu (20, 22, 31 January and 02 February 2019), 4) The Deccan Herald (22, 30, 31 January and 02 February 2019) and 5) Hindustan Times (22, 31 January and 02 February 2019). From every newspaper the news items (preferably 2-3 sentences) under the following heads were selected:

1) Front page headlines, 2) Economics, 3) Entertainment, 4) Editorial and 5) Technology

The whole data was comprised of forty five (45) news items. All these news items were translated into Marathi with the help of Google Translate.

All the translated news items were analysed on a three point scale:

Point 1: Translation up to the mark

Point 2: Clumsy or awkward translation, but delivers the content

Point 3: Irrelevant translation

After analysing the source language text with the target language text, the researchers came across the following observations:

1. Translation of 15.55% news items is up to the mark.
2. Translation of 40% news items is clumsy or awkward, but delivers the content.
3. Translation of 44.44% news items is irrelevant.
4. Translation of 08.88% news items related to front page headlines is up to the mark.
5. Translation of 02.22%news items from economics is up to the mark.

6. Surprisingly, in case of entertainment news there is not a single translation, which can be claimed as up to the mark. On the contrary, there is the highest percentage of irrelevant translation as far as entertainment news items are concerned (20.00%).
7. In case of technology related news items, there are 04.44% up to the mark translations, 11.11% clumsy translations and 06.66% irrelevant translations.

After analysing the data, the researchers have come to the following conclusions:

The critics of the MT will definitely argue, “Didn’t we warn you? The MT will lead you nowhere.” Yes, to some extent, it seems true. Only 15.55% translations are up to the mark and 44.44 translations are irrelevant. But one should not ignore the 40% translations which are clumsy and awkward, but could be able to convert the content. People who receive warning about flood levels or earthquake aftershocks, or plant diseases will definitely be not bothered by the clumsiness of language. For them getting the message/warning will be a priority and not the linguistic accuracy. So if the percentage of up to the mark translations is added to the clumsy and awkward translations, it does surpass the irrelevant translations.

Thus the assumed hypothesis for the research clearly fails. The Google Translate appears to be far away from FAHQT (“fully automatic high-quality translation). However, due credit should be given to researchers and technicians (and of course statisticians) who are working hard in the direction of the MT technology for the noble social cause. And if one has to believe in what Kevin Knight has argued about the accuracy of human translation, it’s absurd to blame Google Translate.

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ALTRUISM IN DRAUPADISM

Raghuttam Arjunagi
Faculty in Commerce, DVDMT's Smt. Kumudben Darbar College of Commerce, Science and Management Studies, Vijayapura, Karnataka
rka442@gmail.com
+91 9341092167

INTRODUCTION:

Draupadi, daughter of king Drupada is one of the central characters of epic Mahabharata. With brother Drishtadyumna, she took birth from sacrificial fire (yagnya) done by her father. On the completion of yagnya a heavenly voice (Aakashvaani) uttered that she would be the reason for the fall of Kuravas. Also known as Panchali, she was the most beautiful lady of that time. Her beauty became boon as well as bane to herself. She was empress of Yudhistira's kingdom, yet she was used for betting in the game of dice. Yudhistira lost her and the consequence was 'Cheerharan'. At the second time of game of dice it was agreed that loser would be given an exile of 12 years and one year of Agnyathavaasa. Due to this Draupadi has to live in exile with her husbands. Her bane yet did not end. After the completion of war Ashwatthama killed her five children. A mother never wishes to see death of her children. She wept, felt discomfort. Seeing her sorrow Bhima decided to finish Ashwatthama. Draupadi stopped him and said something that a normal woman could not dare. She said that being a mother she cried of her children's death but she did not wish to see Ashwatthama's mother cry of his death. Such a prodigious quality Draupadi was having.

Secret of Five Husbands (Pancha Patitva)

Many laureates allege marriage of Draupadi to five husbands. It is disrespect to a woman. It is highly opposed by many authors. The story goes like this.

After Arjuna won the Swayamvara of Draupadi, all returned home with her. Mother Kunti was inside. Sons said that they got Bhiksha (Draupadi) of the day. But they did not tell what. Not knowing it, Kunti told to distribute it themselves. How bhiksha, which is in the form of Draupadi, be distributed? All were in puzzle. Lord Vedavyasa appeared there and told about the secret of Pandavas, Draupadi and their marriage. Pandavas were the incarnation of five deities. Yudhistira is incarnation of Yama, Bhima of Vayu, Arjuna of Indra and Nakul and Sahadeva are of Ashwini Deities. In Draupadi there lie four women viz. Shyamala, Bharati, Shachi and Usha who are the wives of five deities respectively. When Yudhistira was in contact with Draupadi, Shyamala used to be actively present and others used to be in dormant state. Similarly when Bhimasena was in contact with Draupadi, Bharati used to be actively present and others in a dormant state. This process continued with other cases also. This avoided the overlapping of the contacts of these couples. The physical personality of the wives was one but their actual presence was relative to their husbands. The whole set up seems to be beyond human logic and human understanding. That is why it is called atimanusha.[4] Hence there is a respect to the dignity of woman.

Conversation between Draupadi and Satyabhama

Draupadi was a woman of many noble qualities. She was a house wife, an empress, administrator, a manager, an accountant and played many roles in her life. Her workaholic nature attracted her husbands towards her and they used to obey whatever she said. During their exile Krishna visited Pandavas with Satyabhama. There Satyabhama saw all Pandavas doing what Draupadi said and it amazed her and she asked her what she did to her husbands that they all obey her. And Draupadi answered. This is the conversation between Draupadi and Satyabhama through which she teaches not only Satyabhama but every woman of the society. It is altruism of Draupadi which has been depicted in her advises throughout the conversation available in Chapters 231 and 232 of Vanaparva of Mahabharata, written by Lord Vedavyasa. This paper studies

[4] Prof K T Pandurangi in foreword to the book **Mahabharata Tatparyanirnaya Part-3**, page xix

the English transalation of these chapters written by Kisari Mohan Ganguli in his Magnum Opus 'The Mahabharata of Vyasa' (1883-1896).

METHODOLOGY

The methodology of collecting data is from various secondary sources available such as books, magazines, blogs and websites.

OBJECTIVES OF THE STUDY

1) To know the real meaning of marriage in the words of Draupadi.
2) To learn the qualities women need to have.
3) To earn knowledge on managing life style from Draupadi's teachings.

LIMITATIONS OF THE STUDY

1) The study is related to a part of Mahabharata.
2) The study may be dissented because of its irrelevance to present age.

ANALYSIS OF DATA

Vaisampayana said, "After those brahmanas and the illustrious sons of Pandu took their seats, Draupadi and Satyabhama entered the hermitage. With joyful hearts the two ladies laughed merrily and comfortably seated themselves. O king, those ladies, who always spoke sweetly to each other, having met after a long time, began to speak about various delightful topics arising from the histories of the Kurus and the Yadus. In private, the slender-waisted Satyabhama, the favorite wife of Krishna and daughter of Satrajit, asked Draupadi these questions.

Satyabhama: *'By what behaviour, O daughter of Drupada, do you able to rule the sons of Pandu, who are heroes, possess strength and beauty like the demigods themselves? Beautiful lady, how is it that they are so obedient and are never angry with you? Without a doubt they are ever submissive and watchful to do your bidding! Tell me, O lady, the reason for this. Is it the practice of vows and asceticism? Is it incantations and drugs? Is it the power of science or the influence of your youthful appearance? Is it the recitation of specific mantras, the Homa, collyrium or other medicines? Tell me immediately, O princess of Panchala, what that blessed and auspicious thing is by which I may likewise make Krishna obedient and submissive to me.'*

After Satyabhama posed these questions, the chaste and blessed daughter of Drupada responded.

Draupadi: *'O Satyabhama, you are asking me about the practices of wicked women. How can I answer or speak about the objectives of such wicked females? It doesn't become you to ask such questions or to doubt me by thinking that I have resorted to such behaviour. You are intelligent and Krishna's favorite wife. You should know better. From the moment a husband learns that his wife is addicted to incantations and drugs, he begins to dread her like a snake hidden in his bedroom. Can a man troubled by fear have peace? And can one without peace have happiness? A husband should never be made obedient by his wife's incantations.'*

'We hear of painful diseases transmitted by enemies. They who desire to kill another send gifts laced in poison so that the man who contacts such lethal powders by tongue or skin is quickly deprived of life. Women have sometimes caused dropsy and leprosy, decrepitude and impotence, idiocy, blindness and deafness in men. These wicked women, ever treading the path of sin, at times likewise injure their husbands. But the ***wife should never do the least injury to her lord****. Hear now, O illustrious lady, of the behavior I adopt toward pleasing the high-souled sons of Pandu.* ***Keeping aside vanity and controlling desire and anger, I always serve with devotion my husbands and their other wives****. I wait upon them with a deep devotion of the heart, by restraining jealousy and relinquishing any sense of degradation or humiliation that may arise due to the services I perform. My husbands, the sons of Prtha, handsome like the moon, are mighty warriors that blaze like the sun or fire. They are endued with fierce energy and prowess and are capable of slaying their foes with a mere glance of the eye. I serve them ever fearing to utter what is false or evil or to look, sit or walk with impropriety, or to cast glances indicting any misgivings in my heart.'*

*'****My heart is not attracted to any other****, be they celestial, man, Gandharva, young, decked with ornaments, wealthy or comely. I never bath, eat or sleep until my husbands and their attendants have done so.* ***Whether they are returning from the field, the forest or the town, I hastily rise up and honor my husbands with water and a sitting place****. I always keep the house, the household articles and the food well ordered and clean. I carefully store the rice and serve the food at the proper time.* ***I never use angry or fretful speech***

and I never imitate wicked women. I always do what is agreeable to them and I am never idle. I never laugh except at a joke and I never stay at the house-gate for any length of time. I never stay for long in places for answering the calls of nature or in pleasure-gardens attached to the house. ***I always refrain from laughing loudly*** *and indulging in high passion and from anything that may give offense. Indeed, O Satyabhama, I am always engaged in waiting upon my lords.'*

'I find separation from my husbands to be something extremely disagreeable. ***When they leave home for the sake of any relative, I renounce flowers and fragrant pastes of every kind*** *and I begin to undergo penances. Whatever drink, food or enjoyment my husbands reject or dislike, I also reject and dislike. I always devoutly seek the good of my lords. I* ***always discharge without idleness of any kind those duties my mother-in-law imparted to me*** *and all else that is known to me. Those duties are with respect to relatives, alms-giving, offering worship to the gods, oblations to the diseased, boiling food in pots on auspicious days to be offered to ancestors and guests and service to deserving persons.'*

'In a fully humble state of mind and observing the approved rules and regulations, I serve my meek and truthful lords who are themselves ever observant of virtue considering them poisonous snakes that are capable of being easily excited. Such behavior, which is based upon regard for the husband, is the eternal virtue for women. ***The husband is the wife's god*** *and* ***he is her refuge****. Indeed, there is no other refuge for her. How then can the wife do the least injury to her lord? In sleeping, eating or adorning myself,* ***I never act against the wishes of my lords****. Always guided by my husbands,* ***I never speak ill about my mother-in-law****.'*

"O blessed lady, ***my husbands have become obedient to me because of my diligence, alacrity, and humility with which I serve superiors. Every day, I personally wait upon the revered and truthful Kunti, that mother of heroes, with food, drink and clothes. I never show any preference for myself over her in matters of food and dress****. And I never verbally reprove that princess equal to the earth herself in forgiveness."*

"Formerly, eight thousand brahmanas were fed daily in the palace of Yudhisthira off plates of gold. Yudhisthira entertained Eighty thousand additional grhastha brahmanas of the Snataka sect. There were thirty serving maids assigned to each of them. In addition, ten thousand sannyasis had their food carried to them on plates of gold. All these ***brahmanas were duly worshiped by me with food, drink and clothing taken from stores, only after having offered a portion to the Supreme Lord."***

"The illustrious son of Kunti had a hundred thousand serving maids with arm bracelets, golden neck ornaments, costly garlands, wreaths, gold and sprinkled with sandalwood paste. Adorned with jewels and gold, they were all skilled in singing and dancing. ***I knew the names and features of all those girls and also what they were, what they are, and what they did not****."*

"Kunti's son of great intelligence also had a hundred thousand maidservants who daily used to feed guests with plates of gold. While Yudhisthira lived in Indraprastha, a hundred thousand horses and a hundred thousand elephants used to follow his procession; these were the possessions of Yudhisthira while he ruled the earth. It was I, however, who ***regulated them and established the rules to be observed by them****. And it was* ***I who had to listen to all complaints about them****. Indeed, I knew everything about what the maidservants and other classes of attendants of the palace, the cowherds and the shepherds of the royal establishment did or did not do."*

"It was I alone amongst the Pandavas who ***knew the income and expenditure of the king and the extent of their wealth****. Those bulls among the Bharatas, assigning to me the burden of looking after all those that were to be fed by them, would pay their court to me. This load was extremely heavy and would have been incapable of being born by persons of evil heart. I used to bear it day and night, sacrificing my ease and all the while affectionately devoted to them. While my husbands were engaged in the pursuit of virtue, I alone supervised their inexhaustible treasury, which resembled that of Varuna. I used to serve the Kuru princes day and night, bearing hunger and thirst so that my nights and days were the same to me.* ***I used to be the first to wake up and***

***the last to go to bed**. This, O Satyabhama, is the charm that has made my husbands obedient to me. Never have I practiced the charms of wicked women nor do I ever wish to practice them.”*

Hearing Draupadi’s virtuous words, Satyabhama, having first reverenced the virtuous princess answered saying,

***Satyabhama:** “O princess of Pancala, O daughter of Yajnasena, I am guilty. Please forgive me! Among friends, conversations in jest arise naturally and without premeditation.”*

***Draupadi:** “I shall now tell you how to attract the heart of your husband without the use of deceitful means. By adopting such a method, dear friend, you will be able to draw away your lord from other females. In all the worlds, including that of the celestial beings, **there is no god equal to the husband.** When he is gratified with you, you may receive from him every object of desire; when he is angry, all these are lost. It is from her husband that the wife obtains offspring and various articles of enjoyment. It is your husband that provides you with handsome beds and seats, robes and garlands, perfumes, great fame and heaven itself.”*

*“One cannot obtain happiness in this world easily. Indeed, the woman that is chaste obtains happiness along with distress. Always adore Krishna with friendship and **willingly accept any physical inconveniences or sufferings**. By offering beautiful seats and excellent garlands and by providing Him with various perfumes and prompt service, act in such a way that He will become devoted to you thinking “I am truly loved by her!’ **When you hear the voice of your lord at the gate, rise up from your seat and wait in readiness within the room. And as soon as you see Him enter your chamber, worship Him by promptly offering Him a seat and water to wash His feet. When He commands a maidservant to do anything, get up and do it yourself. Let Krishna understand this temper of your mind and let Him know that you adore Him with all your heart**.”*

*“O Satyabhama, **whatever your husband speaks in your presence, do not blab of it** even if you think it doesn’t deserve to be concealed, for if any of your co-wives were to speak on that matter with Vasudeva, He might get irritated with you. Feed those that are dear and devoted to your lord and always seek His good. You should always keep yourself aloof from those that are hostile against your lord, those that seek to injure Him and those that are addicted to deceit. Forgo all excitement and carelessness in the presence of men, conceal your inclinations by observing silence and do not converse or associate in private even with your sons Pradyumna and Samba.”*

*“You should **form friendships only with highborn and sinless females who are devoted to their lords** and you should always **avoid the association of wrathful women who are addicted to drink, who are gluttonous, thievish, wicked and fickle**. Such behaviour is reputable and leads to prosperity. Not only is it capable of neutralizing hostility, but it also leads to heaven. Therefore, worship your husband by adorning yourself in costly garlands and ornaments and smear your body with ointments and excellent perfumes.”*

CONCLUSION

The meaning of the word **altruism** is selfless concern for the well being of others. The style Draupadi teaches Satyabhama is her own way that can be termed as **Draupadism** and is not only confined to her but also to each married woman of our society. She was a good woman having expertise in managing family, kingdom, spiritual practices, accounting, self life and social life and others. Her advices in this conversation are proved to be of high moral and altitude and they should be brought into everyday lives of all women to change personal and social life.

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A ROLE OF ICT IN TEACHING ENGLISH LITERATURE

Prof.Akhade Kavita D.
Dada Patil Mahavidyalaya, Karjat
Ahmednagar

ABSTRACT

The use of literacy texts in a language learning classroom can be a source of valuable authentic material, cultural enrichment, language enrichment and to develop personal involvement (Collie & Slater, 1987). Furthermore, literature can be motivating material and help learners to develop their interpretative abilities (Lazer,1993). Recent studies have demonstrated how the use of technology in the teaching of literature such as a the use of e-mail (Meskill &Ranglova, 2000; Jackstadt & Muller-Hartmann, 2001),multimedia(Yeh, 2005), and the internet(King, 2000; Sachaumann, 2001) contribute to learning the target language. While most of these studies demonstrate exemplary uses of technology, there has been limited research focusing on teachers' pedagogical approaches in teaching literature in the language learning classroom. Paran(2006) calls for more research investigating the approaches taken in teaching literature with specific types of language learners and in specific countries. This paper aims to address the current gap in the literature through a case study of four teachers' integration of information and communication technology (ICT).

Keywords- *authentic material. Cultural enrichment, motivating material, pedagogical approaches. etc.*

Methodology

How to ESL teachers' integrate ICT in teaching English literature? The age range of the pupils involved in the study is 18-21 years. The literacy texts taught by the teachers included a range of novels, short stories and poems prescribed by the SSPU, pune. The duration of interview with each participant was no longer than 45 minutes. The interview was recorded and subsequently transcribed. The total number of lessons observed was 20 and each lesson lasted from 30 minutes to an hour.

Discussion

1.ICT as an aid to comprehension

Based on the data, all of the teachers used ICT as a presentation tool to address, learner difficulties in comprehending literacy texts. An instance was observed in Teacher A's teaching of 'A Cup of Tea' where she used a CD-ROM to explain and check learners' understanding of the short story. The traditional mode of reading from a book was transformed as learners viewed a multimedia presentation which contained animation, narration and lines from the original texts. The teacher believed that the CD-ROM helped not only in describing the events in the story but also with the setting of the story. The teacher's use of the CD-ROM is related to her belief about how the use of multimedia could aid the learners' comprehension of the text. The learners' low levels of proficiency would have been an obstacle for them to appreciate the story through reading alone and the use of multimedia enabled them to access the text through a different medium.

2.ICT to promote learner response to literary texts

Analysis of the data also revealed that teachers' TPCK included knowledge of how to use ICT in a student-centered way. For example, in Teacher D's lesson on the poem If by Rudyard Kipling about a father's advice to his son, there was evidence of ICT being used to encourage learners' response to the poem. The aim of the lesson was not to learn about the mechanisms of the poem but rather to see how the learners responded to the poem.

Although they did not compose their own poems, the learners were able to demonstrate an understanding of it by relating it to songs. Two of the learners who were proficient in the language were chosen to present their own responses to the poem. The teacher believed that this activity was a way to promote peer teaching. Although the activity was not related to the exam, the teacher believed that it would help the student to "internalize the poem and that[it] will help them understand the poem better". Although there was no collaborative work and not all learners had the opportunity to use ICT, the learners were engaged in oral interaction with the whole class. The teacher ended the lesson by giving a short writing task which required the learners to choose a piece of advice from the poem and the reason why it is important to them. In my view, the use of ICT as a presentation tool in this lesson was effective in creating a learning environment where learners were free to share their personal views both orally and in writing.

3.ICT to promote language awareness

An analysis of the lessons further reveals that the teaching of literature was also integrated with language practice. For example, a behaviourist approach was observed in Teacher A's lessons where she used the CD-ROM to teach vocabulary. In the first lesson observed, the teacher selected students to match description of characters with the right character trait as part of revision for the story.

4.ICT to increase learner motivation

The teachers' integration of ICT was also influenced by its impact in motivating learners to learn English literature. Teacher C stated that the use of ICT was more interesting than reading books and enabled learners to be more focused. For example, in the eighth lesson he used a PowerPoint slide to involve them in producing the answers to a question on the novel 'The Guide' through collaborative work. The learners were required to work in pairs to write down in not more than 150 words their "assumptions of Raju the Guide". The teacher felt that learners paid more attention and that their motivation was higher.

Teacher B stated that the use of a CD_ROM was to add a "variety of teaching methods". One example is where the teacher used a song "Yaha Koun Hai Tera Musafir Jayega Kaha" during the revision lesson on "The Guide".At the beginning of the lesson, the learners were given the lyrics to the song entitled "Yaha Koun Hai Tera Musafir Jayega Kaha" which was related to the story prior to the revision lesson. The song was accompanied by movie of the story. The teacher acknowledged that there was no focus on the language; the aim of the activity was just to sing Hindi song "because students like music, they like to sing but they don't really sing Hindi songs". She believed that the learners could be inclined towards different ways of learning and the use of multimedia presentations that included music and visuals could help learners to remember better.

Conclusions

This paper aimed to provide an analysis of ESL teachers' integration of ICT in teaching literature using the TPCK framework. The effectiveness of the lessons largely depended on teachers' knowledge on how to use ICT in ways that could benefit learners, and not just for the sake of convenience. In sum, the evidence from these case analyses would suggest that teachers' TPCK is related to their beliefs about the value of technology in addressing learners' needs such as language difficulty and motivation. The use of generic tools such as PowerPoint presentation appeared to be more amenable to a broader range of pedagogical strategies compared to the use of prepared ESL computer programs. Teachers' integration of computer programs was mainly restricted to the approach embedded in the programs. They were not used in ways that promoted learner collaboration but rather as a whole class activity. Although there were episodes where its use could be considered effective, there were also instances where it would have been more effective if the teacher had used the activities to promote interaction between learners. The evidence from the case analyses would suggest that teachers' TPCK could be further developed with more guidance on how to creatively integrate any prepared computer programs in ways that promote learner integration during English literature lessons. This could begin by requiring teachers to examine their own beliefs about the value of any prepared programs and to evaluate their potential their potential use in meeting learner needs.

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ANALYSIS OF SYMPTOMS AND CAUSES OF THYROID DISEASE USING DATA MINING ALGORITHMS

Dr. S.D. Bhoite
Research Guide
Chh. Shahu Institute of Business, Education and Research, Kolhapur
Email: sdbhoite@rediffmail.com
Mrs. Sarika Panwal
Research Student
Email:Sarika_panwal@rediffmail.com

ABSTRACT

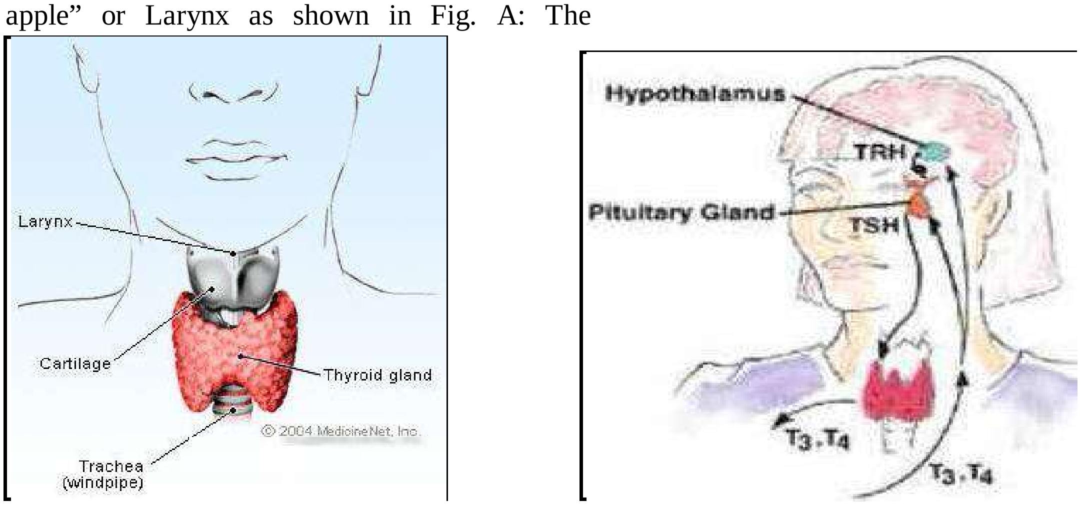
As per survey conducted by Indian Thyroid Society (ITS) one in ten adults in India suffer from hypothyroidism, hyperthyroidism or thyroid cancer."The World Health Organization (WHO) has identified iodine deficiency is the main cause of Thyroid disorder. Other effects of iodine deficiency are physical and mental retardation, cretinism, endemic goiter, hypothyroidism, and poor outcomes in pregnancy. Data Mining is playing important role in predicting many diseases. This research evaluates parameters like gender and the age group that are most likely to be affected by thyroid disease.

The current study includes analysis of symptoms and causes of thyroid disease among the population. The researchers used classification models, association and clustering models using weka data mining tool.

Keywords:*data mining, classification model, thyroid disease, association model*

I) INTRODUCTION

Thyroid hormones are useful in regulating body energy, body temperature, the body's use of other hormones and vitamins, and the growth and maturation. The Thyroid gland is a small gland, having weight near about 28 gm., situated in front of neck and just below "Adams apple" or Larynx as shown in Fig. A: The function of Thyroid gland is to take Iodine which is available in many foods and convert it into Thyroid harmones: Thyroxine(T4) and Triiodothyronine(T3). Thyroid cells are only cells that absorb iodine in our body. These cells combine iodine and amino acid tyrosine to make T3 and T4.



. Fig. A

Every cell in the body depends upon thyroid harmones for regulation of their metabolism. The normal Thyroid gland produces about 80 % T4 and about 20 % of T3.

The Thyroid gland is controlled by pitutary gland . It is small gland having size of a peanut at the base of brain. When the level of thyroid harmone (T3 and T4) becomes too low, the pitutary gland produces Thyroid Stimulating Harmone(TSH) which stimulates the Thyroid gland to produce more harmones of T3 and T4.

Under the influence of TSH , the Thyroid gland will produce and secretes T3 and T4, thereby increasing their blood levels. The pitutary gland senses this and responds by decreasing it's TSH production and automatically Thyroid gland stops to secrete T3 and T4 harmones.

This pitutary gland also controlled by another gland known as the Hypothalamus . The hypothalamus is part of brain and prepares Thyroid Releasing Harmone (TRH) which tells to pitutary gland to release TSH.

The Thyroid gland can produce either too much hormones or too less hormones. If Thyroid gland producing too much hormones, it is called as Hyperthyroidism and if it produces too less hormones, it is called as Hypothyroidism. Symptoms of Hypothyroidism are fatigue, cold intolerance, constipation, dry skin, too much weight gain, muscle weakness, heavier menstrual periods, thinning hair etc. Symptoms of Hyperthyroidism are nervousness, restless, inability to concentrate, weakness, irregular heartbeat, vomiting, sweating etc.

II) EFFECT OF THYROID IN INDIA

A National Workshop was held in Chennai on the Advanced Management of Thyroid Disorders dated on 5th June 2014. The delegate of workshop stated that 42 million people in India have thyroid disorders. Hypothyroidism is the most common of thyroid disorders in India, affecting one in ten adults.

The prevalence of hypothyroidism in India is 11%, compared with only 2% in the UK and 4·6% in the USA. Compared with coastal cities (e.g., Mumbai, Goa, and Chennai), cities situated inland (e.g., Kolkata, Delhi, Ahmadabad, Bangalore, and Hyderabad) have a higher prevalence (11·7% vs. 9·5%) of Thyroid disease. According to AmbrishMithal, chairman of the Medanta Division of Endocrinology and Diabetes (Gurgaon, India), the reason of more causing Thyroid disease in India than western countries is iodine deficiency of country. He also stated that, the highest prevalence of hypothyroidism (13·1%) is found in people aged between 46–54 years, with people aged 18–35 years are being less affected (7·5%).

Swapan Jana, a public health expert and secretary of Society for Social Pharmacology (Kolkata, India) stated that although Thyroid disease is an easy to detect and inexpensive to cure , the patients with hypothyroidism are remain unaware about this and thus disease effects on work performance and economic productivity of Indian People. He further said that "In the past, iodine deficiency was blamed for the causing of hypothyroidism in India, but the disease is still alive in this country, though the promotion of iodized salt since 1983"

In the past two decades, the manufacturing of iodized salt has been increased by almost nine times from 0·7 million metric tons per year in 1985–86 to about 6·2 million nowadays. "Iodine supplementation can also bring auto-immunity, resulting in goiter and thyroid dysfunction", says Mithal.

According to Sanjay Kalra, consultant endocrinologist at the Bharti Hospital (Haryana, India), "India has just completed its transition from iodine deficiency to iodine replete status. AmbikaGopalakrishnanUnnikrishnan, chief endocrinologist at the Chellaram Diabetes Institute (Pune, India), stated that: "Across the world, with the progress of iodization, autoimmune thyroid disease has become the most common cause of hypothyroidism.

Environmental factors other than iodine deficiency are also responsible for hypothyroidism in India. Mithal said, "The unregulated use of pesticides and exposure to endocrine disruptors could be a reason", he also stated that “Unclean drinking water and exposure to industrial pollutants like resorcinol and phthalic acid also cause for Thyroid disease.”

According to Kalra, “it is important to create awareness in the population and early management of this disease in India.”

III) DATA MINING IN HEALTH CARE

Data mining means extracting unknown patterns from huge volume of data which consist of different methods and algorithms.

Today’s Healthcare industry creates huge amounts of complex data about patients, hospitals, medical devices etc. Data mining is used in various applications such as Healthcare management, Customer Relationship Management, to detect fraud and abuse, Medical device Industry, Pharmaceutical Industry, Hospital Management etc.

Different data mining tools are used to analyze and evaluate different healthcare problems like Heart Disease, Cancer, HIV/AIDS, Diabetes Mellitus, Kidney dialysis, Brain Cancer, Tuberculosis, Dengue and Thyroid Diagnosis.

IV) EXPERIMENTS AND RESULTS

Data Set Description

The primary data collected for experimental purpose is from hospitals in Maharashtra. The data has total 200 instances which include males as well as females. This research evaluates parameters like gender and the age group that are most likely to be affected by thyroid disease. Following attributes are used for analysis of research,

Attributes of the classification models used in the experiments

Sr. No.	Attribute Name	Value Type
1	Age	Continuous
2	Gender	M,F
3	Heredity	Y,N
4	Gain Weight	Y,N
5	Cold Intolerance	Y,N
6	Sweating	Y,N
7	Omitting	Y,N

Various Data Mining Algorithms are applied on collected data.

A) Classification

The Zero-R classification algorithm of WEKA is used which illustrates that the thyroid disease is mostly affected in the females than males. It is shown in Fig..B and C.

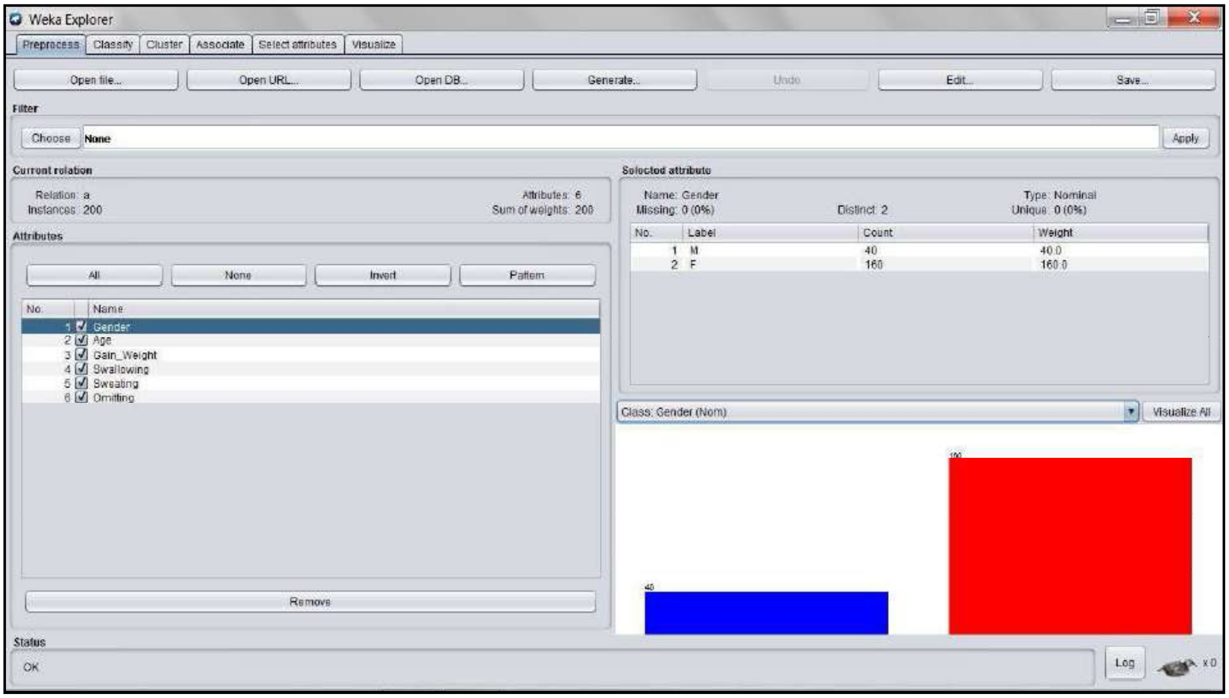


Fig. B

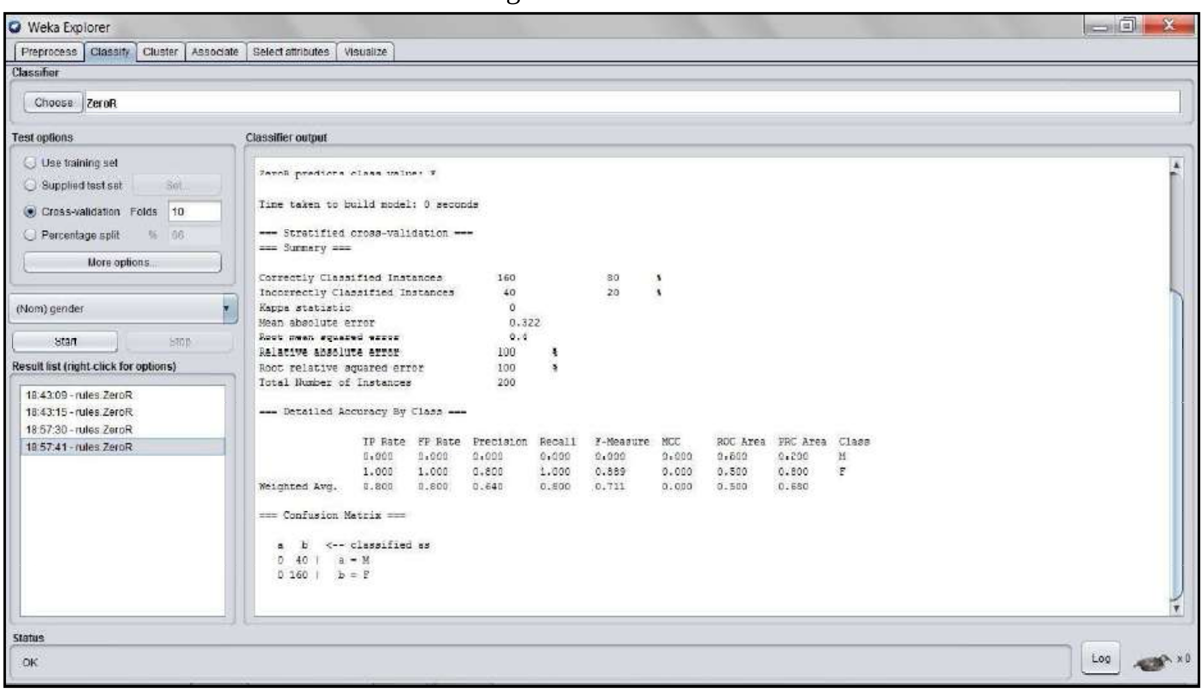
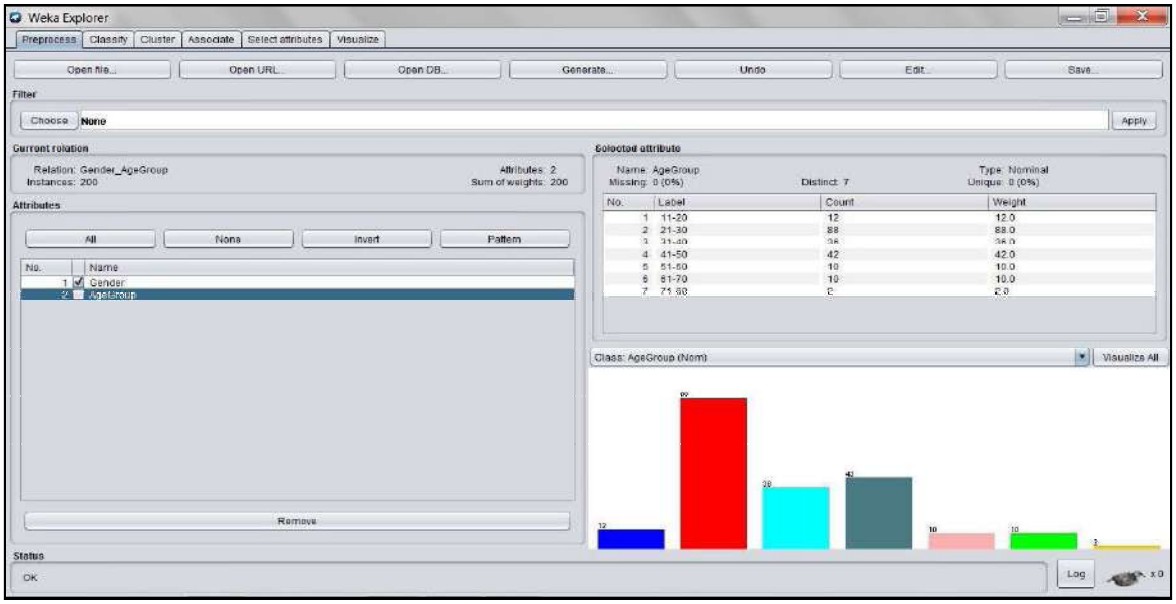


Fig. C

B) Clustering

The Research used K-Means Clustering algorithm which stated that the age group of persons between 21-30 mostly affected by Thyroid disorder. And next age group 41-50 is also mostly affected by Thyroid disorder. It is shown in table no. D, E & F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Instances: 200
Attributes: 2
Sum of weights: 200
Selected attribute
Name: AgeGroup
Missing: 0 (0%)
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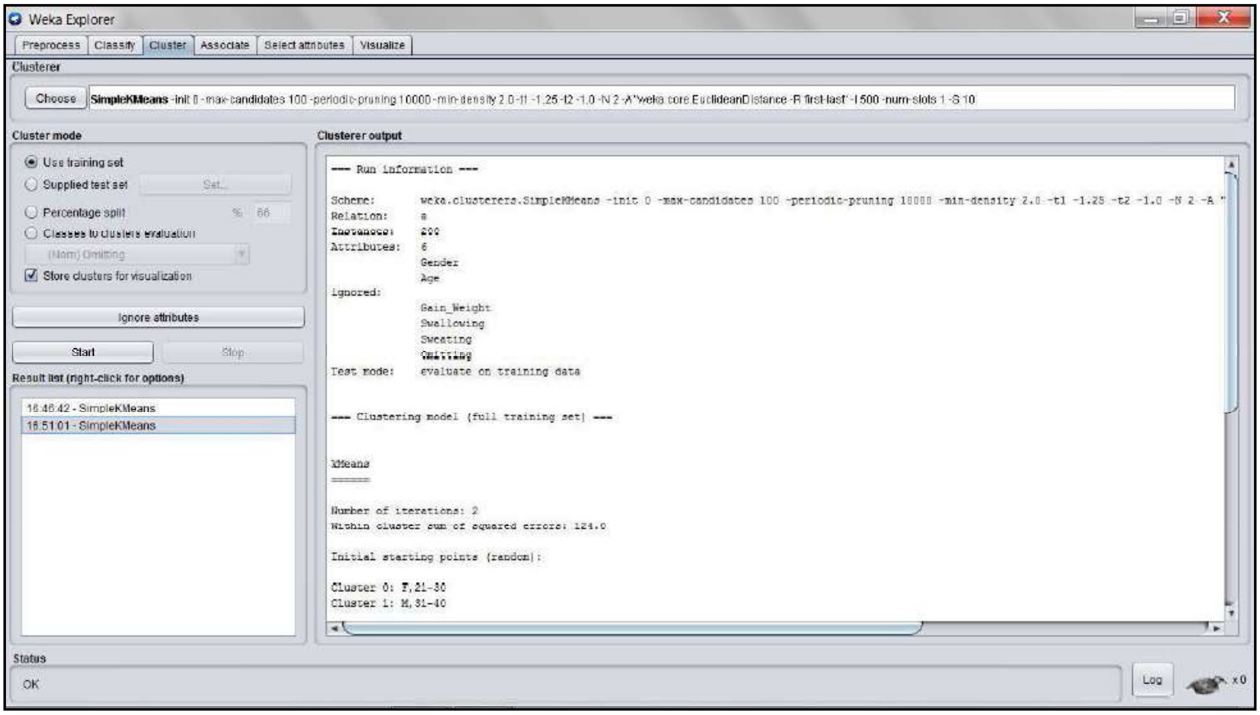
Fig D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16:46:42 - SimpleKMeans
16:51:01 - SimpleKMeans
Clusterer output
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Fig E

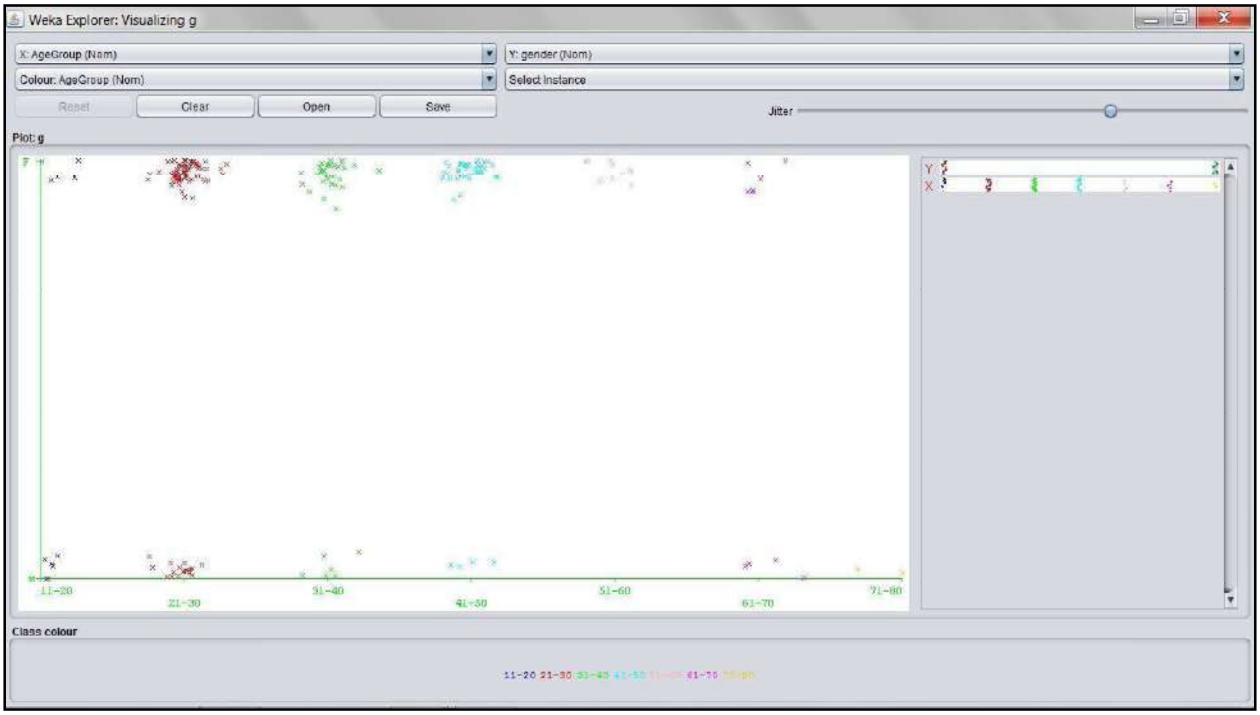

Fig F

The Simple K-Means algorithm also given result that, Thyroid disease is not hereditary .It is given in Table G

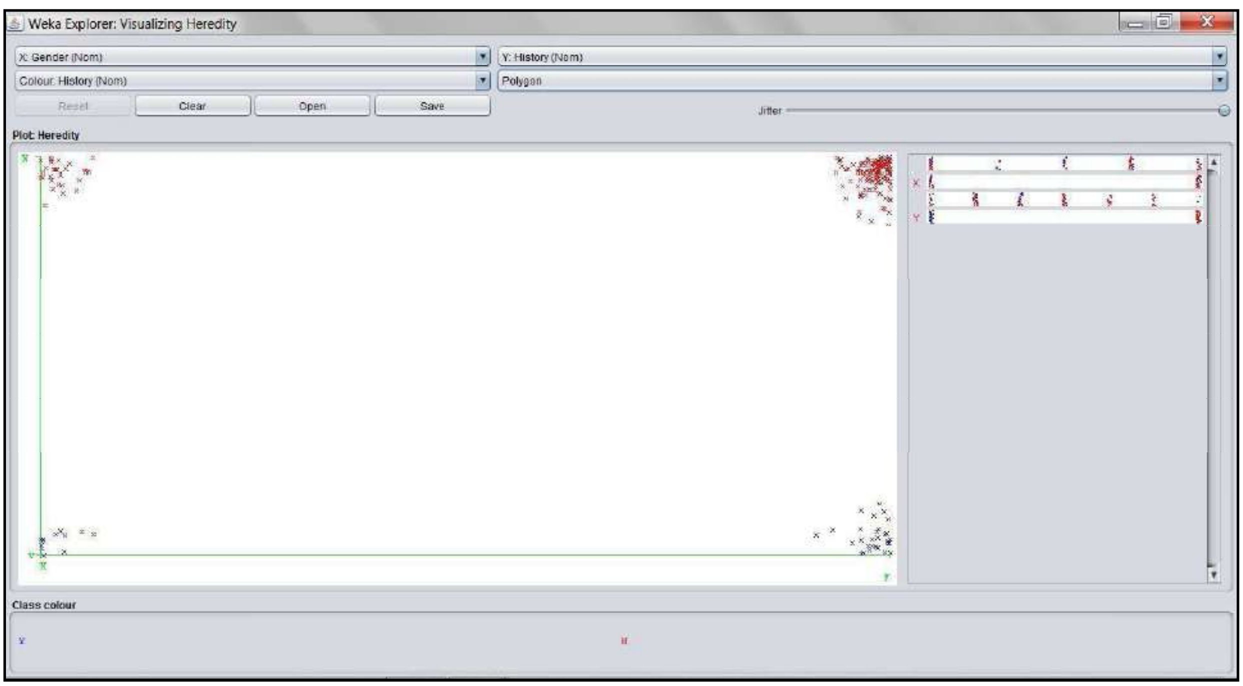

Fig G

C) Association Algorithm

The research also used Apriori Algorithm to generate various rules based on data collected which are helpful in analysis as shown in Table H

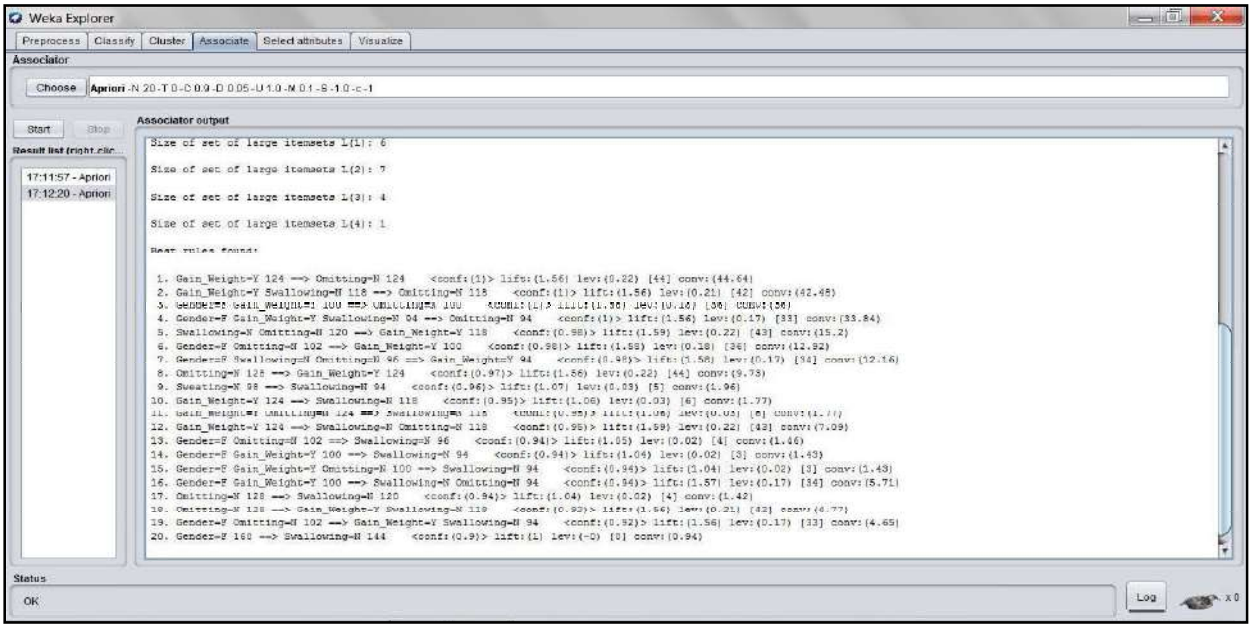

Fig H

V) CONCLUSION

This research has used Zero-R Classification algorithm, K-Means Clustering algorithm and Apriori Association algorithm applied on collected data .This research showed that, the females are mostly affected than males by thyroid disease. Also research illustrated that the age group 21-30 of persons from data collected have more chances of Thyroid disorders. According to the data collected, it is analyzed that thyroid can affect from age of 11-20 years. Further, the results also stated that, Thyroid is not hereditary

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ALLELOPATHIC EFFECTS OF AQUEOUS AND ALCOHOL EXTRACTS OF *DURANTAPLUMIERI* (JACQ) ON NITROGEN METABOLISM IN *SORGHUM VULGARE* (PEARS)

A. N. Sadale
Department of Botany, AjaraMahavidyalaya, Ajara

Abstract

Field experiments were conducted to evaluate the allelopathic effects of aqueous and alcoholic extracts of D.plumieri (Jacq) on enzymes and nitrogen fractions in two varieties of S. vulgare (Pears). The findings revealed that the activity of nitrate reductase (NR) in CSH-7 variety was enhanced when the plants were sprayed with increasing concentrations of both the typesof extracts but it was inhibited in M35-1. On the other hand, the nitrite reductase (NiR) activity in both the varieties was inhibited. The nitrate contents in CSH-7 was decreased by aqueous extracts but increased due to alcoholic extract except at 0.25%. However, it was decreased in M35-1 variety by both extracts. The nitrite content in CSH-7 variety was decreased due to both the extracts but remains more or less unchanged in M35-1. The level of soluble protein nitrogen in CSH-7 variety was increased but decreased in M35-1 variety under both the types of extracts with the exception of 0.25 % alcoholic extract where it was increased by 13.90%. The insoluble protein nitrogen content in CSH-7 was more adversely affected by both the extracts as compared to M35-1. Its content was only increased at 25% aqueous and 100% alcoholic extract as compared to control. The total nitrogen contents in both CSH-7 and M35-1 varieties were also decreased due to various concentrations of both the aqueous and alcoholic extracts of D. plumieri. These results indicate that overall nitrogen metabolism in both the varieties of S. vulgare was inhibited by allelochemicals present in leaves of D. plumieri.

Key words:*Allelopathic effects, Allelochemicals, Nitrate, Nitrite, Aqueous extract, Alcoholicextract*

Introduction

Allelopathy is a relatively new and potential area of research.In natural and agricultural ecosystems,it is receiving increasing attention because allelochemicals significantly reduce the growth of other plants and yield of crop plants (Inderjit and Duke, 2003). According to Elisanate et al. (2013), the action of allelochemicals on plants is known to be a diverse actionincluding a large number of biochemical reactions resulting into their modifications and finally affecting the growth of other plants.

Durantaplumieri(Jacq), a common hedge plant belonging to family Verbenaceae, is smooth shrub with struggling and drooping branches.Even though the leaves, stem and fruits of it are poisonous with changes in biochemical parameters, it is used in abnormalities in liver and renal functions, as febrifuge, diuretic and treatments for malaria, intestinal worms and abscesses.Although the *Durantaplumieri* has been studied by number of workers for their potential medicinal value, its allelopathic effects on plant physiological processes are still unknown.

Sorghum vulgare, belonging to family poaceae, is considered the fifth most important cereal crop after rice, wheat, maize and barley. In India, among the food grain crops, it occupied an important place because it is a staple food of very large population and fodder crop of dry land agriculture.

Nitrogen is most essential for plant life because it is a major constituent of every component of a cell. Its deficiency severally causes reduction in plant growth and ultimately the yield characteristics (Scott, 2008). Hence an attempt has been made to evaluate allelopathic effects of *D. plumieri* on enzymes and fractions nitrogen metabolism in *S. vulgare.*

Material and Methods

The seedlings of *S. vulgare* varieties were raised in fertile soil in the earthen pots from the seeds (MAHABEEJ). After one month of their normal growth, the seedlings were foliar sprayed with increasing concentrations (0.25%, 0.50%, 0.75% and 1.00%) of aqueous and alcoholic extracts of *D. plumieri*, twice a week. When the plants became two months old were used for determination of enzymes activity and various fractions of nitrogen metabolism. *In vivo*activity of nitrate reductase and nitrite reductase were determined following the method described by Jaworsky (1971). After determination of enzyme activities, the nitrate, nitrite and proteins contents of the fresh tissue used for enzyme preparation were estimated by following methods of Kolhoff and Noponen (1933), Jaworsky (1971) and Lowry et al. (1951), respectively. In same manner, the various fractions of nitrogen via NO_3-N, NO_2-N, soluble protein –N and insoluble-N were estimated from oven dried powdered leaf material by the methods described byKolhoff and Noponen (1933), Jaworsky (1971), Lowry et al. (1951) and Hawk et al. (1948), respectively.

Result and Discussion

It is evident from the results (Table No.1)that the activity of nitrate reductase in CSH-7 variety was enhanced due to increasing concentrations of both the aqueous and alcoholic extracts but slightly inhibited by 13.24% and 03.49% at both 0.75% aqueous and alcoholic extracts, respectively. On the other hand, its activity in M35-1 variety was inhibited by both the types of extracts.

Very few reports are available about influence of allelochemicals on nitrate reductase activity. As nitrate reductase is a substrate inducible enzyme its activity might be induced due to easy availability of its substrate in CSH-7 (Table 2). It was also correlated with the increased nitrite content in the leaf tissue under both the types of extract (Table 3). On the contrary, decreased nitrate content in M35-1 variety might be responsible for decreased nitrate reductase activity.

Table 1:Allelopathic effect of aqueous and alcoholic extracts of *Durantaplumieri* leaves on the activity of NitrateReductase (NR)* in *Sorghumvulgare* varieties.

Treatment	Control	Aqueous Extract				Alcoholic Extract			
Variety		0.25 %	0.50 %	0.75 %	1.00 %	0.25 %	0.50 %	0.75 %	1.00 %
CSH- 7	0.287	0.371 (+29.27)	0.298 (+03.83)	0.249 (-13.24)	0.388 (+35.19)	0.393 (+36.93)	0.316 (+10.11)	0.277 (-03.49)	0.502 (+74.91)
M 35-1	0.332	0.194 (-41.57)	0.224 (-32.53)	0.153 (-53.91)	0.290 (-12.65)	0.238 (-28.31)	0.109 (-67.17)	0.276 (-16.87)	0.263 (-20.78)

* *Each value is mean of three determinations.*

Enzyme activity is expressed as µg NO_2^- liberated per hour per mg of protein.

Values in parenthesis indicate percent increase (+) or decrease (-) over the control.

Table 2:Allelopathic effect of aqueous and alcoholic extracts of *Durantaplumieri*leaves on Nitrate (NO_3^-) content*of fresh tissues used for enzyme preparation of*Sorghumvulgare* varieties.

Treatment	Control	Aqueous Extract				Alcoholic Extract			
Variety		0.25 %	0.50 %	0.75 %	1.00 %	0.25 %	0.50 %	0.75 %	1.00 %
CSH- 7	39.71	31.43 (-20.85)	40.86 (+02.89)	60.28 (+51.80)	55.14 (+38.86)	34.29 (-13.65)	42.57 (+07.20)	68.28 (+71.95)	47.71 (+20.14)
M 35-1	98.63	94.35 (-04.34)	54.30 (-44.95)	55.87 (-43.35)	72.12 (-26.88)	67.70 (-31.36)	86.08 (-12.72)	53.16 (-46.10)	69.98 (-29.05)

* *Each value is mean of three determinations.*

Values are expressed as mg per g fresh tissue.

Values in parenthesis indicate percent increase (+) or decrease (-) over the control.

Table 3:Allelopathic effect of aqueous and alcoholic extracts of *Durantaplumieri* leaveson Nitrite (NO_2^-) content*of fresh tissues used for enzyme preparation of *Sorghumvulgare* varieties.

Treatment / Variety	Control	Aqueous Extract				Alcoholic Extract			
		0.25 %	0.50 %	0.75 %	1.00 %	0.25 %	0.50 %	0.75 %	1.00 %
CSH- 7	0.208	0.165 (-20.67)	0.213 (+02.40)	0.316 (+51.92)	0.290 (+39.42)	0.180 (-13.46)	0.223 (+07.21)	0.359 (+72.59)	0.250 (+20.67)
M 35-1	0.153	0.130 (-15.03)	0.093 (-39.21)	0.090 (-41.17)	0.162 (+05.88)	0.130 (-15.03)	0.198 (+29.41)	0.095 (-37.91)	0.120 (-21.57)

** Each value is mean of three determinations.*
Values are expressed as mg per g fresh tissue.
Values in parenthesis indicate percent increase (+) or decrease (-) over the control.

The activity of nitrite reductase in both the varieties was inhibited due to foliar spray of the aqueous and alcoholic extracts of *Duranataplumieri*(Table 4). The inhibition of activity in CSH-7 variety has been shown a perfect positive correlation with increasing concentrations of both the extracts. Similarly, the activity of this enzyme in M35-1 variety was also inhibited by various concentrations of both types of extract but there was no consistent pattern. The decreased nitrite reductase activity in CSH-7 might be due to decreased nitrite content at lower concentration of both extracts (Table 3). However, the increased nitrite content at lower and moderate concentrations indicates that some other reasons such as unavailability of reducing power or reduced enzyme protein synthesis might be responsible for decreased enzyme activity. On the other hand, decreased nitrate reductase activity in M 35-1 variety might be caused decreased nitrite content and hence decreased nitrite reductase activity.

Table4:Allelopathic effect of aqueous and alcoholic extracts of *Durantaplumieri*leaves on the activity of Nitrite Reductase (NiR)* in *Sorghumvulgare* varieties.

Treatments / Variety	Control	Aqueous Extract				Alcoholic Extract			
		0.25 %	0.50 %	0.75 %	1.00 %	0.25 %	0.50 %	0.75 %	1.00 %
CSH- 7	0.393	0.307 (-21.88)	0.114 (-70.99)	0.116 (-70.48)	0.131 (-66.67)	0.217 (-44.78)	0.087 (-77.86)	0.056 (-85.75)	0.038 (-90.33)
M 35-1	0.118	0.115 (-02.54)	0.078 (-33.89)	0.085 (-27.97)	0.066 (-44.07)	0.072 (-38.98)	0.081 (-31.36)	0.055 (-53.39)	0.094 (-20.34)

** Each value is mean of three determinations.*
Enzyme activity is expressed as µg NO_2^-reduced per hour per mg of protein.
Values in parenthesis indicate percent increase (+) or decrease (-) over the control.

Table 5:Allelopathic effect of aqueous and alcoholic extracts of *Durantaplumieri*leaves on (different forms) nitrogen contents in *Sorghumvulgare*var. CSH-7

Treatment	Control	Aqueous Extract				Alcoholic Extract			
Forms of nitrogen		0.25%	0.50%	0.75%	1.00%	0.25%	0.50%	0.75%	1.00%
NO_3^- -N (Nitrate)	1.2567	0.8132 (-35.29)	0.6160 (-50.98)	0.9117 (-27.45)	0.9857 (-21.56)	0.8871 (-29.41)	1.2814 (+01.97)	1.3799 (+09.80)	1.4292 (+13.72)
NO_2^- -N (Nitrite)	0.0020	0.0012 (-40.00)	0.0013 (-35.00)	0.0003 (-85.00)	0.0002 (-90.00)	0.0002 (-90.00)	0.0004 (-80.00)	0.0003 (-85.00)	0.0004 (-80.00)
Soluble protein Nitrogen	0.8354	0.7032 (-15.82)	0.8654 (+03.59)	0.8594 (+02.87)	0.8053 (-03.60)	0.7212 (-13.67)	0.8835 (+05.75)	1.1599 (+38.84)	1.3462 (+61.14)
Insoluble protein Nitrogen	3.8327	2.7079 (-29.34)	2.4579 (-35.87)	2.7912 (-27.17)	2.6662 (-30.43)	2.5829 (-32.60)	2.0830 (-45.65)	2.1247 (-44.56)	1.9997 (-47.82)
Total Nitrogen	5.9268	4.2255 (-28.70)	3.9406 (-33.51)	4.5626 (-23.01)	4.4574 (-24.79)	4.1914 (-29.28)	4.2483 (-28.32)	4.6648 (-21.29)	4.7755 (-19.42)

** Each value is mean of three determinations.*
Values are expressed as g per 100 g dry tissue.
Values in parenthesis indicate percent increase (+) or decrease (-) over the control.

Table 6:Allelopathic effect of aqueous and alcoholic extracts of *Durantaplumieri*leaveson (different forms) nitrogen contents in *Sorghumvulgare* var. M 35-1

Treatment	Control	Aqueous Extract				Alcoholic Extract			
Forms of nitrogen		0.25%	0.50%	0.75%	1.00%	0.25%	0.50%	0.75%	1.00%
NO_3^- -N (Nitrate)	1.9714	1.7249 (-12.50)	1.8726 (-05.01)	1.6264 (-17.50)	1.7249 (-12.50)	1.4785 (-25.00)	1.1828 (-40.00)	1.2814 (-35.00)	0.7393 (-62.49)
NO_2^- -N (Nitrite)	0.0003	0.0003 (00.00)	0.0003 (00.00)	0.0002 (-33.33)	0.0004 (+33.33)	0.0004 (+33.33)	0.0003 (00.00)	0.0003 (00.00)	0.0002 (-33.33)
Soluble protein Nitrogen	1.8150	1.7549 (-03.31)	1.7309 (-04.63)	1.7189 (-05.29)	1.9112 (+05.30)	2.0674 (+13.90)	1.4424 (-20.52)	1.7549 (-03.31)	1.1780 (-35.09)
Insoluble protein Nitrogen	2.2496	1.8747 (-16.66)	1.9997 (-11.10)	2.4163 (+07.41)	2.4996 (+11.11)	2.4996 (+11.11)	2.2080 (-01.84)	2.2496 (00.00)	2.7079 (+20.37)
Total Nitrogen	6.0363	5.3548 (-11.29)	5.6037 (-07.16)	5.7618 (-04.54)	6.1361 (+01.65)	6.0459 (+00.15)	4.8335 (-19.92)	5.2862 (-12.42)	4.6254 (-23.37)

** Each value is mean of three determinations.*
Values are expressed as g per 100 g dry tissue.
Values in parenthesis indicate percent increase (+) or decrease (-) over the control.

Perusal of Tables 5 and 6 reveals that the nitrate nitrogen content in CSH-7 variety was decreased when plants were foliar sprayed with aqueous extract but it was increased with increasing concentrations of alcoholic extract with the exception of 0.25 % concentration where it was decreased (29.41%) as compare to the control.On the contrary, its content in M35-1 variety was decreased under both the types of extract.However, more decrease was observed due to all concentrations of alcoholic extracts as compare to aqueous extracts.

The nitrite-nitrogen content of CSH-7 variety was decreased due to both the types of extract of *Durantaplumieri*. On the contrary, its content in M35-1 variety was remainsmore or less unchanged even under both the aqueous and alcoholic extracts. Very similar to nitrate contents more decrease in nitrite contents were observed due to alcoholic extract as compare to aqueous extract.

The soluble protein nitrogen content in CSH-7 variety was increased at moderate concentrations of aqueous extract but slightly decreased by 15.82% and 3.60 % at 0.25 % and 1.00 % concentration, respectively. Similarly its content was also decreased (13.67 %) only at 0.25 % alcoholic extract and thereafter it shows a positive correlation with increase in concentration of alcoholic extract. Contrary to this the accumulation of soluble protein nitrogen content in M35-1 variety has shown a perfect negative correlation with the increasing concentration of aqueous extract with the exception of 1.00 % where it was slightly (05.30 %) increased over the control. Its content was also increased only at 0.25% alcoholic extract by 13.90 % and thereafter decreased as compare to control.

The insoluble protein nitrogen content in CSH-7 variety was decreased due to both the types of extract. However, it did not shown any consistent pattern and more decreased due to alcoholic extract as compare to aqueous extract. The insoluble protein nitrogen content in M35-1 variety was decreasedat 0.25 % and 0.50 % aqueous extract by 16.67 % and 11.10 % over the control, respectively and then increased with increasing concentrations of extract. On the other hand, it was slightly increased only at 0.25 % and 1.00 % concentrations and then remained unaffected at moderate concentrations.

Total nitrogen content of CSH-7 variety was decreased due to various concentrations of both the aqueous and alcoholic extracts.Even though its content were less than the control has shown a positive correlation with the increasing concentrations of alcoholic extract. Total nitrogen content of M35-1 variety was also decreased due to both the types of extract with the exception of 1.00 % aqueous extract and 0.25 % alcoholic extract, where it was slightly increased by 01.65% and 00.15% over the control, respectively.

From these results, it is clear that the nitrogen metabolism in both the varieties of *Sorghum vulgare*wasmuch adversely affected by the allelochemicals present in *Durantaplumieri*.

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A CASE STUDY OF IMPROVING PRACTICES INWATER PUMP COMPONENTS MANUFACTURING

Mr. Shrikant S. Karanjkar
Assistant Professor, Dept. of Mgt. Studies, RIT, Rajaramnagar
shrikant.karanjkar@ritindia.edu
Mr. Shantanu Jadhav
Management Student, Dept. of Mgt. Studies, RIT, Rajaramnagar

ABSTRACT

The goal of the manufacturing process is to produce a product that has utility. The manufacturing process is one of the important steps in the production process. It refers mainly to the change of material or dimensions of the piece that is produced. The transport, handling or storage of the dose of the pieces are not included in the manufacturing process, since these stages are not involved with the change of material or the dimensions of the piece that is produced. The geometry of the finished product must have certain tolerances, which must be met to be acceptable and useful. This study helps to understand present manufacturing process of water pump parts.

The Metal working processes involves forging, extraction, wire drawing, rolling etc. Machinery process involve drilling, grinding, Turning and milling. The processes of casting involve permanent model casting, die casting, sand casting and centrifugal. The processes of joining involve wilding, brazing, joining and soldering. The processes of surface finished includes honing, surfacing and lapping. Shearing and forming processes includes pinching, blacking, drawing and forming bending. So this paper focus on the different sub process of the manufacturing of water pump components. And the researcher suggests how to improve present practices in water pump components manufacturing.

Keywords:- *Manufacturing Process, Water pumps, Components, Quality, Dimensions, Production Line etc.*

I)Introduction: -

The goal of the manufacturing process is to produce a product that has utility. The manufacturing process is one of the important steps in the production process. It refers mainly to the change of material or dimensions of the piece that is produced. The transport, handling or storage of the dose of the pieces are not included in the manufacturing process, since these stages are not involved with the change of material or the dimensions of the piece that is produced. The geometry of the finished product must have certain tolerances, which must be met to be acceptable and useful. This study helps to understand present manufacturing process of water pump parts.

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II) Objectives of the Study

1. To understand present manufacturing process of water pump parts in the company.
2. To study the trend of operation process effectiveness to product considering raw material and final quality of it.
3. To study present quality control practices in manufacturing process of the company.
4. To study the present working location of the workers in workshop of the company

III) Scope of the Study

1.The entire study conducted in Small Scale Engineering Firm working in MIDC Area, Palus Dist. – sangli.

2. The study is mainly focusing on manufacturing process of water pump parts in an organization.
3. The study is based on the data collected during the financial year 2017-18.

IV) Significance of the Study

1) This study helps to understand present manufacturing process of water pump parts in small scale manufacturing firm.
2) It enables to understand the meaning and significance of the operation process in production.
3) Due to the study of operation management, it shows that utilization of resources and inventory of available in the organization.

V) Review of Literature

1) Carlos F. Gomes, Mahmoud M. Yasin, João V. Lisbon, (2004) "A literature Review of manufacturing and measurement performance measures in an organizational context "

The key to the future of manufacturing performance measurement is information. Availability, reliability and responsibility As such, the facet of the availability of information. underlines the need for a systematic system of performance measurement information, Where information is not only tracked and stored, but also made available to the public. Management and relevant external entities. Reliability covers the reliability of the manufacturing resources, the reliability of the flow of information obtained from the flow of Workshop, as well as the reliability of the market information.

2) Manufacture of cooling channels that use earthworm voids caused by a process based on friction stirring: taking into account the cooling and fluid parameters (SolalehSalimi, Mohammad Haghpanahi, PouyaBahemmat) (2018)

In this research, the manufacture of MHE is investigated using a newly developed FSC process as a significantly profitable manufacturing method. The geometrical characteristics that are caused by different FSC tools and effective in the thermal and flow behavior of the coolant in the screw are acquired experimentally. Subsequently, the impact of the selection of FSC tools on the analytical parameters of flow resistance, convection and thermal conduction resistance is studied. Heat transfer rates and pressure drop are selected as the main completion criteria

3) The influence of the process parameters on the friction and stir welding of Al-Mg alloy and polycarbonate.HamedAghajaniDerazkola, MajidElyasi (2018)

The possibility of a different friction welding between the AA5058 aluminum alloy and the polycarbonate (PC) in the design of the lap joint was eliminated. Different aspects and processing parameters were analyzed to establish an adequate working window for the fabrication of an Al-PC biomaterial structure.

.4) Four types of innovation in the manufacturing process and their management concerns, Yuji Yamamoto *, Monica Bellgran (2013)

This work has proposed a model of four types of MPI. MPI covers a wide range of activities, from technological innovations to important changes in the work processes and cultural changes of an organization. Although researchers have discussed different types of innovation in the literature, MPI has been classified as a type of innovation among other types and no additional classifications have been made within MPI.

.5) Flexible microfabrication platform for the manufacture of microfluidic devices of PMMA G. Trotta, A. Volpe, A. Ancona, I. Fassi (2018)

In this work, the improvement in terms of flexibility of microinjection molding technology, based on the use of micro fabricated laser fs-laser inserts in a standardized mold, has been fully demonstrated. The combined technological approach provides an easy and low-cost method for the fabrication of large-scale polymeric microfluidic devices. This modular approach requires the replacement of only small inserts in the mold when the geometric characteristics of the device are changed. These inserts can be structured effectively by laser micromachining fs, reproducing the desired micro geometry with micrometric precision without the inconvenience of the long processing time required by the mold machining

VI) Research Methodology

1. Primary Data: -

- The primary data is collected through the discussion, observation with purchase department & operation head in the company.
- Data collected to machine work shop, employee and observation how to operations in jobs

2. **Secondary Data**: -

The secondary data collected through following sources: -

- Annual Reports of the organization.
- Company Manuals, Records. Reports etc.

VII) Data Presentation and Analysis

7.1 Products of the Company

A. **Pump Components**

Barrel-Pump Testing

Diffuser

Discharge-Elbow

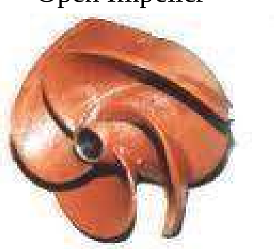
Enclosed Impeller

End Suction Pump

End Suction

NDI Testing

Open Impeller

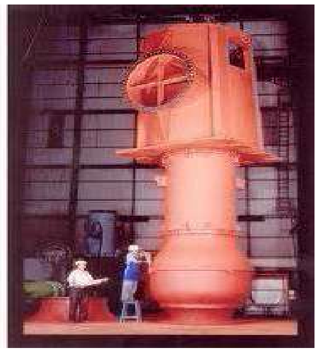


Pump Casing

Split Case

Split Case Pumps

Vertical pumps



B. Valve Components

Butterfly Valve

Ckeck Valve 06

Ckeck Valve 10

Kinetic air Valve

MDNRV Testing

MDNRV

Multi Door Non Return Valve

Sluice Valve 01

Sluice Valve 06

7.2: Production Process for Pattern Shop: -

Patterns are made from resin, aluminium, gunmetal and cost iron pattern making activity has following procedure involves offer receipt of component layout from the customer.

1. The drawing given by the customer is studied and marking for sample are mode on the CRC sheet.
2. From the sample the actual wood is cut as in the sample called as mould.
3. If the pattern is of resin, then the mould is made of plaster of Paris instead of wood.
4. After coring and moulding resin is spread on it.
5. Resin takes 30 to 45 minutes for the binding for pattern.

7.3: Production Process for Machine Shop: Machining of components has following procedure involved after receipt of drawing and components from customer.

1. Drawing study: -

The actual drawing given by the customer are studied or drawing are prepared by their given dimensions and measurement.

2. Process Planning: -

The planning for the process is carried out because different jobs required different machining steps. Process planning is also known as manufacturing planning, process planning, material processing, process engendering, Machin processing, routing study Facing: -

These parts are first polished and put on facing matching for smoothing the parts for matching. Facing.The process of removing material from the end of the work piece to produce a flat surface.

3. Boring: -

The boring is made on horizontal boring machine for big parts and for small parts. They are used for horizontally matching of parts. In machining, the drilling process consists of enlarging a hole that has already been drilled or castr, using single point cutting tool or with a loan head that contains several of those tool.

4. Turning: -

The turning is made on vertical turner length (VTL) machine. Here the whole body parts are vertically turned for machining their inner surface

5. Drilling: -

The parts are taken on drilling machine the points on the parts are made according to dimension and holes are made. A drill bit enters the work piece axially and cut a blind hole or through hole with a dimeter equal to that of the tool a drill bit is a multipoint tool and usually has a punted end.

Ring fitting: -Here the metal rings are fitted on particular parts inside the notes made.

6. Assembly: -

The different small parts are assembled (integrated) together and a single job is completed. All parts are assembly in the water pump in the like barring, shaft employer, etc.

7. Inspection: -After all, process the final inspection here is made by the superior and for dispatch. In their finishing quality cutting and others operations are check quality control

X)Conclusions: -

In this manufacturing process if we reduced use of the electricity and workers load it helps to improve of the quality and production. It is necessary to make minimum recourses utilization, change in the old machines, maximum use of automation machine lines etc. are required.

IX) Findings: -

1. The company using some manual machines. E.g. lathe machines
2. Deferent product of the company e.g. pump components, pump casing, vertical pumps, valve components, etc.
3. Machine jobs heavy and widened. E.g. vertical pumps, non-return valve, etc.

X)Suggestions: -

1. In the company use of minimum manual machine because time consuming and easy to work of machines of different jobs.
2. Use latest technology machines then improve quality of the product. E.g. CNC machine, computerized machine.
3. Use of the maximum material handling equipment. E.g. crane, tractors, trollies etc.
4. Use of solar panel in company because own electricity power generates, its save the electricity

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FUZZY REGRESSION

Miss. Pooja S. Patil
Department of Statistics, Dattajirao Kadam Arts, Science and Commerce College, Ichalkaranji
Email: patilps.11@gmail.com

ABSTRACT

In this paper we study Fuzzy set, Fuzzy number and Fuzzy Regression. Also we study comparison between Statistical Regression and Fuzzy Regression.

Keywords:- *Fuzzy set, Fuzzy Number, Membership Function, Classical Linear Regression, Fuzzy Regression.*

INTRODUCTION

Fuzzy concept was introduced by Zadhe in 1965. Zadhe is the father of Fuzzy Set.

- **What is Fuzzy ?**

The word fuzzy means "Vagueness" or "unclear information" or "the concept which does not give exact information about any matter ".

E.g. The word Young , Tall, High and good.

Aim of the Research :

- To know some basic terms in fuzzy theory.
- To know Fuzzy Set and Fuzzy Number.
- To study comparison between Statistical Regression and Fuzzy Regression.

Some basic terms in fuzzy theory:-

Crisp set:-This is an any classical or ordinary set.

e.g. {0,1} is a sample space of Bernoulli trials .

If we consider, X consisting natural numbers less than or equal to 20 i.e $X \leq 20$,

X={1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18, 19,20}

To find out the set of perfect square numbers we have,

p={1,4,9,16}

Here, X is universal set & p is crisp set.

- **Membership function:-**

Let, X bean universal set. Then the fuzzy subset A of X is defined by its membership function,

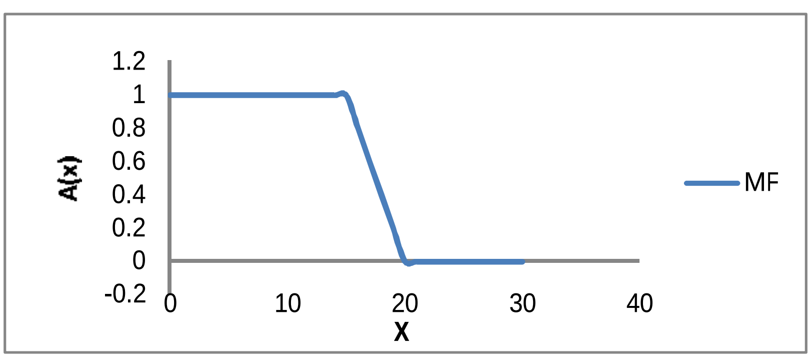
μ_A: X→ [0,1]

which assign a real number μ_A(x) in the interval [0, 1] to each element $x \in X$, where the value of μ_A(x) at x shows the grade of membership of x in A.

E. g. Let, A=Child

Membership function is:

$$A(x) = \begin{cases} 1 & ; if\, x \leq 15 \\ (20 - x)/5 & ; if\, 15 < x < 20 \\ 0 & ; if\, x \geq 20 \end{cases}$$



Graphical representation of membership function

Fuzzy set:-

Let A be a crisp set then the pair (A,μ_A(x)) is called as fuzzy set. Where μ_A(x) is membership function.

α- cut set:-

A fuzzy set *A* in *X* and any real number α€[0, 1],then the α -cut or α -level set of *A*, denoted by $\alpha_A$is the crisp set,

α_A = {x € X :μ_A(x) ≥ α }

The strong α-cut, denoted by $\alpha +_A$is the crisp set,

$\alpha +_A$ = {x € X :μ_A(x) >α }

E.g.

let A be a fuzzy set whose membership function is given as,

$\mu_A(x) = \frac{x-a}{b-a}$; a ≤ x ≤ b

$\frac{c-x}{c-b}$; b ≤ x ≤ c

To find the α-cut of A.

we first set α €[0,1] to both left and right reference functions of A. That is,

$\alpha = \frac{x-a}{b-a}$ and $\alpha = \frac{c-x}{c-b}$

Expressing x in terms of α we have x=α(b-a)+a and x=c- α(c-b).

which gives the α-cut of A is ,

α_A = [α(b-a)+a, c- α(c-b)]

Fuzzy Number:-Fuzzy numbers are special fuzzy quantities.

Definition: A fuzzy number is a fuzzy set A on R such that,

i) A must be a normal fuzzy set

ii)α level set of A are closed intervals .

iii)The support of A,{x: μ_A (x)>0} must be bounded

Types of Fuzzy Numbers:-

1) Triangular Fuzzy Number
2) Trapezoidal Fuzzy Number

1] Triangular fuzzy number:-

A triangular fuzzy number A can be defined as a triplet [*a*, *b*, *c*]. Its membership function is defined as:

$\mu_A(x) = \frac{x-a}{b-a}$; a ≤ x ≤ b

$\frac{c-x}{c-b}$; b ≤ x ≤ c

2] Trapezoidal fuzzy number:-

A trapezoidal fuzzy number *A* can be expressed as [*a, b, c, d*] . Its membership function is defined as:

$\mu_A(x) = \frac{x-a}{b-a}$; a ≤ x ≤ b

1 ; b ≤ x ≤ c

$\frac{d-x}{d-c}$; c ≤ x ≤ d

Classical Linear Regression:

Statistical linear regression analysis is widely used statistical tool to model relationship between independent and dependent variables and is useful in a non fuzzy environment where, the relationship between variables is exactly defined.

In a basic regression model there are n independent variables & the regression function is linear , it can be stated as;

Y= xβ+ ε

i.e $Y_i = \beta_0 + \beta_1 x_{i1} + \ldots\ldots\ldots\ldots\ldots + \beta_n x_{in} + \varepsilon_i$

Where,

Y_i = Response variable in the i-th observations

x_{in}= Independent variables in the i-th observations

β_n = Unknown parameters

ε_i = A random error terms

Assumptions:-

1. $E(\varepsilon_i)$ The errors have zero mean
2. $Var(\varepsilon_i) = \sigma^2$The variance of the errors is constant
3. cov(ε_i; ε_j)=0 The errors are statistically independent of one another
4. $\epsilon_i \sim N(0, \sigma^2)$is normally distributed

Fuzzy Regression:

Fuzzy regression is a non statistical method. Fuzzy linear regression developed by Tanaka, Uejima&Asai in 1982 .it's aim to model vague & imprecise phenomena using the fuzzy function defined by Zadhe .

Two general way to develop a fuzzy regression model

i) Model where the relationship of the variables is fuzzy.

ii)Model where the variables themselves are uncertain.

The fuzzy linear function as follows;

$$\tilde{Y}=\widetilde{\beta_0} + \widetilde{\beta_1}x_1+\ldots\ldots\ldots\ldots\ldots\ldots+\widetilde{\beta_n}x_n=\tilde{\beta}x_i$$

Where

$\tilde{Y}$= Fuzzy output

$\widetilde{\beta_n}$ = Fuzzy coefficient

(x_1,…….,x_n) =non fuzzy input

Some Fuzzy Regression models

i) $\tilde{Y}= x\tilde{\beta} + \tilde{\varepsilon}$, ii) $\tilde{Y}= \tilde{x}\beta + \tilde{\varepsilon}$& iii) $\tilde{Y}= \tilde{x}\tilde{\beta} + \tilde{\varepsilon}$

Use of Fuzzy Regression :

Statistical regression has many problems which can occur in the following situations:

- Difficulties to verifying distribution assumptions
- Vagueness in the relationship between input and output variables
- Ambiguity of events or degree to which they occur
- Inaccuracy and distortion introduced by linearalization

In such situations statistical regression is fail so we go for Fuzzy Regression.

Comparison between statistical regression and fuzzy regression:-

1. Statistical regression is based upon classical set theory & employs the concept and techniques of probability theory.
2. Fuzzy regression is based on fuzzy set theory. Hence the degree of membership of an object to a set is defined by a membership function & possibility measure provide a basis for the manipulation of involved fuzzy sets.
3. In Statistical regression model deviations between the observed values & the estimate values are supposed to be due to measurement.
4. In Fuzzy Regression model deviations are assumed to depend on the indefiniteness of the system structure not on its measurement errors.

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MRI ANALYSIS BY USING MACHINE AND DEEP LEARNING FOR MEDICAL DIAGNOSIS

Mrs. Smitadevi Nandkumar Mole
Assistant Professor,Shivaji University, Kolhapur
Email: smitanmole@gmail.com

Dr. Nandkumar Sambhaji Mole
General Practitioner,
Email:molenandkumar49@gmail.com

ABSRTACT

This paper is concerned with Machine learning and deep learning can significantly help in solving the healthcare problems by developing classifier systems that can assist physicians in diagnosing and predicting diseases in early stages. However, extracting knowledge from medical data is challenging as this data may be heterogeneous, unorganized, and high dimensional and may contain noise and outliers. Most appropriatemethod can be chosen only after analyzing some of the available machine learning and deep learning techniques and validating their performances in terms of accuracy and comprehensibility. Main objective of this study is to understand the use of machine learning and deep learning in medical diagnosis

1.INTRODUCTION:

What is Artificial Intelligence?

In computer science, artificial intelligence (AI), sometimes called machine intelligence, is intelligence demonstrated by machines, in contrast to the natural intelligence displayed by humans and other animals. Computer science defines AI research as the study of "intelligent agents": any device that perceives its environment and takes actions that maximize its chance of successfully achieving its goals.

AI is “a system’s ability to correctly interpret external data, to learn from such data, and to use those learning’s to achieve specific goals and tasks through flexible adaptation”. Colloquially, the term "artificial intelligence" is applied when a machine mimics "cognitive" functions that humans associate with other human minds, such as "learning" and "problem solving"

There are many applications of Artificial intelligence. One of that is machine learning.

What is Machine Learning?

Machine learning is an application of artificial intelligence (AI) that provides systems the ability to automatically learn and improve from experience without being explicitly programmed. Machine learning focuses on the development of computer programs that can access data and use it learn for themselves.

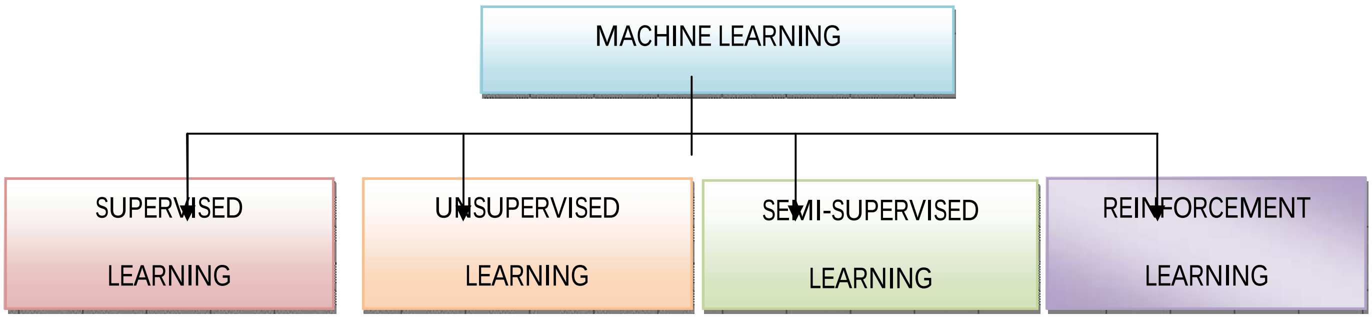
Machine learning (ML) is the scientific study of algorithms and statistical models that computer systems use to progressively improve their performance on a specific task. Machine learning algorithms build a mathematical model of sample data, known as "training data", in order to make predictions or decisions without being explicitly programmed to perform the task. Machine learning algorithms are used in the applications of email filtering, detection of network intruders, and computer vision, where it is infeasible to develop an algorithm of specific instructions for performing the task. Machine learning is closely related to computational statistics, which focuses on making predictions using computers. The study of mathematical optimization delivers methods, theory and application domains to the field of machine learning. Data mining is a field of study within machine learning, and focuses on exploratory data analysis through unsupervised learning. In its application across business problems, machine learning is also referred to as predictive analytics.

Machine Learning is the field of study that gives computers the capability to learn without being explicitly programmed. ML is one of the most exciting technologies that one would have ever come across. As it is evident from the name, it gives the computer that which makes it more similar to humans: *The ability to learn*. Machine learning is actively being used today, perhaps in many more places than one would expect.

Types Of Machine Learning:

Machine learning is classified into basic four types-

1. Supervised Learning
2. Unsupervised Learning
3. Semi-supervised Learning
4. Reinforcement Learning



Supervised Learning

Supervised learning is commonly used in real world applications, such as face and speech recognition, products or movie recommendations, and sales forecasting. Supervised learning can be further classified into two types - Regression and Classification.

Regression trains on and predicts a continuous-valued response, for example predicting real estate prices.

Classification attempts to find the appropriate class label, such as analyzing positive/negative sentiment, male and female persons, benign and malignant tumours, secure and unsecure loans etc.

In supervised learning, learning data comes with description, labels, targets or desired outputs and the objective is to find a general rule that maps inputs to outputs. This kind of learning data is called labelled data. The learned rule is then used to label new data with unknown outputs.

Supervised learning involves building a machine learning model that is based on labelled samples. For example, if we build a system to estimate the price of a plot of land or a house based on various features, such as size, location, and so on, we first need to create a database and label it. We need to teach the algorithm what features correspond to what prices. Based on this data, the algorithm will learn how to calculate the price of real estate using the values of the input features.

Supervised learning deals with learning a function from available training data. Here, a learning algorithm analyzes the training data and produces a derived function that can be used for mapping new examples. There are many supervised learning algorithms such as Logistic Regression, Neural networks, Support Vector Machines (SVMs), and Naive Bays classifiers.

Common examples of supervised learning include classifying e-mails into spam and not-spam categories, labellingWebPages based on their content, and voice recognition.

Unsupervised Learning

Unsupervised learning is used to detect anomalies, outliers, such as fraud or defective equipment, or to group customers with similar behaviours for a sales campaign. It is the opposite of supervised learning. There is no labelled data here.

When learning data contains only some indications without any description or labels, it is up to the coder or to the algorithm to find the structure of the underlying data, to discover hidden patterns, or to determine how to describe the data. This kind of learning data is called unlabeled data.

Suppose that we have a number of data points, and we want to classify them into several groups. We may not exactly know what the criteria of classification would be. So, an unsupervised learning algorithm tries to classify the given dataset into a certain number of groups in an optimum way.

Unsupervised learning algorithms are extremely powerful tools for analyzing data and for identifying patterns and trends. They are most commonly used for clustering similar input into logical groups. Unsupervised learning algorithms include K means, Random Forests, Hierarchical clustering and so on.

Semi-supervised Learning

If some learning samples are labelled, but some other are not labelled, then it is semi-supervised learning. It makes use of a large amount of unlabeled data for training and a small amount of labelled data for testing. Semi-supervised learning is applied in cases where it is expensive to acquire a fully labelled dataset while more practical to label a small subset. For example, it often requires skilled experts to label certain remote sensing images, and lots of field experiments to locate oil at a particular location, while acquiring unlabeled data is relatively easy.

Reinforcement Learning

Here learning data gives feedback so that the system adjusts to dynamic conditions in order to achieve a certain objective. The system evaluates its performance based on the feedback responses and reacts accordingly. The best known instances include self-driving cars and chess master algorithm Alpha Go.

DEEP LEARNING:

Deep structured learning or hierarchical learning or deep learning in short is part of the family of machine learning methods which are themselves a subset of the broader field of Artificial Intelligence.

Deep learning is a class of machine learning algorithms that use several layers of nonlinear processing units for feature extraction and transformation. Each successive layer uses the output from the previous layer as input.

Deep neural networks, deep belief networks and recurrent neural networks have been applied to fields such as computer vision, speech recognition, natural language processing, audio recognition, social network filtering, machine translation, and bioinformatics where they produced results comparable to and in some cases better than human experts have.

Deep Learning Algorithms and Networks −

- are based on the unsupervised learning of multiple levels of features or representations of the data. Higher-level features are derived from lower level features to form a hierarchical representation.
- use some form of gradient descent for training.

2. STATEMENT OF THE PROBLEM:

1. What is Machine learning?
2. What is deep learning?
3. What is the use of machine learning and deep learning in medical diagnosis?

3. OBJECTIVES OF THE STUDY:

The main aim of this research is to find out how machine learning is useful for medical diagnosis yet so the objectives of study are set out as

follows,

1. To study the main concept machine learning.

2. To study the main concept of deep learning.
3. To study what is the use of machine learning and deep learning in medical diagnosis.

4. METHODOLOGY:

4.1 Sample Design:

In this study researcher have use convenient method for sampling.

4.2 Technique of Analysis:

Use secondary data for comparison like

1. Internet
2. Machine Learning by Tom M. Mitchell
3. A Course in Machine Learning by Hal Daumé
4. Fundamentals of Deep Learning: Designing Next-Generation Machine Intelligence Algorithms Book by Nicholas Locascio and Nikhil Buduma.

4.3 Methods of Data Collection:

a. Secondary Data:

Present researcher has been collected data from websites, books, and internet.

5. SIGNIFICANCE OF THE STUDY:

1. This research is significant to the new learners and professional users also.
2. This study is also important to researchers who want to do further research in this area.

6. LIMITATIONS OF THE STUDY:

1. All the points related to machine learning have been not covered in this study.
2. There are many applications of machine learning. But this study is limited only for the medical diagnosis application.

7. RESULTS AND DISCUSSION:

Medical diagnosis

Machine learning can be used in the techniques and tools that can help in the diagnosis of diseases. It is used for the analysis of the clinical parameters and their combination for the prognosis example prediction of disease progression for the extraction of medical knowledge for the outcome research, for therapy planning and patient monitoring. These are the successful implementations of the machine learning methods. It can help in the integration of computer-based systems in the healthcare sector.

Diagnosis *via machine learning works when the condition can be reduced to a classification task on physiological data, in areas where we currently rely on the clinician to be able to visually identify patterns that indicate the presence or type of the condition.*

To break this down into details:

- **Classification**. The results are areas of medical diagnosis that can be reduced to a classification problem: given some data, diagnosis can be reduced to the problem of mapping that data to one of N different outcomes. In some cases, N = 2: the task is just to identify whether the data (e.g., an x-ray) displays the condition or not. Note that there are other problems (e.g., image segmentation) that can be tackled with deep learning, but I haven't yet seen them used *in isolation* for *diagnosis.*
- **Physiological data**. The results below tend to be using medical imaging data or data from other kinds of sensors. The explosion of results in these areas is, in large part, ascribed to the creation of data sets (e.g., these ones) that are far larger than those that were previously available. A common approach to annotate a data set (e.g., label whether an x-ray contains a tumor) is to have a set of clinicians give their opinion and to collate the responses.
- **We rely on visually identifying patterns**. The alternative to an automated diagnosis system would be to have an expert clinician look at your data (perhaps discuss it with some fellow experts) to determine the outcome. This point captures why deep learning *should be successful* in this area: deep learning automates the entire process of extracting patterns and learning relationships in this kind of 'unstructured' data. There are many

non-medical applications of deep learning (e.g., face recognition) that have similar requirements; because of this, the tech is quite mature. Indeed, even models trained on medical images are now being open sourced.

Where should this approach not work?

The pattern above gives some insight into areas where this approach *should not currently work. D*eep learning does not tell us how patients should be treated or how well they will fare when being treated. However, specifically related to the points above, there are domains that:

- **Aren't classification problems.** If we don't understand the disease well enough, we can't create data to train any algorithm. For example, there are conditions that do not have a well-understood progression that can be enumerated into a set of stages. In these cases, it would be very challenging to build a reliable model to tell us what stage of progression a patient is at—because we don't know what the stages should be.
- **Lack (or have subjective) data.** If there is little or no data, we cannot train models. Granted, this is starting to change—there are deep learning experiments that demonstrate learning from extremely small data sets. Where there is data, but it and/or patterns within it are subjective (e.g., the momentary experience of pain or stress)
- **Do not rely on medical devices**. Similarly, domains where a diagnosis cannot be derived by attaching the patient to some kind of machine and collecting a single "sample" of data.

There are various diseases of nervous system which are diagnosed by machine learning. Two out of which are mentioned below. In which, how machine learning is used to diagnose multiple sclerosis disease is find out by researcher.

Autism Spectrum Disorder Disease:

Autistic spectrum disorder (ASD) is a neuron developmental conditions which affects the brain's growth and development characterized by impairments in reciprocal social interactions, communication skills and stereotyped behavior. ASD affects approximately 1 in 100 individuals with recent estimates from the USA, suggesting that this figure could be even higher. ASDs are composed of five disorders, namely, autism, pervasive development disorder not otherwise specified (PDD-NOS), Aspirer's syndrome (AS), childhood disintegrative disorder (CDD) and Rett's disorder (RD). The diagnosis of ASD is not an easy process and generally requires certain behavioral and cognitive characteristics. Today, researchers are trying to find ASD diagnostic approaches through electrophysiological and neuroimaging techniques. Since EEG recording and analysis is one of the fundamental tools in diagnosing and identifying disorders in neurophysiology, researchers strive to use the EEG technique for diagnosing individuals with ASD. A group of studies has shown that EEG signals of individuals with ASD are relevant to age and intelligence quotient (IQ)-matched control subjects based on different conditions.

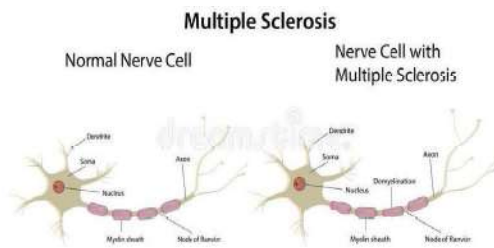
Multiple Sclerosis Disease :

Multiple sclerosis (MS) is a chronic disease of the central nervous system, which is made up of the brain and spinal cord. It is an unpredictable condition that can be moderately involved in disabling. There are many possible causes of MS, including viruses, autoimmune disorders, environmental factors and genetic factors. Women are affected more than twice as often as men, according to the National MS Society.

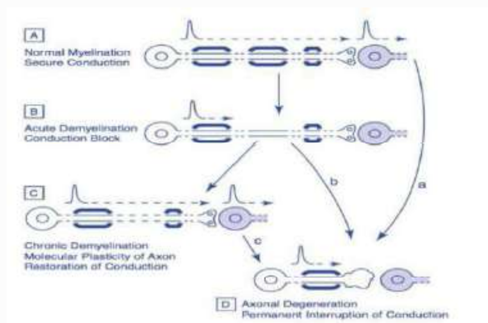
Multiple sclerosis (MS) is an inflammatory disorder of the brain and spinal cord in which focal lymphocytic infiltration leads to damage of myelin and axons. People worldwide, with an onset age commonly between 20 and 40 years, and an incidence more than twice as high in women compared to men.

The majority of MS patients (85%) usually experience a first attack defined as Clinically Isolated Syndrome (CIS), and will develop a relapsing-remitting (RR) form. Two thirds of the RR patients will develop a secondary progressive (SP) form, while the other third will follow a benign course. The rest of MS patients (15%) will start directly with a primary progressive (PP) form.

They all rely on using conventional magnetic resonance imaging techniques (MRI) such as T1-weighted, gadolinium-enhanced T1-weighted MRI, as well as T2-weighted and FLAIR, due to a high sensitivity for visualizing MS lesions. Conventional MRI is also used for quantifying lesion load (LL), a marker of inflammation process but only a moderate predictor of MS evolutions.



Reference :http://www.dreamstime.com



Reference :www.wellnessguru.com.au

SYMPTOMS OF MULTIPLE SCLEROSIS:

MS affects normal sensation, thinking, and movement. Symptoms vary depending on the part(s) of the body where the myelin sheath is damaged. Symptoms of MS are often mild. In rare cases, people may have some paralysis and lose the ability to write, speak, or walk.

Common symptoms include:

- Vision problems, including double vision, blurriness, partial color blindness, eye pain, and partial or complete loss of vision
- Thinking and memory problems
- Fatigue
- Muscle weakness
- Dizziness
- Numbness or weakness on one side or the bottom half of your body
- Trouble with coordination and balance
- Loss of bowel or bladder control
- Sensations such as numbness or tingling (called “pins and needles”)
- Tremors, spasms, or seizures
- Electric-shock sensations caused by moving your head in a certain way

Symptoms of MS often come and go. Relapses may last for days, weeks, or months.

For it to be considered a relapse, symptoms must last at least 24 hours and occur at least 30 days after the last relapse. During remission, your symptoms may continue or disappear for a while. Lesions can form and permanently affect nerves i n that area.

HOW IS MULTIPLE SCLEROSIS DIAGNOSED BY MEDICAL SCIENCE?

Like other autoimmune diseases, MS can be difficult to diagnose. Most often, the first symptoms of MS are vision problems. Symptoms can also affect different parts of the body. Your doctor will ask about your health history and do a full exam. Early detection of MS is important because it gives us the opportunity to seek treatment and plan for the future. An exact diagnosis of MS is based on medical history and neurological examination using imaging techniques such as magnetic resonance imaging (MRI), lumbar punctures (LP) for cerebrospinal fluid (CSF) analysis, evoked potentials, and blood samples analysis. Obtaining a history about the onset of the first symptoms, any neurological disorders as well as illnesses such as diabetes and thyroid diseases, food habits, geographic locations, and history of medications taken and substance abuse is important. MRIs can identify any scar tissue formation and damage in the CNS. Evoked potentials test that include visual, brain stem auditory, and somatosensory evoked potentials offers information about demyelization in the optic nerve and CNS. In addition, CSF analysis for myelin basic protein and immunoglobulin- gamma determinations and blood sample analysis for detect of vitamin deficiencies may be diagnostically helpful.

Before making a diagnosis, your doctor will want to rule out other possible causes of your symptoms. To do this, they may order certain tests, such as:

- **Blood tests.** Your blood can show signs of illnesses that cause symptoms similar to those of MS.
- **Neurological tests.** Your doctor may want you to see a specialist. A neurologist can test how well your central nervous system is working. They will look for changes in eye movements, muscle coordination, weakness, balance, sensation, speech, and reflexes.
- **Spinal tap (lumbar puncture).** A small amount of fluid taken from your spine can show abnormal amounts of blood cells or proteins associated with MS. A spinal tap can rule out a viral infection or other possible conditions.
- **Magnetic resonance imaging (MRI).** An MRI can show detailed pictures of the brain and spinal cord, and if there are any lesions, or scars. Lesions aren't always caused by MS. In order to diagnose MS, you must:
- Have damaged myelin in at least two areas of the CNS.
- Have had at least two relapses, or episodes, that caused damage.

Your doctor also must have ruled out all other potential diagnoses.

USE OF DEEP LEARNING FOR MULTIPLE SCLEROSIS DISEASE DIAGNOSIS:

DEEP LEARNING:

Deep learning is a machine learning approach that uses layered hierarchical, graphical networks to extract features from data at progressively higher levels of abstraction. In recent years, methods based on deep learning have attracted much attention due to their breakthrough performance for classification in many application domains, including image recognition and natural language processing. Unsupervised deep learning can be particularly useful in neuroimaging, a domain in which the number of labelled training images is typically limited.

Deep learning has produced good results for a few applications such as computer vision, language translation, image captioning, audio transcription, molecular biology, speech recognition, natural language processing, self-driving cars, brain tumour detection, real-time speech translation, music composition, automatic game playing and so on.

Deep learning is the next big leap after machine learning with a more advanced implementation. Currently, it is heading towards becoming an industry standard bringing a strong promise of being a game changer when dealing with raw unstructured data.

Deep learning is currently one of the best solution providers for wide range of real-world problems. Developers are building AI programs that, instead of using previously given rules, learn from examples to solve complicated tasks. With deep learning being used by many data scientists, deeper neural networks are delivering results that are ever more accurate.

The idea is to develop deep neural networks by increasing the number of training layers for each network; machine learns more about the data until it is as accurate as possible. Developers can use deep learning techniques to implement complex machine learning tasks, and train AI networks to have high levels of perceptual recognition.

Deep learning finds its popularity in Computer vision. Here one of the tasks achieved is image classification where given input images are classified as cat, dog, etc. or as a class or label that best describe the image. We as humans learn how to do this task very early in our lives and have these skills of quickly recognizing patterns, generalizing from prior knowledge, and adapting to different image environments.

MS is a disease of the central nervous system, in which the body launches a defensive attack against its own tissues. MS can range from relatively benign to somewhat disabling to disturbing.

In view of this, researchers employ deep learning to extract latent spatial features in myelin maps, both on their own and combined with structural MRIs, to determine whether the deep-learned features can improve the detection of MS pathology

MRIs are a very important tool in diagnosing and treating MS, as they can disclose the telltale scars, also called lesions, on the brain or spinal cord. However, manually segmenting lesions from 3D images is tedious, time-consuming, and often not reproducible.

MS can be diagnosed by magnetic resonance imaging (MRI) scan of the brain, lumbar puncture, evoked potential tests and evaluating the size and location of lesions (areas of inflammation and myelin damage). In general, MRI is widely used to monitor the pathological progression of MS. The history of the disease, the results of neurological examination and MR images are certain indicators for the multiple sclerosis disease. MR is a sensitive examination for determining lesions. However, in order to make the final and exact diagnosis, there are some other criteria like McDonald Criteria that need to be made use of. MR images were caught by MR devices (Magnetom - Siemens Medical Systems, Integra Achieve - Philips or/and GE Healthcare) with 1, 5 tesla power. MRs which were obtained outside Hacettepe Hospital were uploaded by compact discs (CD) to PACS (Picture Achieving and Communication System). Lesions were counted within millimeter (mm) units measures using turbo spin echo (TSE) sequences. Lesion information was taken from three areas, namely brain stem, corpus callosum, periventricular area, upper cervical area.

Magnetic Resonance Imaging (MRI) information is read for three zones, and lesion changes (increase/decrease in number, size) are calculated.

Genetic algorithms have been applied to determine the CNN synaptic weights that, for a given MR Image, perform a binarization in such a way that only MS lesions are detected inside the brain area. The subsequent steps have been necessary in order to remove the skull and other unwanted pixels. Because of different shapes and intensity of the lesions, it has been necessary to train the genetic algorithm on images presenting different characteristics.The evolution of the CNN has been carried out using CNN Simulator, a software environment for the analysis of CNN dynamics; at each step of the training process, the error function to be minimized by the GA was the number of different pixels between the desired and the actual output of the CNN.

Multimodal deep learning should be used to discover and model correlations between hidden patterns in the normal-appearing brain tissues of co registered pairs of myelin maps and T1-weighted (T1w) MRIs. Myelin and T1w scans are used to provide complementary information in that the former contain myelin-specific features while the latter contain more general morphological features. Both types of features are known to be impacted by MS, but the benefits of deep learning for extracting myelin or myelin-T1w features are unknown. According to researchers hypothesis that deep learning can uncover spatial features in myelin maps that are more sensitive and specific to MS pathology than mean myelin measurements, and that multimodal deep learning can extract more sensitive and specific features than those extracted from either myelin or T1w modality alone.

Deep learning refers to neural networks with many layers (usually more than five) that extract a hierarchy of features from raw input images. It is a new and popular type of machine learning techniques that extract a complex hierarchy of features from images due to their self-learning ability as opposed to the hand-crafted feature extraction in classical machine learning algorithms. They achieve impressive results and generalizability by training on large amount of data. The rapid increase in GPU processing power has enabled the development of state-of-the-art deep learning algorithms. This allowed training of deep learning algorithms with millions of images and provided robustness to variations in images.

8.FINDINGS:

1. Machine learning is very important concept in Artificial intelligence.
2. Deep learning is sub concept of machine learning is also useful in medical diagnosis.
3. Deep learning analysis of MRI is accurate as compare to new radiologist.
4. Disease like multiple sclerosis diagnosed by deep learning very clearly.
5. Today's one of the best topic for research is Machine Learning and deep learning for medical diagnosis.

9. SUGGESIONS:

1. MRI, CT etc. scan centers should use machine learning or deep learning techniques for analysis of MRI or CT scan.
2. Medical sciences should include knowledge of machine learning and deep learning for radiologist.

10. CONCLUSION:

So, according to researchers view deep learning gives a big hand for medical disease diagnosis. With the help of deep learning, MRI analysis is made accurate as compared to new radiologist.

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5. Fundamentals of Deep Learning: Designing Next-Generation Machine Intelligence Algorithms Book by Nicholas Locascio and Nikhil Buduma.

DY^{3+} DOPED POTASSIUM BORATE GLASSES FOR YELLOWISH WHITE (WARM WHITE) LED APPLICATION

Pravin P. Pawar

Department of Electrical Engineering, Indian Institute of Technology,Madras-600036, India

Rupesh S. Gedam

Department of Physics, *Visvesvaraya National Institute of Technology, Nagpur-440 010, India*

ABSTRACT

In this article, Dy_2O_3 doped Potassium Borate (KBD) glasses were synthesized by melt-quench technique and studied their spectroscopic properties for LED application. Two sharp peaks at 486 and 575nm and one feeble peak at 669nm is observed in the emission spectra under the excitation of 350nm. The glass KBD-4 doped with 0.5 mol % Dy_2O_3 shows highest emission intensity among all glass samples. The CIE chromaticity of glass KBD-4 shows emission in the yellowish white zone of the chromaticity diagram with colour coordinates x = 0.38 and y = 0.42. The CIE plot and images of glass samples under the excitation of 350nm indicates that these glasses can be used for intense yellowish white (Warm White) LED application.

Keywords: Glass; Potassium Borate;Rare Earth; Luminescence;WarmWhite LED.

1. Introduction

Luminescence, lasing and sensing properties of rare earth (RE) ions have drawn enormous interest in recent years for science and technology application [1]. The 4f–4f and 4f–5d electronic transitions of rare earth makes rare earth doped glasses are of great interest [1-3].

The borate based glasses have interesting structural and optical properties. Addition of rare earth oxide to these glasses one can allowto study and develop new material for optical applications. RE^{3+} doped glasses are potential candidate for lasers, waveguides, optical fibers, solar concentrators, plasma display panel,optical amplifiers, light-emitting diodes (LED's) and optical detectors etc. [2, 3].

The blue emission originating from Dy^{3+} at $^4F_{9/2}\rightarrow{}^6H_{15/2}$ is a magnetic dipole ($\Delta J = 0, \pm 1$ but $0\leftrightarrow 0$ is forbidden) transition varies with the host glass environment around Dy^{3+} ions. The yellow emission due to $^4F_{9/2}\rightarrow{}^6H_{13/2}$ transition is a forced electric dipole transition (hypersensitive) with the selection rule $\Delta J = \pm 2$ and it is strongly influenced by the crystal field strength around the rare earth ion and red emission at 662 nm assigned to $^4F_{9/2}\rightarrow{}^6H_{11/2}$ transition is an electric dipole allowed [4].

Borate glasses have been used as electro-optic switches, electro-optic modulators, non-linear parametric converters and solid state laser materials. On the other hand, borate glasses show high transparency, low melting point, high thermal Stability and good glass forming ability [5, 6].

A.N. Meza-Rocha et. al. [7] reported that the addition of potassium at the cost of zinc decreases the density and increases the molar volume of the glasses. The glass transition temperature and chemical durability decrease with increasing potassium content [8]. Thus, the space occupied by 2K$^+$, electronegativity and field strength between Zn^{2+} and $2K^{+}$ involving a higher ionicity of K-O bonds in comparison with Zn-O bonds and could open additional possibilities of obtaining tunable color light emitting application [8].

As mentioned above the addition of rare earth oxide is expected to modify the structural and optical properties of glasses. In this article, Dy_2O_3 doped potassium borate glasses have been synthesized by melt-quench technique. The optical properties of these glasses were studied and optimized the glass samples for LED application.

2. Experimental

The glasses with general formula 30 K_2O: (70-X) B_2O_3: X Dy_2O_3, where X= 0, 0.1, 0.3, 0.5, 0.7 mol %,were synthesized by melt quench technique. The high purity chemicals such as K_2CO_3 (E-Merck; >99.9%), B_2O_3 (E-Merck; >99.9%), Dy_2O_3 (Sigma Aldrich; >99.9%) wereused to synthesize the glass samples.

A proper amount of chemicals were weighed in an electronic balance (SHIMADZU AUW220D). All the weighed chemicals were thoroughly mixed together with acetone in an agate mortar-pestle. The mixture was then kept in a platinum crucible and melted in an electric furnace at 950 ^{0}C for 3 hours. The molten mass was quenched in rectangular aluminum mold at room temperature and annealed at 325 ^{0}C in an annealing furnace for two hours and allowed to cool at room temperature. The glasses were then optically polished and characterized by UV-Vis absorption and fluorescence spectroscopy.

Fig. 1: Images of potassium borate glasses doped with Dy_2O_3

Fig. 1 shows images of optically polishedDy_2O_3 doped potassium borate glasses. The images show change in the colour of glass samples from colourless to light yellowish green with addition of Dy_2O_3at the cost of B_2O_3.

3. Result and Discussion

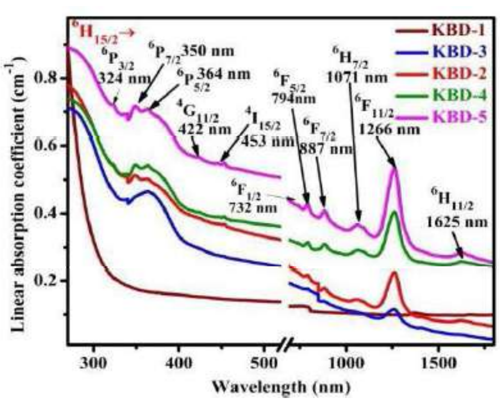

Fig. 2: UV-Vis-NIR absorption spectra of KBD glass samples

Fig. 2 reveals the UV-Vis-NIR absorption spectra of KBD glasses measured in the range 325-1800 nm. A spectrum reveals eleven absorption bands having different intensity at various wavelengths. The spectra show curved absorption edges showing the amorphous nature of the glass samples. The glass KBD -1 having 0 mol % of Dy_2O_3 does not show any absorption peak. The absorption bands are located at 324, 350, 364, 422, 453, 732, 794, 887, 1071, 1266, and 1625 nm which are assigned from ground level $^6H_{15/2}$ to various excited levels within the 4f shell at $^6P_{3/2}$, $^6P_{7/2}$, $^6P_{5/2}$, $^4G_{11/2}$, $^4I_{15/2}$, $^6F_{1/2}$, $^6F_{5/2}$, $^6F_{7/2}$, $^6H_{7/2}$, $^6F_{11/2}$ and $^6H_{11/2}$ levels of Dy^{3+} ions [2, 9, 10]. Intensity of all absorption peaks in the range 325-1800 nm increases with the addition of Dy_2O_3 at the cost of B_2O_3 as shown in Fig. 2. The intensity of 350 nm peak (corresponds to $^6P_{7/2}$ transition) is highest among all peaks. So the glasses are excited at the wavelength of 350 nm.

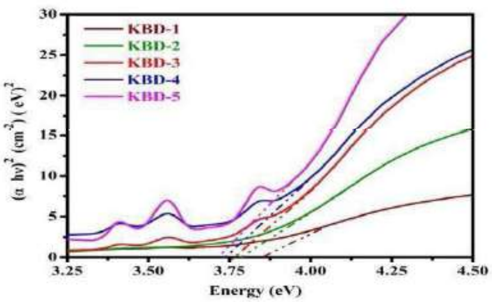

Fig. 3: Determination of optical energy band gap (E_g^{opt}) for allowed direct transitions (n=2) using Tauc's method

The optical energy band gaps were obtained by extrapolating the linear portion of the plot towards X axis as shown in Fig. 3 and 4 [11, 12]. The obtained bandgap values are depicted in table 1.

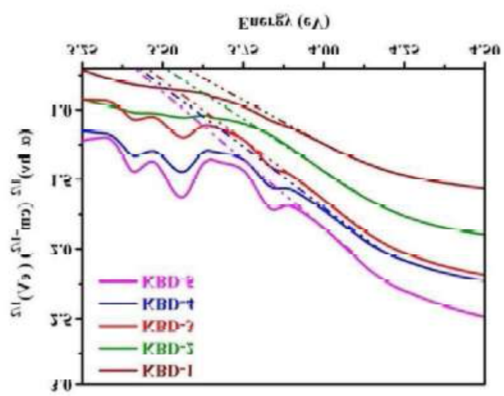

Fig. 4: Determination of optical energy band gap (E_g^{opt}) for allowed indirect transitions (n=1/2) using Tauc's method

Table 1: Allowed direct and indirect band gap values for KBD glasses

Band gap	Unit	**KBD**-1	**KBD**-2	**KBD**-3	**KBD**-4	**KBD**-5
Direct	(eV)	3.86	3.78	3.76	3.74	3.71
Indirect	(eV)	3.58	3.51	3.45	3.42	3.41

The addition of Dy_2O_3 to the host glass system decreases the direct and indirect optical energy band gaps (E_g^{opt})[13, 14]. Decrease in band gap is due to the change in glass structure occurred by the addition of Dy_2O_3 at the expense of B_2O_3. Formation of new extrinsic band made by Dy^{3+} on the lattice between the boron and oxygen ions results diminishing optical energy band gap [1]

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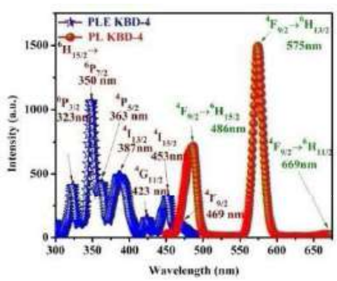

Fig. 5: Combined excitation (λ_{em}= 575 nm) and emission spectra (λ_{ext}= 350 nm) of KBD-4

Combined excitation and emission spectra for glass KBD-4 is shown in the Fig. 5. Figure discloses the various excitation and emission bands present at the various wavelengths in both spectra. The excitation spectra monitored at 575 nm shows seven excitation peaks located at 323, 350, 363, 387, 423, 453 and 469 nm which are attributed to $^6H_{15/2} \rightarrow {}^6P_{3/2}$, $^6P_{7/2}$, $^4P_{5/2}$, $^4I_{13/2}$, $^4G_{11/2}$,$^4I_{15/2}$ and $^4F_{9/2}$ respectively [12]. The excitation band at 350 nm attributed to $^6P_{7/2}$ is high intense among all the bands which is further used to excite the glass samples [11].

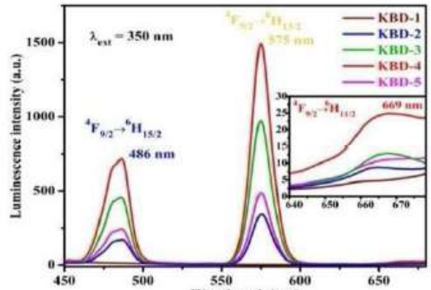

Fig. 6: Emission spectra for KBD glasses

The emission spectra of Dy_2O_3 doped K_2O-B_2O_3 glasses under the excitation of 350 nm are shown in Fig. 7. The spectra shows two sharp peaks at $^4F_{9/2}\rightarrow{}^6H_{15/2}$ (486 nm), $^4F_{9/2}\rightarrow{}^6H_{13/2}$ (575 nm) and one feeble band at $^4F_{9/2}\rightarrow{}^6H_{11/2}$ (669nm) belongs to 4f electronic transitions of Dy^{3+} ion [1,11, 12]. The peak at 575 nm corresponds to $^4F_{9/2}\rightarrow{}^6H_{13/2}$ transition is hyper sensitive in nature among all bands. This hyper sensitive transition belongs to electric dipole (ED) transition and the emission intensity of this transition is strongly affected by the crystal ligand field of atoms. On the other hand 486 nm transition belongs to $^4F_{9/2}\rightarrow{}^6H_{15/2}$ is magnetic dipole (MD) transition and is not sensitive to the crystal surroundings [11]. The remaining one feeble transitions at 669 nm belongs to $^4F_{9/2}\rightarrow{}^6H_{11/2}$ is MD transition [11]. The selection rules indicate the MD transition is allowed, whereas hypersensitive ED transition is forbidden [2, 4].

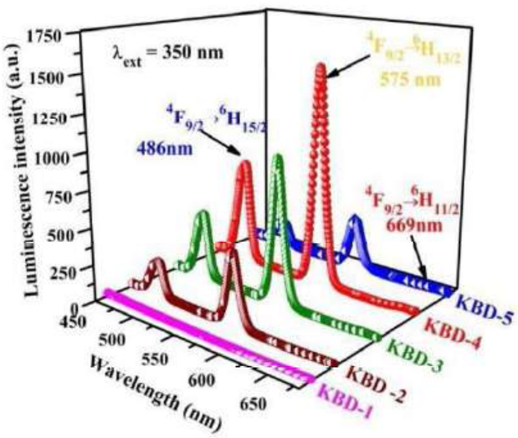

Fig. 7: Emission spectra of KBD glasses (λ_{ext}= 394 nm)

Fig. 7 illustrates emission spectra in the wavelength range 450-710 nm with the excitation of 350 nm. Figure shows emission peak intensity of all the bands increases up to KBD-4 and after that it decreases due to concentration quenching. At higher concentration (> 0.5 mol % Dy_2O_3) the Dy^{3+} ions come closer and closer and transfer excitation energy from one Dy^{3+} to nearby Dy^{3+} ions results concentration quenching.

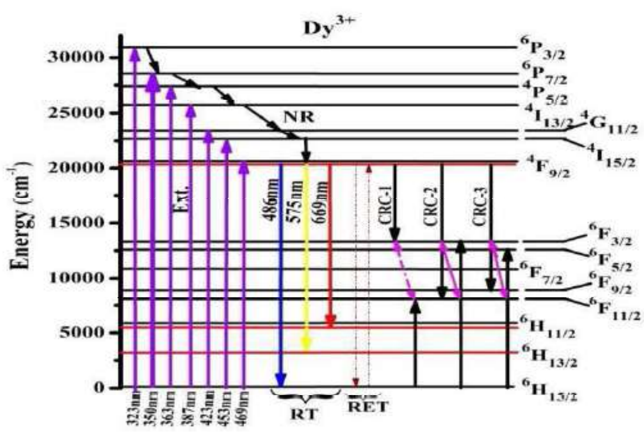

Fig. 8: Energy level diagram for KBD glasses

The luminescence mechanism of these glasses exited at 350 nm can be explained by energy level diagram as shown in Fig. 8. The excited Dy^{3+} ions de-excites to ground level by emitting a photon or phonon through radiative or non-radiative transitions respectively. Here the energy levels above the $^4F_{9/2}$ level are so closely spaced and hence the Dy^{3+} ions relaxes mostly at the $^4F_{9/2}$ level by non-radiative transition. Due to increase in the concentration of Dy^{3+} ions at $^4F_{9/2}$level, relaxed Dy^{3+} ions having high energy jumps to the various levels from $^4F_{9/2}$ to $^6H_{15/2,\ 13/2\ \text{and}\ 11/2}$ respectively at different wavelength [16].

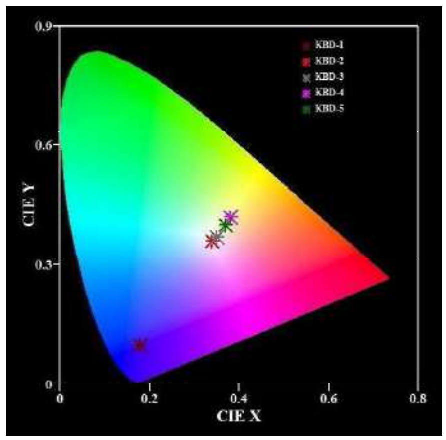

Fig. 9: CIE-1931 colour diagram for prepared glass samples

Fig. 10: Images of glasses under UV excitation

Table 2: CIE-1931 colour co-ordinates of all glasses

Glasses	Chromaticity co-ordinates	
	X	**Y**
KBD-1	0.18	0.09
KBD-2	0.34	0.36
KBD-3	0.35	0.37
KBD-4	0.38	0.42
KBD-5	0.37	0.40

CIE colour co-ordinates were computed for glasses excited at 350 nm (table 2). Fig. 9 illustrates the CIE-1931 colour co-ordinates for KBD glasses. The CIE chromaticity co-ordinates x = 0.38 and y = 0.42 and the images of the glass samples (Fig. 10) under the excitation of 350 nm shows glass KBD-4 have highest emission intensity in the yellowish white region [15, 16].

Table 3: Luminescence intensity of each band, Y/B ratio and CCT for all glass samples

Glasses	Luminescence intensity (a.u.)			Y/B ratio	CCT (K)
	$^4F_{9/2} \rightarrow {}^6H_{15/2}$ 486nm (Blue)	**$^4F_{9/2} \rightarrow {}^6H_{13/2}$ 575nm (Yellow)**	**$^4F_{9/2} \rightarrow {}^6H_{11/2}$ 669nm (Red)**		
KBD – 1	----	----	----	----	-3278
KBD – 2	168	343	9	2.0416	5206
KBD – 3	456	970	13	2.1271	4878
KBD – 4	701	1498	25	2.1369	4269
KBD – 5	241	484	11	2.0082	4410

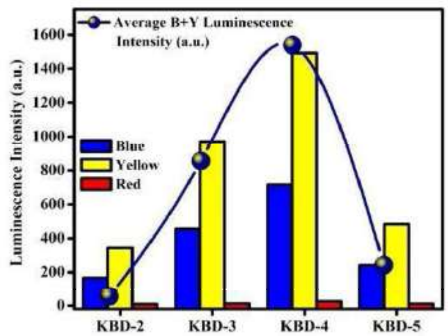

Fig. 11: Luminescence intensity and average Y+B intensities of glasses

Fig. 11 depicts the luminescence intensity for each band and average Y+B intensities for all glass samples. The luminescence intensity of all spectral transition along with the average Yellow/Blue ratio ($^4F_{9/2} \rightarrow {}^6H_{13/2}$)/($^4F_{9/2} \rightarrow {}^6H_{15/2}$) and CCT is shown in table 3. Y/B ratio depicts the local environment site symmetry and the electro-negativity of the surrounding ligands. It is observed from these results that the Y/B values changes due to the change in symmetry around the Dy^{3+} ion site [17]. From table 3 it is noted that the glass KBD-4 have highest Y/B ratio 2.1369 among all glasses, which indicates the intensity of yellow peak (575 nm) increases with the addition of Dy_2O_3 up to glass KBD-4 and then decreases and gives highest emission intensity in the yellowish white region Fig. 8, 9. The calculated value of CCT (4269 K) is very close to the CCT of yellowish white region.

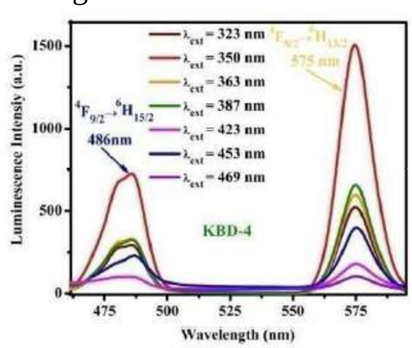

Fig. 12: Emission intensities of KBD-4 under various excitations

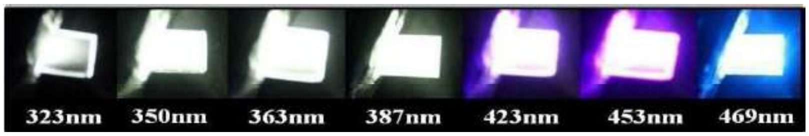

Fig. 13: Images of glasses under UV excitation of 350 nm

Fig. 12 reveals the emission spectra of glass KBD-4 under different excitations. It is evident from the figure that the glass KBD-4 excited at 350 nm shows highest emission intensity among all glass samples. The images in fig.13show the glass KBD excited at 350 nm isbrighter than other excitations having highest emission intensity.

Table 4: CIE-1931 colour co-ordinates of glass KBD–4 at various excitations

Glass KBD-4	CIE chromaticity co-ordinates	
	X	Y
323	0.34	0.37
350	0.38	0.42
363	0.36	0.39
387	0.37	0.38
423	0.32	0.31
453	0.33	0.32
469	0.26	0.28

CIE colour co-ordinates of glass KBD-4 under various excitations is depicted in the table 4. It is noted that glass excited at 350 nm show highest emission intensity with colour co-ordinates x = 0.38 and y = 0.42 [52].

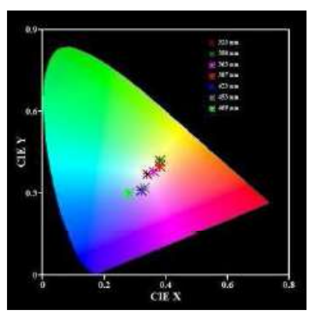

Fig. 14: CIE-1931 chromaticity diagram of glass KBD-4 excited at different wavelengths.

Fig. 14 illustrates the CIE chromaticity diagram of glass KBD-4 under various excitation wavelengths. It is noticed from the figure that location of the colour co-ordinates shows in the yellowish white region up to 387 nm and then it shows co-ordinates in the violet-blue region due to the maximum excitation energy passes through the glass sample and diminishes the emission colour and intensity. The glass excited at 350 nm excitation shows highest emission intensity in the yellowish white region. Therefore, these glasses are useful for the fabrication of warm white LED.

4. Conclusion

The direct and indirect optical energy band gap decreases with the addition of REO's. The decrease in E_g^{opt} with the addition of REO's may be due to structural changes in the glass matrix. The emission spectra of glasses (KBD-2 to KBD-5) show two sharp peaks at 486, 575 nm and one feeble band at 669 nmunder the excitation 350 nm. The CIE chromaticity coordinates (x = 0.38 and y = 0.42) and the images of glass samples under the excitation of 350 nm shows glass KBD-4 have highest emission intensity in the yellowish white region and which can be useful for Warm White LED for household and vehicles headlight application.

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STUDY OF BIODIVERSIY AND SURVEY OF SOME MEDICINAL PLANTS ON NARANDE HILLS, HATKANGALE (KOLHAPUR)

Mr. S. T. Ingle
Dept. of Botany, D. K. A. S. C. College, Ichalkaranji, Dist. - Kolhapur -416115 (M.S.)
Email: subhashingle529@gmail.com

ABSTRACT

An attempt has been made for survey and Biodiversity of medicinal Plants in religious holy place is "Narande" hills, it is famous for "Nagoba" temple. It is located 3 Kim. Away from Hatkangale Tahsil. These hills have great significance in utilization of wild resources of medicinal plants. During the study of biodiversityand survey, thirty plants assessed by Quadrate method. These are found to have Medicinal values as remedy for different health problem by local people. It is revealed that, these wild resources (medicinal plants) are utilized by local people as per their needs but not exploited on a large scale.

Keywords: *Biodiversity, Narande hills, medicinal plants, Assessment.*

Introduction

It is the fact that over 70-80% of the world population depends on the crude plant drugs to get rid of their health aliments. An Indian material Medica includes about 2000 drugs of natural origin derived from different traditional systems and folklore medicines[1] while in modern medicines over 130 drugs originally extracted from higher plants. In last few decades, new trends of 'Herbal Drugs' from medicinal plants has becoming more prominently apparent[2,] Now days it has been estimated that the present global market is going at the rate of 20% annually[1]. Here the concept of Ayurveda begin and flourish between 2500-500 BC in India. The use of medicinal plants were documented in old literature half majority of them are found in *Rig-Veda* and *Athervveda* and also in *Charakasanhita* (900 BC), *Sushruta Sanhita* (600 BC) and *Ashtang Hridaya* (700 AD). Thus Ayurveda now has become scientifically organized.

India is a store house of medicinal plants and there are some 1250 Indian medicinal plants[4]. Survey of Kolhapur district shows 600 plant species of some therapeutic value. Out of them some important medicinal plants are found in the forest *Narande* hills. *Narande* hills are a holy place for Hindu temple in hilly region of Hatkangale Tahsil. It is situated at 16'45N, 74'22' E and at altitude 773 m. The vegetation is dry deciduous[5]. Narande is the part and parcel of Sahayadri ranges. The biodiversity of Narande hills show different medicinal plants in the form of herbs, shrubs, trees and climbers.

The common medicinal plants are assessed in this area like as *Plumbago zeylanica* L, *Gloriosa sauperba* L., *Discoriea bulbiflora* L., *Borrhavia diffusa* L., *Vitex negundo, Launea procumbens, Lantana camara* L., *Terminalia arjuna, Clerodendrum serratum, Grewia tiliaefolia* etc.

Material and Method

The assessment of medicinal plants studied with the help of a Quadrat method. The shape of Quadrat is usually square. The size of Quadrat varies with the type of vegetation to be studied. The Quadrate of 10 m by 10 m size are laid randomly at three differ rent places and species are recorded with their number in each. The plant species are identified by using standard literature[6]. The abundance, density, frequency and frequency percentage of each species are determined by using the standard methods. Then use the Standard methods[8]. The herbarium specimens are maintained in the college department by following routine herbarium techniques.

Observation

Table1. **Assessment of Medicinal plants by Quadrate analysis**

Sr. No.	Name of plants species	Quadrate 1	Quadrate 2	Quadrate 3	Total No. of species in all Qua.	Total no. of Qua. Studied	No. of Qua. in which species occur	Abundance	Density	Frequency %	Frequency class
1.	*Lagacea mollis edu*	02	05	03	**10**	03	03	3.33	3.33	100	E
2.	*Cassia auriculata L.*	05	-	07	12	03	02	4	6	66	D
3.	*Malvastrum tricuspidutum (R. Br.) A. Gray.*	03	02	06	11	03	03	3.66	3.66	100	E
4.	*Commelina bengalensis L.*	08	06	10	24	03	03	8.0	8	100	E
5.	*. Vitex negundo L.*	03	15	05	23	03	03	7.66	7.66	100	E
6.	*Acalypha indica L.*	14	15	17	46	03	03	15.33	15.33	100	E
7.	*Lavandula burmanni Benth.*	11	24	13	48	03	03	16.0	16.0	100	E
8.	*Tribulus terrestris L.*	26	37	29	94	03	03	31.33	31.33	100	E
9.	*Stylosathes mucronata Wild.*	02	14	17	33	03	03	11.0	11.0	100	E
10.	*Lavandula burmanni Benth.*	11	24	13	48	03	03	16.0	16.00	100	D
11.	*Cyanotis axillaris (L.) D. Don.*	13	07	09	29	03	03	9.66	9.66	100	E
12.	*Spermacoce hispida Acutnon*	19	27	32	79	03	03	26.33	26.33	100	E
13.	*Rungia crenata Andres*	02	26	08	36	03	03	12	12	100	E
14.	*Euphrbia hirta L.*	21	17	33	73	03	03	24.33	24.33	100	E
15.	*Bursera penicillata (Sesse & Moc ex DC.)*	03	05	04	12	03	03	4	4	100	E
16.	*Eleusine indica (L.)*	20	23	18	61	03	03	20.33	20.33	100	E
17.	*Panicum americanum L.*	03	---	07	10	03	02	3.33	5.66	100	E
18.	*Polygala arvensis Willd.*	02	---	07	09	03	02	3.0	3.0	100	E
19.	*Acanthospermum hispidatum L.*	08	11	16	35	03	03	11.66	11.66	100	E
20.	*Lantaena camera L.*	06	11	10	27	03	03	9.0	9.0	100	E
21.	*Bidens pilosa auct.non .L.*	133	106	95	334	03	03	111.33	111.33	100	E
22.	*Evolvulus alsinoides L.*	06	05	07	18	03	03	6.0	6.0	100	E
23.	*Trichodesma amplexicaule Roth.*	07	05	03	15	03	03	5.0	5.0	100	E
24.	*Echinops echinatus Roxb.*	15	06	---	21	03	02	7.0	10.5	66.66	E

25.	***Opuntia dilleni Grah.***	07	09	08	24	03	03	8.0	8.0	100	E
26.	***Pergularia arborea Dennst.***	03	---	04	07	03	02	2.5	3.5	66.0	D
27.	***Dodonea viscosa Jacb.***	02	04	06	12	03	03	4.0	4.0	100	E
28.	***Iphigenia indica (L.) A Cray***	02	05	---	07	03	02	3.5	3.5	66.0	D
29.	***Oldenlandia affinis***	05	---	02	07	03	02	2.5	3.5	66.0	D
30.	***Dichoma tomentosa Causs.***	03	01	06	10	03	03	9.5	9.5	100	E

Result and Conclusion

It is reveled from the (Table.1) that out of 30 medicinal plants 26 Plants are representing 100% frequency and 04 plants are 66%i frequency all Quadrates. It is used by local practitioners or vaidya's for treatment of various health problems.

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A STUDY ON DATA MINING TECHNIQUES IN SOCIAL MEDIA DATA: A REVIEW

Kalokhe Anil Sopan
Asst. Professor, Department of Computer Science, Vidya Pratishthan's, Arts, Science and Commerce College, Baramati, MH (India).
Email: anil.kalokhe@gmail.com
Pawar Mahesh Dattatray
Research Student, Swami Ramanand Teerth Marathwada University, Nanded
Email: mdpawar77@gmail.com

ABSTRACT:

Data Mining is a tool which is powerful to helps the extraction of projecting information from sets of large data which helps to incorporate to focus on the most important information in data storehouse. Data mining discovers hidden information from large databases. Data mining techniques provides practitioners and researchers the tools which are needed to analyze large, complex and frequently changing social media data. Data mining uses various statistical, graphical methods and machine learning methods to separate the knowledge in the form which is useful for many real life applications. Social network analysis has become a very popular field of a modern research because it is highly useful for many applications. In this paper we have reviewed various techniques of data mining used for social media data analysis.

Keywords: *Data Mining, Social Networking Sites, Social Media, Social Network Analysis*

Introduction:

Now a days, People uses Social media platform to discuss their different ideas, issues and opinions. Social Media are primarily Internet based tools for sharing, exchanging information and comments contents among themselves in virtual communities and networks. Today Social media is an important part of our life from shopping to electronics mails, education and business rules. Social media plays an important role for transforming people's life style. Social media includes social networking sites like Facebook, Twitter, Whatsapp and blogs where peoples can communicate with each other [3].With the huge use of social media via the internet, an unprecedented amount of data is available [5]. These data can be analyzed using different data mining tools and techniques. Social Network Analysis (SNA) is defined as the study of social networks in order to understand social network structure and behavior [1].

1. Social Networks Background:

A social network is a social structure made up of a set of social actors (such as individuals or organizations), sets of dyadic ties, and other social interactions between actors[6]. A Social network is a heterogeneous and multi relational dataset represented by a graph. Vertexes represent the objects (entities), edges represent the links (relationship or interaction) and both objects and links may have attributes. Social networks are usually very large for representing many real world applications [1]. Network construction from general, real world data presents various unexpected challenges owing to the data domains themselves (e.g., information extraction and preprocessing) and to the data structures used to knowledge representation and storage [2].

Figure 1.1 Example of a Social network.

Social networking is the practice to expand the number of one's business and/or social contacts of one’s by making connections through individuals, often through social media sites such as Facebook, Twitter, LinkedIn and Google+[18]. A Social network can be generally understood to be a kind of computer application which facilitates the creation or definition of social relations among the people based on general interest, activities, professional interests, associative relations, family and so on[1]. Representing and finding a social network from a data source can be a difficult problem. This challenge is due to many factors namely the ambiguity of human language, incompatible representation of information, multiple aliases for the same user and the ambiguity of relationships between individuals.

Social media refers to a variety of information services used to collaboratively by many people placed into the subcategories shown in following table [5].

Category	Examples
Microblogs	Twitter, GoogleBuzz
Photo and Video Sharing	Flickr, YouTube
Social bookmarking	Delicious, StumbleUpon
Social Networking sites	Facebook, LinkedIn, MySpace
Wikis	Scholarpedia, Wikihow, Wikipedia, Event maps

Today the rise and popularity of social media is Surprising and shocking. For Example, Consider the popular social networking site Facebook, during the last 15 years of operation Facebook reached over 2100 million active users [7].Figure 1.2 illustrates the exponential growth of Facebook during its last thirteen years [17]. The network statistics provides the ranking information about social media websites. Facebook is ranked 1st in the world for internet sites based on the amount of daily internet to the site [7].

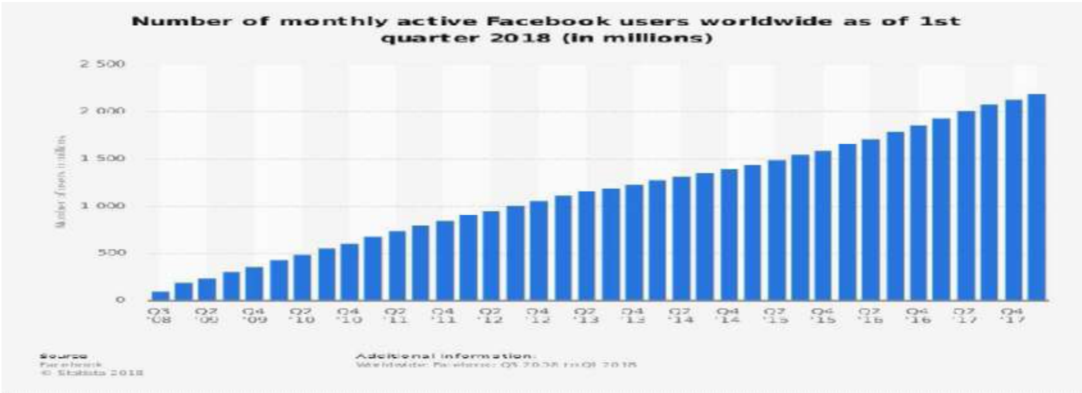

Figure 1.2 Total Facebook Active Users per Year

Figure 1.3 Illustrates the exponential growth of Whatsapp from August 2013 to February 2017[19].

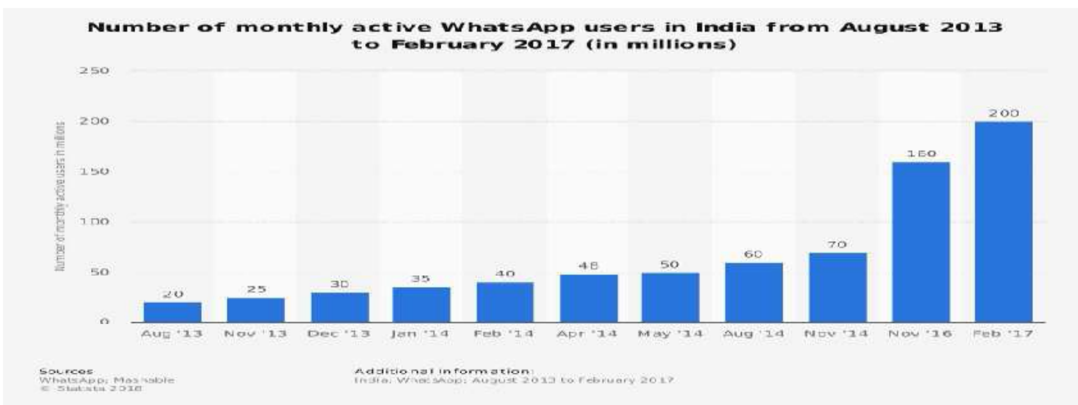

Figure 1.3 Whatsapp Active Users

2. Social Networking Pros and Cons:

2.1 Pros of Social Networking [9]

- Ability to connect to other people all over the world.
- Easy and instant communication.
- Real-time news and information discovery.

2.2 Cons of Social Networking

- Information overwhelms.
- Privacy issues.
- Social peer pressure and cyber bullying.
- Online interaction substitution for offline interaction.
- Distraction and procrastination.
- Sedentary lifestyles habits and sleep disruption.

3. Need of Data Mining:

We need data mining to obtain fruitful knowledge from our noisy data and it is achieved through a step by step process. Data mining helps to remove inconsistent data, extract patterns relevant to the analysis task, transform data into forms appropriate for KDD (Knowledge Discovery in Databases) and finally present the minded knowledge to the user through visualization. It helps to sort out the raw data, analyze it and process it into valid, relevant and accurate data effectively; data mining techniques have to be employed. Data mining is the process of analyzing large amounts of data in an effort to find correlations, patterns, and insights [13].

Following diagram shows different types of data mining processes.

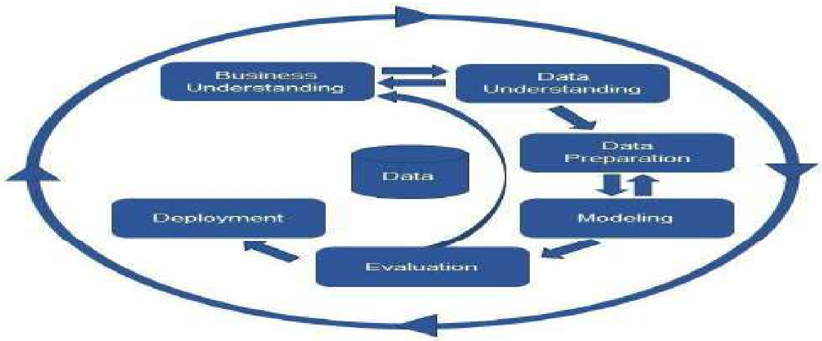

Figure 3.1 Data Mining Process Model

The main idea of data mining comes under following two categories [1].

a. Predictive data mining: It creates the model of the system from the given data.
b. Descriptive data mining: It generates significant data sets from the existing data.

4. Data Mining Techniques:

The aim of these above ideas is achieved by the following data mining techniques [1].

- **Characterization**: It is used to generalize, summarize and possibly different data characteristics.
- **Classification**: Data Classification is the process in which the given data is classified in to different classes.
- **Regression**: This process is similar to classification. The major difference is that the object to be predicted is continuous rather than discrete.
- **Association**: It discovers the association between various data bases and the association between the attributes of single database.
- **Clustering**: It involves grouping of data into several classes such that it describes the data. It breaks the large data set into smaller groups to make the designing and implementation process to be simple.
- **Change Detection**: This method identifies the significant changes in the data from the previously measured values.
- **Deviation Detection**: It focuses on the deviations between the actual values of the objects and its expected values. This method finds out the deviation according to the time as well the deviation among different subsets of data.
- **Link Analysis**: It traces the connections between the objects to develop models based on the patterns in the relationships by applying graph theory techniques.
- **Sequential Pattern Mining:** This method involves the discovery of the frequently occurring patterns in the data.

Following diagram shows some of the data mining techniques which are applied on social media for mining data.

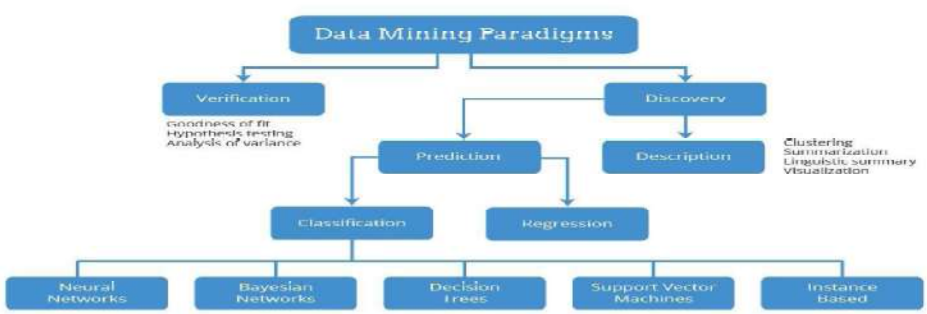

Figure 4.1 Data Mining Techniques Model

5. Social Network Analysis and Data Mining:

Data mining tools can answer industry questions that traditionally have time consuming to resolve. Data mining of social networks can be done using the graph mining methods such as prediction, classification/topologies, efficiency, pattern detection, measurement and metrics, modeling, evolution and structure, data processing and communities [2]. To extract the information represented in graphs here we need to define the metrics that describe the global structure of graphs, find the community structure of the network and define metrics that describe the patterns of local interaction in the graph, develop efficient algorithms for mining data on networks and understand the model of generation of graphs [1].

Social network and its analysis is an important part and it is widely spread among many young researches. Social network research emerged from psychology, sociology, statistics and graph theory. Based on graph theoretical concepts a social networks interprets the social relationships as points and their relationships as the lines connecting them [2]. Following are the various types of social network analysis.

5.1 Socio-Centric(Whole) network analysis

The focus of a whole network analysis is on measuring the structural patterns of those interactions and how those patterns explain outcomes, like the concentration of power or other resources, within the group. The underlying assumption is that members of a group interact more than a randomly selected group of similar size. Socio centric network analysts are interested in identifying structural patterns in cases that can be generalized in a whole network study. The actors of the network are usually known or easily determined. This is because a socio centric network study usually focuses on "closed" networks implying that the boundaries of a whole network are a priori defined [16].

Following are the key elements of socio centric network analysis.

- Emerged in sociology.
- Involves quantification of interaction among a socially well defined group of people.
- Focus on identifying global structural patterns.
- Personal network analysis
- Involves concentrations on interactions between an individual and all other Person related to ego.

5.2 Knowledge(Egocentric/Personal) based network analysis

In the social network parlance, the person we are interested in is referred to as the "ego" and the people referred to by the "ego" as his affiliate, advisor, friend, or relative, are known as "alters"[16].

Following are the key elements of egocentric based network analysis.

- Emerged in Computer Science
- Make generalizations of features found in personal networks.
- Knowledge discovery based on entities associated with actors in the social network.

Conclusion:

This study surveyed on social media, social analysis, data mining, data collection, and social data analysis methods. In this Valuable information is hidden in vast amounts of social media data, presenting huge opportunities for collaboration between computer scientists, social scientists to use data mining technologies. This paper also focuses on how active users on social media are increased day by day. Data mining provides efficient way to execute and make use of database. This paper briefly reviewed the various data mining techniques which are used for social network analysis. Social media data are vast, noisy, distributed, unstructured, and dynamic, which poses novel challenges for data mining. In this paper, we offer a brief introduction to mining social media.

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CITATION ANALYSIS OF THE STUDIES OF 'BOTANY' CONDUCTED IN SHIVAJI UNIVERSITY DURING 1962-2012

Mrs.Shobha G. Dolas
Ph.D Research Scholar
E-mail: shobhadol2@gmail.com
Dr.ShaliniM.Sakharkar
Research Guide
Email: drshalinifulmali958@gmail.com

Abstract

Citation analysis is very important intrusions source for the Library. It plays vital role in the purchasing. In the present Research Paper research do chart this Productivity of awarded in subject of botany by Shivaji University 1962-2012. In their researcher open called out chronological growth of theses, authorship pattern, Gender wise research of Guide, Cited pattern researcher, Geographical distribution of citations

Keywords: *Bibliomentric analysis, Authorship pattern, Citation analysis,*

Introduction

Shivaji University is the local gateway to Knowledge University and different learning recourses provided by basic condition for all users. Our University all war to open and all courses in available in university. Among the different types of subject division are university are all 1961 to till date theses in library s storehouse. Citation analysis is a worthwhile are of research. "Citation analysis" refers to references in one text to author text, with information on where that text afound. Citation analysis is useful for understanding subject relationships, author effectiveness, and publication trends and so on. With citation analysis one can evaluate and interpret citations received articles, new bulleting, books, report, journals, association report, notes and other indications of scientific activity. The present study analyses the citations cited by the researcher in the theses of botany's. Accepted by Shivaji university of Kolhapur during 1962-2012

ObjectivesOf The Studly

This study has been undertaken with the prime objective of following aspects

1..To find out the chronological growth of thesis
2.To find the authorship patterns of the studies in Botany
3.To find out the gender wise researcher
4.Tofindthe Geographical area wise distribution of researcher

Scope Of The Study

The present research is limited to submit in total 100 citations PhD awarded in botany's subject by Shivaji University Kolhapur in the year 1961 to 2012.

Literature Review

Citation analysis is a set of method of analysing the scientific & technological. Literature & to trace the relationship, among science ofbotany's citation such as

1. Library and Philosophy and practice (e-journal) : Citation Analysis of Doctoral Theses in Education , University of Maiduguri, Nigeria, written by YhayaAliyuhe find the distribution of by subject area , ranked in the order or their scores from heights to lowest.

Curriculum and Instruction ranked highest with seventeen scores, representing of 32.7 percent. Guide and counselling with thirteen scores representing 25 percent or Logiest educational physiology and educational measurement and evaluation score representing same to two –two 3.8 same percent.

2. DESIDOC Journal of Library and Information Technology (DJLIT) : A Bibliometric study (2003-2012) written by Ramesh Pandita he find

the volume wise authorship pattern of article ,volume wise distribution of articles , geographical distribution of contribution ,contributors and authors he find that most of contributors and authors from India considering the 23 country number rank obtained to India Singapore is ranked on second number UK is ranked on third number and so on.

3. International e –journal of library science: Citation analysis of Ph.D theses awarded by Shivaji University, Kolhapur in the subject of "Enverment Science" (1972-212) written by DolasShobha G. And ShakharkarShalini M. , She find out In the cited documents Books has highest numbers are 796 score 65.51 presented , Single authors contribution is second stand by 410 score 33.34 presented from researchers

4. S. Thanuskodi from Annamalai university he find Instituted wise contribution referencing character characteristics ,forms of documents cited as 53.03% is journals , 22.32% books, 12.55% seminar / conference these position of citation shows mostly of journals

5. A bibliometric analysis of contribution in the journal 'Library Trends' written by
Taapas Kumar Das Mr. of Visva-Bharati central library santiniketan is analysed degree of collaboration , average length of contribution , distribution of citation Volume wise Distribution i.e. he find the study of citation year wise percentage 21.84% citation used by author, 23.30% citation mostly used by user as above.

6.Annals of Library and information Studies: A Bibliometric Study (2002-2010) writtenByShalini M. Sakharkar. Foreign countries contributed in this Indian Journal asFound in the study of nine volumes it reflects the popularity of the journal. MaximumPaper was contributed by B. K. Sen and average length of paper was 6 pages (63).And Single author's domination.

Methodology

The Study covers 100 thesis containing references total 26244, during the year 1961-2012 was collected fromShivaji University, Kolhapur library. The data collected was recorded on to sheets with pre-designed columns. All the required data like 1. Chronological growth of thesis,2. The study authorship pattern, 3.Gender wise researcher 4.Study of citation analysis pattern researchers. , 5. Geographical area wise distribution of researcher.Tabulated. The data was subjected to the analysis as per the objective of the study.

Analysis of the Data

Table No.1 Year-wise distribution of publications

Table 1 .Shows the year-wise distribution of references. The variations from year to year and the number of thesis have up and down during 1961- 2012. In the years1995 has highest number of references 7124 stand thesis followed by 2012 stand second cites 3327references 2010 stand third references 2861. The year 1990 lowest references 135

Table -1Number of Year wise theses Distribution references

Year	Year wise number of total theses	No. Of References	Percentage
1971	2	451	1.06
1972	1	404	0.95
1973	2	921	2.18
1975	2	799	1.89
1977	1	511	1.20
1978	1	402	0.95
1980	2	718	0.16
1981	4	2392	5.66

1982	2	648	1.53
1983	2	744	1.76
1984	7	1980	4.68
1985	1	171	0.40
1986	2	872	2.06
1987	5	2150	5.08
1988	3	1547	3.66
1989	1	447	1.05
1990	1	135	0.31
1991	1	152	0.35
1992	2	536	1.02
1993	2	460	1.08
1994	1	193	0.45
1995	6	7124	16.86
1996	1	207	0.48
1999	2	654	1.54
2000	4	1097	2.59
2001	3	731	1.73
2002	6	1761	4.16
2003	1	408	0.96
2004	3	1585	3.65
2005	1	330	0.78
2006	2	479	1.13
2007	5	2759	6.53
2008	3	642	1.51
2009	3	1131	2.67
2010	8	2861	6.77
2011	2	516	1.22
2012	5	3327	7.99
Total	**100**	**42245**	**98.05**

Table .2 Shows the Authorship pattern

Out of 100 thesis total citation 26244, the number of single author articles is the highest and it accounts for 10490. The two authored articles are accounts for8655, threeand more thanauthored articles6769andnot mention authors name 330.

Table 2. Authorship pattern

Sr No	No. of Authors	Total of Cited Author	Percent	Total Calculation	Presents
1	One author	10490	39.97	10490	39.97
2	Two author	8655	32.97	19145	72.95
3	Three author more than	6769	25.79	25914	98.74
4	Not mention author	330	1.25	26244	100
	Total	26244	100		

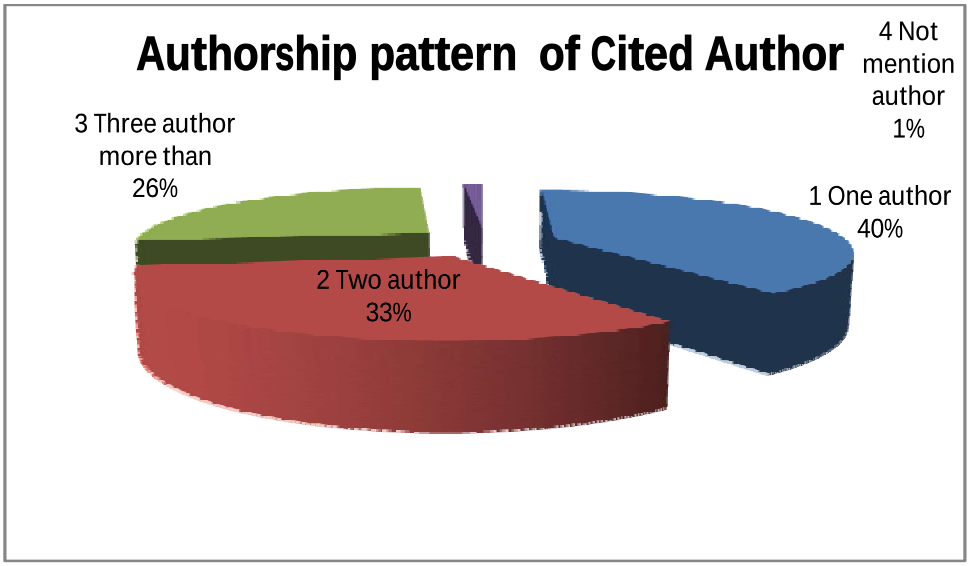

Table No.3 Geographical gender wise authors
Table 3.Shows the Gender-wise distribution of authors.The variations from year to year and the number of thesis have up and down during 1961-2012. In the highest number of Male 13325 stand and second cites Female 10482 authors and third numbers of not mention author 2437. The total authors 26244.

Table 3 Geographical gender wise authors

Gender wise authors	Total	Percentage
Male	13325	50.77
Female	10482	39.94
Not mention author	2437	9.28
Total	26244	100

Table 3 **Geographical gender wise authors**

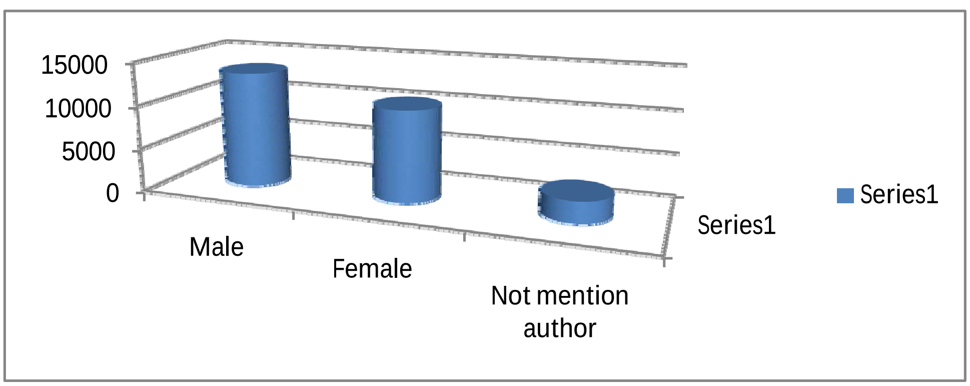

Table 4. Geographical distributions of authors
Table no. 4 shows that author distribution of thesis in references author of the forerunners majority number of contribution is from authors total 23171 (88.29 %),followed by authors stand second Indians authors number of total 2743 (10.45%) , Third stand not mention authors 330

(1.25%) total number of references authors 26244.

Table :4. Geographical distributions ofauthors

Geographical author	Total	Percentage
Author Indian	2743	10.45
Forerunners authors	23171	88.29
Not mention author	330	1.25
Total	26244	100

Table- 5 Degree of Collaboration

Table no. 5 shows that author distribution of thesis in references author of the Single author majority number of contribution is from authors total 10490 (39.97 %),followed by authors stand second Multi authors number of total 15754 (60.02%) ,

Authors	Total	Perce sent
Single Author	10490	39.97
Multi author	15754	60.02
Total	26244	100

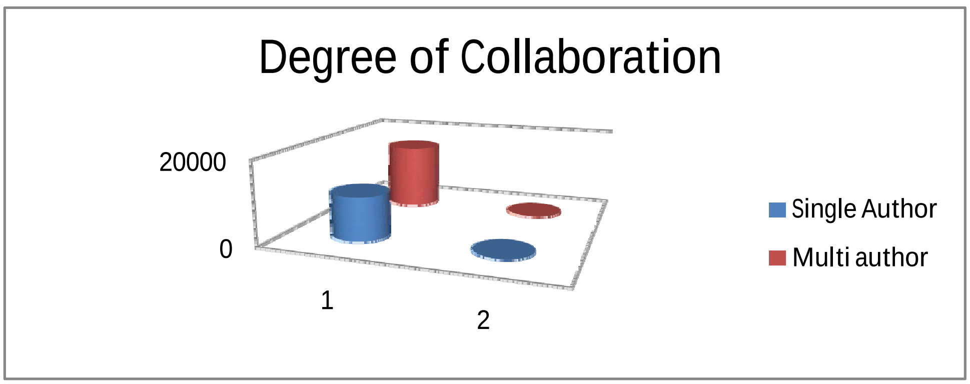

Table.5:Degree of Collaboration

The authorship pattern determines the type of research. It is found table4 that out of thesis and total citation 26244, the number of single author citations is the lowest and it accounts for total thesis authors 10490, multi author total year highest 15754and total years authors 26244. It helps it determine the degree of collaboration, in quantitative terms, of "Botany' theses" for the period of 1961-2012.

DC=Nm/(Nm + Ns)

DC=Degree of Collaboration

Nm= No of Multi-Author Publication

Ns=No of Single Author Publication

DC= 10490/26244

This shows the domination of multiple-authors over the single authors in the botany thesis during the period 1961-2012.

Table .6. Gender wise researcher

Table no. 4 shows that subject distribution of thesis of gender wise the majority number of contribution is from research of Male 63 (63.00%),followed by research stand second females number of and lowest researcher 37(37.00%) and male researcher and female researcher total number of 100 .

Table 6: Gender wise researcher

No.	Gender	Total Researcher	Percentage
1	Male	63	63
2	Female	37	37
	Total	100	100

Table 7: Gender wise guide

Table no. 7 shows that subject distribution of thesis of gender wise the majority number of contribution is from Male 81.00 (81.00 %),followed by research stand second but do not mention male and females number of 19(19.00%) and Female guide total number of 100 (100%) is lowest guide female .

Table.7. Gender wise guide

No.	Gender	Total Guide	Percentage
1	Male	81	81
2	Female	19	19
3	Not mention	00	00
	Total	100	100

Conclusion:

The Citation analysis study of the Botany for the period of 1961-2012 reveals that total number of contribution of period were 100 publication. These theses in number of contribution of references 26244.

The following conclusions are draw from the present study.

1. In the years 1995 has highest number of references 7124 stand thesis followed by 2012
2. The number of single author articles is the highest and it accounts for 10490.
3. In the highest number of Male 13325
4. Shows that author distribution of thesis in references author of the forerunners majority number of contribution is from authors total 23171 (88.29 %)
5. multi author total year highest 15754
6. That subject distribution of thesis of gender wise Researcher the majority number of contribution is from research of Male 63 (63.00%),
7. that subject distribution of thesis of gender wise Guide the majority number of contribution is from Male 81.00 (81.00 %),

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STUDY OF NETWORKING OF COLLEGE LIBRARIES IN KARNATAKA

Y. B . Koradur
Librarian, STC College,Library andInformation Center, Banahatti
S. S. Bidare
Librarian, KLE's SCP Arts, Science andDDS Commerce College

ABSTRACT

This study evaluates the Networking in the college libraries in Karnataka. The present study demonstrates and elaborates the network security aspects among college professionals in Karnataka.Various factors motivating Colleges for implementing resource sharing, important objectives and areas ofresource sharing. Various considerations for networking for College Libraries for resource sharing are also discussed.
Keywords: *Network, College Libraries Networking, Karnataka, Hardware, Software andINFLIBNET*

Introduction

Global information technology and communication capacity is escalating, and India,with its population of more than a billion, is fast emerging as a knowledge hub.The growth of Indian telecom and of IT skills subsequently developed leave India wellplacedto use infrastructures to create centers of excellence that unite universities, collegesand research institutes as well. Libraries play a vital role to explore the large number ofdata and information with the use of ICT and networking with the emergence of knowledgein an education world.

Networking is also known as computer networking, is the practice of transporting andexchange data between nodes over a shared medium in an information system. Networkingcomprises not only the design, construction and use of a network, but also the management,maintenance and operation of the network infrastructure, software and policies.Computer networking enables devices and endpoints to be connected to each other on alocal area network (LAN) or to a large network, such as the internet or a private wide areanetwork (WAN).

Today college libraries are unable to satisfy all the information requirementsof their users from their own collection. Library networking is meant for promoting andfacilitating sharing of resources available within a group of libraries with the purpose ofproviding information services optimally to all the potential users and also to make use ofnational and international resources.

What is Network?

The term networks generally reflect to computer networks which allow different configuredcomputers to communicate among them and share resources and information available withthem.

UNISIST – II defines information networks as "A set of inter-relatedinformation systems associated with communication facilities, which are cooperating throughmore or less formal agreements in order to implement information handling and to offer betterservices to the users".

The National Commissions on Libraries and Information Centers in itsNational Programme Document (1975) defined a network as "Two or more libraries engaged in acommon pattern of information exchange, through communications for some functionalpurpose".

Such Library Networks in India:

The automation and networking of many universities, national institutions and other institutions of higher learning has been initiated by the national agencies dealing with information and library networks like INFLIBNET, DELNET, CALIBNET and other metropolitan and city networks which have started developing various bibliographic databases of their holding. NICNET and ERNET have made email/internet service available to the academic as well as in government sectors.

Types of network

There are three types of network viz., LAN, MAN and WAN. INFLIBNET comesunder Wide Area Network (WAN), where the data transmission rate is 100 Kbps. The channelof communication can be categorized as:

• Leased Line.
• Broad Band.

The nodal centres contain the databases of all documents available in their respectivecollege libraries (nodes) in standard format. Updates pertaining to bibliographicaldetails of latest documents acquired, are sent from nodal clients to their respective nodal centresfor every fifteen days. The nodal centres update their databases after receiving these detailsfrom their respective nodal clients.

The user of college library (node) requests the nodal centre concerned forinformation regarding the availability of a document required by him. The nodal centre sendsthe information to the user if it is available in its server. If the information is not available, thenodal centre requests other nodal centres, gets the required information and provides the same tothe user concerned.

When the user of college library came to know that the required documentis available in a particular library, he requests the librarian concerned for getting the bookthrough inter-library loan or he personally visits that library for using the book.

Need for the INFLIBNET

The INFLIBNET is a worldwide network, it could begin operations with the telephone lines initially and later with the satellite based communication. It is now being used by so many college libraries in Karnataka.This includes network feature, which is important for library networkactivities.INFLIBNET is work as nodal centre and their respective college libraries in Karnataka nodes. INFLIBNET offers free technological advice to the librarians.We know that now all colleges are comes under UGC i.e. University Grant commission. If UGC takes initiative to join all these collegesthrough the INFLIBNET network and make available the resources of libraries to each other, then it willbe the great step for UGC. And it canalso implemented at different levels. Some of them are Local, Regional, National and International

The major objectives of the INFLIBNET

- To promote and establish communication facilities to improve capability in information transfer and access that provide support to scholarship learning, research and academic pursuit through cooperation and involvement of agencies concerned.
- To establish Information and Library Network "INFLIBNET": a computer communication network for linking libraries and information centres in universities, deemed to be universities, colleges, UGC information centres, institutions of national importance and R & D institutions etc. avoiding duplication of efforts.
- To facilitate academic communication amongst scientists, engineers, social scientists, academics, faculties, researchers and students through electronic mail, file transfer, computer/audio/video conferencing etc.

Hardware and Software requirements for Networking

Software's

• Windows XP, Windows Server
• Library Software Package
• Visual Studio Packages
• MS-Office
• Multimedia software
• Networking tools
• Internet Explorer,
• Latest Antivirus Software and
• Net

Hardware's

- Intel Procure 2.7 GHZ
- Intel G 31 Mother Board
- 128 GB RAM
- 250 GB SATA Hard Disk
- Cabinet with SMPS
- Optical Mouse, Key Board
- Monitor
- Laser Printer

Need of the Networking

Network based services are very cost effective and offer many opportunities forproviding useful services to the member library users which are not possible manually.Some of the important needs for network based services are given below:

- Library Network offers great potential and new areas of sharing information amongdifferent college libraries.
- Online access and dissemination of information is possible without physicalpresence in library.
- E-journals can be accessed by many users at a time in a networked environment.
- Sharing of on-line e-journals can be made among many users at a time amongmember library users in the networked environment.

Objectives of the Networking

- To find out the availability of library resources in different subjects in the college libraries in Karnataka State.
- Exchange of documents and data.
- To promote sharing of resources.
- To build bibliographical databases.
- To build various types of databases like final year projects of the students, thesis,presented paper of seminar and workshops, etc.
- Help in the establishment of referral service, online retrieval of information andonline union catalogues
- To be done electronic mailing, file transferring
- To know the fund allotment for procurement of various library resources by theirmanagement.
- To find the various types of information services.

- DVD-RW
- Scanner
- Network Interface Card X2 10/100/1000 Mbps
- UPS at least 2 hours battery backup time or above
- Switch, Router, Network cabling and
- Broad Band Internet connectivity

- To know the existing staff pattern among the member libraries.
- To identify IT Facilities available in the libraries to find out the interest to theauthorizing of colleges of sharing their resources.
- To develop the professional relation with giving best services with the use ofnetworking.

Methodology

We can collect primary data through ask directly with our library professionals with our relation. The questionnaires canbe administered personally and ask to important college libraries in Karnataka through which we can gather the data for resource sharing. After getting such handsomedata, we can proceed further for Networking of Libraries.

Conclusion

Library Networking is an important factor in the growing era of informationexplosion. The libraries located in different geographical areas became a necessity for better resource sharing, networking of libraries using Information Technology is essential. As we know that NAAC has made mandatory for all theColleges to subscribe online journals of reputed publishers which costs near to more than lack rupee per year. Colleges of Karnataka can be minimize their expenditureand maximize their facilities if they plan to make networking of their libraries with the help ofINFLIBNET and Library Professionals together. Thus we can say that if wecan make the different portal of college library network, it would be veryfruitful to the students, staff and management of the institutions and off course to the library professional. A feasibility study to implement this networking and to identify the gaps must be taken up so that the existing model could be suggested to the Karnataka College Libraries.

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THE STUDY OF THE USER'S AWARENESS, ACCESSIBILITY OF GREY LITERATURE

Mr. Khandekar G.B.

Librarian .(Asst. Prof.), Night College of Arts & Commerce.Ichalkaranji - 416115 (MS),
klp.ganesh@gmail.com

ABSTRACT:

The greatest challenge involved with GL items is the process of identification and location. As there are limited indexing and acquisition, availability or access is usually marred by uncertainty. The Absence of editorial control, raising questions about authenticity and reliability are the other constraints. Despite these problems, GL is continually referenced in scholarly activities, and therefore, remains an issue that librarians must contend with. There is a need for specialized bibliographic instruments to facilitate the identification and retrieval of GL.

This Research paper focuses on the study of User's Awareness and Accessibility of Grey Literature in Medical College Libraries.

Keyword: Library, Awareness and Accessibility, Grey Literature

Introduction

Grey Literature (GL) means publications / sources of hard copies and soft copies of theses, dissertations, clinical trial data, internal report, technical reports, trade literature, newsletters, factsheets, and proceedings of conferences, seminars, and workshops, institutional publications which are normally not available with booksellers. They are primary sources of information useful for academicians and researchers.

"Grey Literature is a term used to describe information products which are created and distributed in order to disseminate knowledge (ideas, facts, opinions) rather than to sell for a profit. In practice, and for that reason, Grey Literature is known as information which is not marketed and distributed by commercial publishing houses. The term 'grey' stems from the fact that such information is not published and not available through the traditional channels of publishers and booksellers. "Grey does not imply any qualification; it is merely a characterization of the distribution mode." (Owen, 1997). "In fact, a large proportion of Grey Literature is distributed in both modes: 'grey' in the form of pre-prints, 'white' in the form of a published article. The quality is often identical; the main difference being that 'white' literature has a quality stamp provided by the publisher and its embedded peer review process."(Owen, 1997)

- **Objective:**
- To study the user's awareness, accessibility of Grey Literature in selected medical college libraries.
- **The Rationale for Research Topic**

  The Librarians of Medical Colleges can play the vital role in bringing together all the Grey literature related to health care. There is a need to disseminate current information from the Grey literature.
- **Methodology**

  For this research, a descriptive method has been used. For collecting data, an Interview method was used.
- **Tool used for Data Collection**

  The investigator has used both primary and secondary data for the research work. An Interview method was administered for collecting the required primary data. Secondary data were collected mainly from the brochures, newsletters, records and different types of publications available in Medical College Libraries.
- **Scope and Limitations**

  The Researcher covered Selected MBBS (Government and private) Medical College Libraries for the Study.
- **Result and Discussion**

  A. Awareness and Organization of GL

Grey literature is not a very new concept. The concept was there, but, not many of the respondents may know that it is called Grey Literature. Some may not have a clear idea regarding the broadness of the concept. Even they may not be aware of all types of GL. How familiar are the respondents with the organization of GL in their own libraries? These issues are explored in the sub-sections.

B. Awareness of the Concept of Grey Literature

The users were asked whether they had known the concept of Grey literature or no.

Table No. 01

Awareness of Grey Literature

Know the Concept of GL	Faculty	Student	Grand Total
No	6	9	15 (3.75%)
Yes	194	191	385 (96.25%)
Grand Total	200	200	400

The above table shows that Grey Literature was known to majority i.e., 385 (96.25%) of users, this means that 96.25% of the respondents had aware the concept of GL, and the remaining 15 (3.75%) were not aware of GL.

7.1.2 Knowing the Availability of GL in the Library

Considering the mild apathy on the part of the user community to regularly bring to the attention of the other users the availability of recently released GL, some special efforts have to be made by the librarians. This could be done through organizing orientation programmes/workshops for the faculty members. Such programmes help in inculcating the habit of regularly tracking the new products of GL. These should be regularly brought to the notice of their users.

Therefore, the question was how do users come to know about the existence or otherwise of any particular GL in a library.

Table No. 02

Knowing the Availability of GL in the Library

Sr.No	Availability of GL in the Library	No. of Users (N=400)	Percentage
1	Through Catalogue	111	27.75
2	New Arrival List	167	41.75
3	Web Notices/Alerts	25	6.25
4	Browsing at the shelf	82	20.5
5	Not Answer	15	1.25
	Total	400	100

The above table gives the response of users on the ways of knowing the availability of grey literature in their libraries. Among the respondents, 41.75% users mentioned that they depend upon the new arrival list to know the availability of new GL in the library. Another 111 respondents (27.75%) opined that they rely upon the catalogue. This does not mean that the respondents do not use the other approaches. But, their first preference is stated here. From this, it can be concluded that a large majority of users rely upon new arrival lists.

C. Comfortableness withOrganization of content or classification scheme of GL

The technical processing of documents has become a necessity in order to organize systematically the library resources, in general and GL in particular. Such an organization is for easy and quick access and enhanced utilization. Classification is a means for an arrangement of resources in a logical sequence by assigning a definite location in a notational language i.e. a ‘Class number’ or ‘Call number’. The libraries have to facilitate easy access to its users by adopting classification and cataloguing schemes. Hence, the technical processing is a means of systematically organizing GL collections in the libraries.

Table No. 03

Comfortableness with Organisation or Classification scheme of GL

	Faculty Experience						
Experience in Years	**0-3**	**3-8 (A)**	**8-12 (B)**	**12-15 (C)**	**15-30 (D)**	**30+ (E)**	**Grand Total**
Comfortable with arrangement and classification	3.0 (60%)	3.1 (62%)	3.0 (60%)	3.3 (66%)	3.0 (60%)	3.1 (62%)	3.1 (62%)

The above Table shows, the level of comfort felt by the respondents with respect to the organization of GL. This sense of being how comfortable the respondents were with the organization (classification and arrangement) of GL is measured on a 5-point scale. It was therefore, concluded that a majority of medical college libraries recognized for research had organized their GL with an easy to follow a commonsense-driven classification scheme in their libraries. [Such local schemes are not the conventional schemes like CC, DC, UDC or NML, but these are functional.]

D. Organization of GL: Extent of Comfortableness with Cataloguing System

The Library catalogue was found essential, mainly to know the availability of particular information sources. It also indicates the location of the information resources in the library. Normally, libraries select the system which is comfortable for its users to follow or access. Moreover, libraries conduct user education and user instruction or orientation programs to facilitate and explain to make the users comfortable with the system.

Table No. 04

Familiarity with Cataloging System of GL

	Faculty Experience						
Experience in Years	0-3	3-8 (A)	8-12 (B)	12-15 (C)	15-30 (D)	30+ (E)	Grand Total
Comfortable with cataloguing	3.0 (60%)	3.0 (60%)	3.0 (60%)	3.2 (64%)	3.0 (60%)	3.1 (62%)	3.0 (60%)

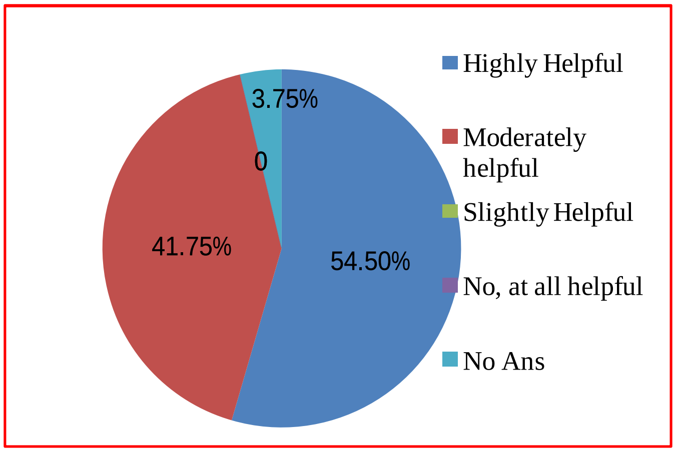
The previous section showed the number of respondents who were comfortable with the organization of GL, classification, and arrangement. In addition, this Table shows the Mean responses about being comfortable with cataloguing as per experience, and its overall mean was ‘3.0’ on a 5-point scale.

It was therefore, concluded that a majority of medical college libraries recognized for research at any level have organized their GL with an easy to follow classification and cataloguing schemes from the point of view of users.

E. Co-Operation and Assistance of Library Staff

Library staff provides information services to its users with the help of reference and information resources available in its collection. Quite often they are seen using institutional publications, dissertations, and technical reports.

Chart No. 1
Library Staff Co-Operation and Helpfulness



The above Chart shows, that the number of respondents comfortable and satisfied with the library staff services is 96.25%. They have felt that the staff is highly cooperative and helpful in getting information about GL.

One of the major methods of providing assistance is to give orientation to the new users. It may be organized collectively at the beginning of an academic year or individually when a new faculty or student joins the institutions. It may be through lectures, presentations or hands-on training. This may be carried out in a need-based manner. Even the library staff needs orientation after library staff gets trained in new information related services, they can give better orientation to their users.

F. Rank wise features

Table No. 05
Rank-wise Features

Rank	Features	Mean of Means
1	Digitized catalogue Entries	3.37
2	Adequacy and Comprehensive	3.20
3	Ease of Access	3.10
4	Library Permit to Borrow	3.02
5	Relevant and need-based GL	2.91
6	Old GL: Extent of Use	2.73
7	Avoids Duplication: Helps Selection of Topics for Research	2.72
8	Research Purpose: Extent of Use	2.71
9	Up-to-datedness and Recentness	2.61
1	Text-based Access through CD or Server	1.96
11	Facilitating Online Access	1.58
12	Teaching Purpose: Extent of Use	1.41

The above table is self-explanatory. ‘Digitized Catalogue’, ‘Adequate and Comprehensive Collection’ and ‘Ease of Access’ are the top three ranking features expected of a good GL collection. These are the minimum requirements expected of a GL collection. 'Text-based Access' and 'Online Access' are the needs at high-end. The other needs are in between and much based on the policy and management of the library in question.

G. Recommendation of GL for Procurement

Every Library's main objective is to procure and disseminate information about the relevant documents satisfying the information needs of its users. It attempts to collect a variety of documents. GL is one such a variety. The library is getting the recommendations from users for procuring GL materials from wherever it is residing.

Table No. 06

Recommendation of GL for Procurement

Sr. No	Recommendation of GL for Procurement	Faculty	Students	Total
1	Yes	150	151	301 (75.25%)
2	No	44	40	84 (21%)
3	No Answer	06	09	15 (3.75%)
	Total	200	200	400

The above table shows the pattern of recommendations of the respondents for the Procurement of GL. Among the users, 75.25% a majority of respondents have recommended titles of grey literature for procurement to their libraries on regular bases. On the other hand, 21% users have stated that they do not recommend grey literature at all. Either they are happy with the present collection of GL, or they may be relying on some other source.

From the point of building a need-based active collection, covering all related disciplines, all the faculty working in various areas of specializations, the users are encouraged to recommend grey literature for procurement. This not only helps the institution to develop the need-based quality collection, but also is an opportunity to get the required grey literature for the entire institution.

H. Keeping Track of Recently Released GL

In today's digital era, with the rapid development of the universe of knowledge, the user has to keep tracking new information about his/her area of research. GL exists in all disciplines of knowledge. It meets the information needs of various people from different aspects. It's important that users in all the fields keep themselves updated with the latest developments and be aware of work carried out by others in their subject field.

Table No. 07

Tracking the Availability of GL in Subject Filed

Sr. No	Tracking availability of GL	Faculty	Students	Total
1	Yes	135	138	273 68.25%)
2	No	59	53	112 (28.00%)
3	No Answer	06	09	15 (03.75%)
	Total	200	200	400

From this, it is noticed that a large majority of the users were actively engaged in research/teaching activities, and therefore, they regularly seek / scan recently released grey literature. This also shows the interest and enthusiasm of the respondents in collecting the latest information relevant to their research disciplines. Therefore, there was a need for a centralized service or mechanism to bringing whatever GL that have surfaced. This active user community will appropriately make use of the current awareness service, if extended. It can be concluded that a large majority of users are aware of their subject field.

- **Findings**
- It was noticed that 96.25% respondents knew the concept of GL. (Table No. 01) This implies that they were aware of GL. They access GL through many devices. (Table No. 02.)
- They were comfortable with the classification scheme, an arrangement of GL in storage medium and cataloguing system. (Table No. 03 and 04) This familiarity or comfortableness with cataloguing, classification increase with years of experience, but after reaching a peak it declines as seniors get more involved with managerial tasks and less with active research activities. Libraries use easy to follow classification and cataloguing systems. The library staff is cooperative and conduct regular orientation programmes hence, the collection was accessible. In short 'Digitized Catalogue Entries' and 'Ease of Access' are the first and third ranking features. (Table No 05 rank 1 and 3)
- Many respondents (75.25%) even recommend GL for Procurement to their libraries. (Table 06) They also know how to track the presence of new GL appearing in different Subject fields. (Table 07) This clearly shows the users' awareness, accessibility and use of GL.

- **Suggestion**

  - The Medical college libraries in Maharashtra should have uniform policies to guide the acquisition, processing, and management of Grey Literature.
  - Such policies should be harmonised among these medical college libraries to facilitate the sharing of resources to minimize duplication of research efforts.
  - Library staff, Faculties, and students must work together to facilitate the acquisition and management of grey literature emanating directly or indirectly from within and without these libraries. This process must be formalized

- **Conclusion**

The faculty and students who are actively engaged in research, teaching and learning have felt the importance of GL. Having noticed the value of GL, mainly for research and study, a large majority of them is found accessing and using GL collections existing in the holdings of the Medical college libraries. The faculties in the medical colleges have been experiencing an increase in demand for GL, especially by the users engaged in research.

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DIGITAL/COMPUTERISED VISITOR MANAGEMENT SYSTEM FOR LIBRARIES

Minaj M. Naikawdi

Librarian, Smt. AkkataiRamgondaPatilKanyaMahavidyalaya,Ichalkaranji

minajnaikawdi2011@gmail.com

ABSTRACT:

Higher Education system in India has undergone a revolutionary change since last decade. After an interval of five years, institutes engaged in higher education need to be reaccredited by agencies like NAAC, NBT, and DBT etc. In the present scenario, libraries are expected to maintain their usage data for the sake of accreditation outcomes. As per revised accreditation framework, libraries are expected to upload data about no of teachers& students accessing library physically per day for the said period. In such circumstances digital/computerized Visitor Management software permits libraries to automate the entire process of registering a visitor, and capturing detailed information in seconds by simply scanning an ID

Keywords- *Library, Digital, Visitor, Management, Log-Book, Usage.*

INTRODUCTION:

Libraries are meant to support their user community to keep them abreast with the latest developments in their respective subjects and to provide information support for research. At the same time library is a source to get information support for their self-development too.Library provide their users with resources as well as space which user needs forstudy, learn new things, and thrive. In a nut shell, libraries tried at their level best to serve their users effectively & efficiently.While doing all these things, it is important to know who are thosespecific users out of large number of user community using library most frequently, how frequently they are physically visiting our library, how they use our services. It is an essential part of any active system to collect visitors' data. This data is important in analyzing effectiveness and efficiency of library services, additionally it helps to evaluate utilization of the library by the user community. Although user visit data is important, it is difficult to collect exact and error free user visit data manually.

WHAT IS A VISITOR MANAGEMENT SYSTEM?

Visitor management is the recording and collection of visitor data,process of tracking everyone who enters library premiseseither manually or through automated check in.A visitor may be a student, a faculty, a book distributor, a guest, a consultant, essentially, anyone who is not a regular student is a visitor.

- VISITOR MANAGEMENT SYSTEMS IN TRADITIONAL MANUAL SYSTEM:

Previously, old fashioned version of a visitor management system is the visit registers usually kept on at the library entry desk. When a visitor enters, they write down their name and the time. It's not a particularly good visitor management system (and certainly not environmentally friendly). But it does work — as long as libraries don't need an easily searchable visitor log, visitor photos, and ID badges. And as long as libraries are happy paying someone to sit at the front desk all day, just in case a visitor may arrive.

WHY DIGITAL VISITOR MANAGEMENT SYSTEM IS NEEDED?

Higher Education system in India has undergone a revolutionary change since last decade. After an interval of five years, institutes engaged in higher education need to be reaccredited by agencies like NAAC, NBT, and DBT etc. In the present scenario, libraries are expected to maintain their usage data for the sake of accreditation outcomes. As per revised accreditation framework, libraries are expected to upload data about no. of teachers& students accessing library physically per day for the said period. As today libraries have automated/computerized their in-house operations. But very few ILMs like SOUL, NewGenLib etc. have separate user visit management module. So still today libraries are keeping manual user visit registers or sheets at the entry gate for counting user visits to library. It is a time consuming & tedious work to do, to collect all the data and analyze it properly.

- How many visitors are there in library right now?
- How many did have visit library yesterday?
- What about on a particular date?

Anyone may probably struggle to answer any question, And if could answer them at all, they likely had to pull out the visit registers that holds visitor sign-in or find the old Excel spreadsheet in their systems and manually count the entries. While getting that visit registers or spreadsheet open, here are a few more questions which remain unanswered:

- How many of the names can be actually read or were typed incorrectly?
- How many visitors don’t have a time noted as to when they arrived?
- Who forgot to sign out?
- Was the sign-in or sign-out time that was recorded accurate?

VISITOR MANAGEMENT SYSTEMIN MODERN DAYS

Exact opposite of above-mentioned situation, Digital/Computerized visitor management systems are used to sign-in and track visitors who visit libraries. Digital visitor management systems are computerized version of the visitor sign-in sheet or visitor log book that is commonly used at libraries. Computerized/digital visitor management systems make the visitor sign-in process more efficient and provide an improved ability to track visitors.It allow libraries to gather and analyze library user traffic data. Whether library may track a simple metric, like how many people visit daily, or something more complex, such as how many people visit different sections, such data can be used from a traffic counter to improve library’s services and operate in a better efficient way.

Digital/Computerized Visitor Management softwarepermitslibraries to automate the entire process of registering a visitor, and capturing detailed information in seconds by simply scanning an ID Manage sign in types such as faculty, students, parents and library staff, external users or ex-students too. It allow visitors with easy and hassle free check-ins.

Hardware/Software requirement for Digital/Computerized Visitor Management

System:Digital/Computerizedvisitor management system requires of the following basic hardware/software:

1. Networking is required to interconnect the computers, computer peripherals. The intension of the network is to shareuser information to client machine.Nature of network would depends on requirement of the library. Local Area Network (LAN) is useful
2. Visitor management system software: This software is what runs the digital visitor management system. In most cases, this software would be installed on an existing desktop computer (servermachine)that is already located at the library.
3. Camera (optional): A camera can be attached to the computer which allows the visitor's picture to be captured by the visitor management system software.
4. Barcode scanner: A barcode scanner must be connected to the computer, allowing barcodes to be entered into the visitor management system. This scanner can also be used to sign-in visitors who have been pre-registered in the system and who hold a visitor card that contains a barcode.By scanning a printed barcode on the visitor card, visitors can be quickly signed in when they enter in the library premises.

As libraries have already all this set-up with them, there is no need of extra hardware except visitor management software.

Advantages of digital/computerized Visitor Management System:

Digital//computerized visitor management system provides advantages over the traditional manual visitor sign-in process as follows:

a) Visitors can be pre-registered in the system, speeding up the sign-in process when the visitor arrives.
b) Visitor card can be quickly printed that contains the visitor's photo.Visitor information can be recorded with more accuracy and more consistency.
c) Visitor information is stored in a computer database, which facilitatesgeneration of visitor’s reports periodicity-wise(i.e. daily, weekly, monthly or even yearly), user group/category-wise, gender-wise,subject-wise. These reports can be used to tell how many times each visitor has signed-in and signed-out and when, and tell which visitors were in the library during any given time period. Reports can be created that show all visitors who are presently in the library.
d) If visitor photos are captured, photos can be useful in investigating security incidents that may have occurred when a visitor was on the premises.

HOW DOES THE SYSTEM WORK?

1. Digital/Computerized Visitor is most efficient when combined with hardware for scanning student IDs and when it is set up on a dedicated computer station. Once the Log-in mode is activated, as students enter the room, they scan their IDs
2. System RespondsCustomizable "welcome massage”.
3. Students are then directed to a screen to select the Primary Purpose of their visit to complete the log-in process (Optional)
4. As students leave the library, they again scan their IDs to log-out**.(Optional)
5. The librarian, or system administrator has access to the Student Activity data, which will show the student ID number, student name, date, time in, time out**, and purpose of visit*.

The data is searchable (for a specific student, time period, etc.) and reports can be displayed and printed to show usage trends daily, weekly, monthly, by grading period, semester, etc.

CONCLUSION:

THE FUTURE OF VISITING MANAGEMENT SOFTWARE:In near future there won't be manual visit log-books/sheets anymore. Digital/computerized visitor management system would be mandatory like ILMS for libraries. If we took few more steps, it is possible to integrate existing visitor management system with ILMS.

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MARKETING OF INFORMATION PRODUCTS AND SERVICES INLIBRARY AND INFORMATION CENTRE

Dr.R.P.Adav
Librarian,The New College, Kolhapur
Email.rpadav@gmail.com

ABSTRACT

Libraries have been considered essential to educational and research activities and have relied on Institutional financial support for their continuing operations the value of the library is also being called Into questions with increasing "googleisation" and new generations of users are making new demands on library service provisions. Directors of library are competing with multiple demands for funding on their campuses. They must understand client needs, plan service provision, promote the available services, deliver them efficiency and effectively and fight for financial and other support. Marketing has become an essential tool in justifying fund requirements. Using various market research techniques including surveys, focus groups and analysis of suggestions, libraries can understand the needs and design appropriate services and facilities. As librarian we should be actively marketing and promoting our library services this paper aims to throw light on marketing for information products and services in libraries. Practical solutions are provided on how to implement a marketing strategy, with particular emphasis on the value of using information products and services.

INTRODUCTION:-

Contemporary, conventional and modern management systems recognize that marketing is an essential component of any organization or institution's work plan. Even the products and Services of libraries are important and if the users do not know them, the products would not reach the target groups. Libraries being the institutions, which transfer the knowledge and content to the Society need to make available resources to the users. The current society is the knowledge-driven one the knowledge of technology makes the society and country stronger.

Concept making it available is the world of informing the users of libraries and Information centers about the information products and services to the end users. As the collection of libraries new extend beyond an unexpected boundary, the knowledge repositories available in The libraries should be made known to the users. Thus in our rapidly changing world, the Knowledge of how to market library products and services is becoming more and more important In order to secure the survival and prosperity of our libraries.

INFORMATION AS GOODS

The world is moving towards a knowledge based society for which information is of Primary importance. The last decade national and international initiatives have emerged to Establish information Infrastructures, aimed at increasing the use of information to a wide variety If users. Hence in implementing information systems, much focus is given to view information as a Commodity like any other product. Why and how information is viewed as a commodity?

Knowledge production needs investment of time, money, energy etc. Information and Decision making clearly has a cost, time, personnel, money and other related factors.

The cost of creating knowledge structure even is not measured in direct terms, people used to find the means of some forms of measuring the cost of it. The information is a produced as a result of human efforts is available as a commodity and naturally against the payment. The fact of Understanding the time spent for making lists, thinking, organizing and other related activities leads to conclude that information produced is available against money.

The following factors add to strength to view information as goods.

- It is true that we get information for cost, able to sell it for cost, as information is a product. Information is less influenced by incremental costs. Information is liable to have an infinite Distribution of a single idea. Since intellectual property rights hold well for information Production, it is measurable as product.
- In industrial economy, the technological increase is more. In achieving economy of Production, people consider commodities base, short-terms good & long term goods, Incremental costs of production and the property rights issues increase. In such situationInformation needs are high.
- In service economy, labor base, labor management and other related activities need Proper services drawn from different factors. The service economy is technology based. The incremental costs are significant in the service in the service economy. Ultimately information needed for effective service.
- It is clear that the cost of information production increasing information is acquired in Bulk quantity repacked & distributed aggregators buy, consolidate and redistribute it. The intellectual property issues made the information as an influential commodity. The ownership and control over costs of access is prime importance. Thus information embraces the characteristics of a commodity and now treated and sold like a product. Hence the study of marketing of information products and service arises.

CONCEPT OF MARKETING

Marketing has been described as"the process of planning and executing the conception, Pricing and promotion and distribution of ideas, goods and services to create exchanges that satisfy Individual and organizational objectives". Thus the marketing is not confined only to products, but extended to services, ideas, knowledge and information. According to **kotler (2001)** marketing is a social and managerial process by which Individuals and groups obtain what they need they need and want through creating and exchanging of Products and value with others. In other words "the art of helping your customer become better

This modern concept emphasizes that marketing is customer-oriented. The customer centered difference between marketing and selling. Selling focusing on the needs of the seller and marketing on the needs of the buyer. Selling is preoccupied with the seller's need to convert this product into cash marketing with the idea of satisfying the needs of the customer by means of the product. Marketing programmed, a non-profit organization can increase its chances of satisfactorily serving Stakeholder and client markets and also improving the overall efficiency of its operations. When the question of marketing in libraries is concerned, it embraces many related concepts and activities, the traditional libraries and the modern libraries continued to do. The term 'Marketing 'is now used extensively in literature, however there were activities in the past in Libraries that concerned the marketing activity. For example, advertising extension work, outreach, Publicity and public relations.

History of marketing library products:

- One hundred years ago at the 1896ALA conference, Luite Streams spoke about advertising the library and the library materials. In the earlier period, advertising was addressed to promote the optimum use of library materials. For advertising, several methods were employed such as display, notification, brochure, audio visual materials etc.

- Another similar work employed was the extension work. Even it is not perfectly coincideWith marketing, the concept comes forced to it. In Harrod's The Librarians Glossary Groups if people who might otherwise be un ware of the library…'But most of the 20th century library activities as advertising, extension work publicity and public relations Have often been met with the resistance fro, the library world on the whole.

Why marketing is necessary?

Whether marketing is essential for libraries and information centre? Since libraries Function mainly as not for profit organizations, the marketing concept is not required. This felling Tends to occupy the mind of many library and information professionals. Let us discuss some Factors that necessitate the marketing of information products and services.

- Each institution wishes ratio achieves high levels of customer satisfaction.
- Each wants to enhance the perceived value of their services.
- Both want to ensure the survival of their respective institutions.

Tony leisner, an expert in services marketing who did substantial work on library Marketing advocated that increased customer satisfaction will result in increased willingness to use And pay for the services offered. An enhanced perception of the value of the organization will translate and increased levels of the support and that usage and funding is necessary for the Continued survival and existence of the institution.

In the modern day world it is true that business institutions learn from the not for profits and social service organizations also learn from business institutions. The goals of the two types are Similar and many of the techniques used by them are also similar.

MARKETING PLANS AND TECHNIQUES OF INFORMATION

It is clear understanding that marketing of library and information products Same as the consumer products, the ideas and strategies are considerably differ from other products And also in the electronic era where information products are not visible like print books the Electronic information is not limited to one document we need a different mechanism to do the Marketing of information products and services.

Strategic marketing requires libraries to understand their customers changing information needs in order to proved customer focused services. Promotional materials such as newsletter, pamphlets posters and promotional letters have A key part to play in raising the profile of the organization. They are vital tools for promoting Existing and new services, and for encouraging new users to try the range of services, and can be produced in house on a small budget.

The following are the techniques one can employ are the awareness building; branding and Outreach let us discuss them briefly

Awareness building:

The world of information is too big as no one can able to document its availability in the Modern web based information available at anywhere in the world it becomes possible to access Any piece of information available at anywhere in the world. This situation warrants the creation of Awareness among the users about the information availability in all the knowledge repositories Irrespective of the location. Information professional need to be performed the following Awareness creation function to market their products and services.

Highlighting services of information centre by creating website.

- Newsletter of library and information centre or institution must cover the articles\announcements about the centre.
- Broadcasting of messages through e-mail to targeted groups.
- Use of bulletin boards to highlight new services.
- Prepare a cover letter to go with materials the centre wants to send to the library customers. Provide highlights of what is being sent. Packaging is an important aspect of marketing.
- Resort to notification service to the end users based on user profile.

Branding

- Highlighting information centre service, logo and address on brochures and web portal.
- Order seals or stamp with the information centre logo and address to affix to communications from the information center. Establish the library and information brand.
- Distribute paper or laminated bookmarks with the logo and address of the information center.

The above activities resemble marketing strategy used by commercial vendors. However in marketing service the above plans have more impact on the consumers when the Concept or need of the information arises among the users they should e made in a position to Recall the library and information center. It is the logic behind the branding of the library and Information centers.

Outreach

For adapting the strategy outreach one can do the following.

- Give presentations to various departments current and targeted prospective users.
- Proactively send articles press releases, announcements of books etc. Based on the profile and the knowledge of users areas of interest.
- Set up new product/service trails for specific user groups.
- Send welcome letter and invitation to the new users.
- Schedule orientation classes for new users.
- Hold on open house in the information center.

The activities help the users to reach the library and information centers.

TYPES OF MARKETING

Quality marketing requires an integration of three marketing strategies.

- **Forward marketing** that focuses on customers.
- **Interval/inward marketing** that focuses on staff development.
- **Reverse marketing** where by libraries from strategic alliances/ collaboration with other Network and national and international information systems.

The proper employment of these marketing strategies is vital for total quality marketing of Library and informational products and services.

Forward marketing

Forward marketing refers to the marketing approach that librarians undertake to meet Information needs of their users. Hence librarians provide values to their customers by providing The demand information product and services that fulfill their information needs. In developing a Customer value strategy, libraries need to understand how the users can be segmented.

A few quality services attributes of information products and services should be considered by librarians in providing quality services. They are:

(a) Responsiveness i.e. willingness to help library users with prompt services according to the Specific time needed by the library user. Timeliness is crucial for quality information service, As information has value to its intended user only when it is delivered t time when Information is needed for decision making.

(b) Reliability i.e. that library users have confidence and trust that information delivered to They are accurate and correct for them to make quality decision making.

(c) Availability i.e. that library and information products and services are always available when users want to be use them. The information products can be arranged systematically So that it is easy to locate.

(d) Caring i.e. that the information center staff is able to provide friendly and personalized Attention to each and every user. For specialized and personalized information services, the Information center staff should be able to search retrieve and consolidate information that is

Available in library collection or from other libraries or from the web and repackage the information according to the specific user.

Internal marketing :

For internal marketing the goal of the libraries must be communicated to all levels of staff So that they understand the future direction of libraries and have a shared aspiration towards realizing the vision of library to develop as a modern and need oriented information center.

The internal marketing lay dawn emphasis on the orientation and training required to the Library and information center personnel so that they would become ideal services oriented Professionals. The training to the information professional thus is considered to be a component in Marketing of information products and services.

Information products and services:

The new electronic media has changed the basic definition of a library collection. They seem To be the last to go in the information evolution which would be the last mile to the virtual library the nature of the electronic products has made a dramatic change in the services offered in the information world. The highly personal nature of services in libraries and information centers makes the delivery of services so challenging. The services are not just limited to the conventional Products such as books. Services cannot be done just by storing of one's information requirements and demands so that they can be used for others users.

Alert services :

The alert service is information transfer technologies in which selected (customized/personalized) data is captured and the notification of the content is delivered into the User at prescribe intervals or based on information extraction. The alert services can be augmented by filtering indexing and directory services to help Manage information overload.

Other services:

There are other information services is a new concept. Fee based services Need to oriented to this issue more kind of services.

Factors affecting pricing

Pricing of library services is influenced by several factors (Blagden, 1982), such as the Following:

(a) The historical factors that library services have been free all these years may depress the price Structure, i.e. it may undervalue the worth of benefit in any cost benefit analysis.

(b) A purchaser's willingness to pay at a particular price may not exactly measure the fullbenefit that accrues to him.

(c) The dual psychology if what a customer is actually willing to pay and what he says he isprepared to pay.

(d) The decision of users to use library services in special libraries is not likely to be based on the cost / price factor. This is because such users are not likely to be aware of the fact that the Information services charge is already recovered indirectly as the coast of maintaining the Library, i.e. , as overheads.

Market mix :

in marketing terms pricing is viewed as part of the marketing mix, along with promotion, place (distribution), product (i.e. the product/service we want to offer) and (for services) people and process. Marketing textbooks all stress that is important to see price in this context, rather than in isolation.

Philip kotler, a marketing guru who has written extensively about marketing of services and marketing is non-profit organizations has redefined the price of the marketing mix as cost to their users. This is a useful reminder that a user will look at all the time money and energy they have expended in order to use the service not just the [art the information vendor charge for. Therefore, user might be willing to pay extra for a service that delivered information directly to their door because the overall cost to them is lower, rather than paying less and having to collect the information themselves.

A common way of distinguishing costs is to look at whether they are fixed or variable costs, and whether they are costs or overheads. Fixed costs are those which are the same whatever the usage 9eg, a report, photocopier rental). They may also involve an up iront commitment. Variable costs are those which vary according to usage (eg. Online searches, information services by brokers).

Directed costs are those which can be associated directly with the service (eg.a journal or piece Of equipment bought specifically for use in one service) and overheads are costs which benefit a Range of services (eg. The cost of equipments). A salaried information professional employed on a Specific service might be seen as a fixed, direct cost. An information service by the information Broker or consultant out for the same service would be a variable direct cost.

Pricing strategies:

Cost-oriented: we can estimate what is the cost for the information providers, and then Work out the prices, and it can be based on what percentage cost-recovery (or profit) the Information providers want. This strategy is employed by the information centers which charge the internal users where the users may have access to the costing date. Here it may be important that the system is perceived to be fair. If information center staffs divide their time between several Timing (e.g. the time it takes to generate an invoice or retrieve and index collection). Staff costs for Administration, marketing etc.

Competitor-oriented: the center should look at other information centers are charging, And react accordingly. One can decide to charge the same to undercut or to present the service as Better in some way, so that charges can be more. It the center is charging internally others might Consist of external information brokers, or other information centers it is ideal to find out what Other information centre prices, even if one is adopting other strategies.

Demand oriented: in fixing the price one can look at “what the users will bear”: the Perceived value of the service. This means one could charge more for a service which is seen as Being value-added or elite (e.g., extra-fast delivery; delivery by electronic mail; formatting Information into a report). One needs to find out what the users perceive as being value added. This is generally the referred approach for those who take marketing seriously. However, costs and costs recovery objectives are obviously still relevant. The cost of information depends on nature, Situation, who and when is required. The value of information is not stable; it may get reduced as Time progress and the age of information goes up.

MARKETING REALITIES FOR LIBRARIANS

In the enthusiasm to borrow marketing concepts form business one is apt to forget the Realities of the library sector. Whole scale application if marketing techniques without proper Evaluation of their relevance to the information fields may become unproductive. Some of the factors which are relevant in evolving marketing policies for libraries (Gee, 1981) are now briefly discussed.

- Marketing tools are so many and so specialized that library and information centers can hardly find staff and resources for them. Hence, a promotional approach rather than selling or marketing is more suitable for library and informational centers it needs to be examined How far classical theories of customer oriented marketing are applicable within the realities Of information service organizations.
- The ultimate users of library and information centers services are individuals with unique and changing needs and no a mass. Hence an information service can be seen as a catalyst for a system and an individual. It is necessary to distinguish between marketing of Consumer

goods like soap, candy or radios and marketing of information embodied in a Physical medium, i.e. intellectual goods.

- The product distributed by libraries is information bought from publishers and other Production agencies. Information is not created by libraries. For successful promotion what are needed are professional based on knowledge of information materials, users and their Needs, experience, competence craftsmanship, comprehension of the clients uncertainly and the net result of saving time. A library sells service.
- Since library and information centers sell help or services or information products, Marketing should be concerned not merely with growth, but also with improvement. Seeking and serving new customers/clients should not be at the cost of existing users.
- Technical or professional merit of the information product or service alone does not decide the usefulness of the library more important is its ability to satisfy user needs

CONCLUSION

Libraries are being forced to explore the possibilities of cost recovery and profit potentials for their survival. Libraries must change according to changing market conditions. Libraries need to achieve an imaginative design of service and products, and develop communication methods and a feedback mechanism to improve service. Though the concept of charging for information, particularly in developing counties like India, is a difficult task, libraries must consider what funds that can be generated this way. It must be carefully considered which services can have only a token price, which one cover a reasonable proportion of cost, and which can generate revenues. The impact of the information technology and the adoption of the marketing approach will help improve services for users and enhance the reputation of libraries and information services and professionals.

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SURVEY OF HEALTH SCIECNE LIBRARY SERVICES TO USERS FOR THEIR EXPONETIAL GROWTH: WITH SPECIAL REFERENCE TO KOLHAPUR DISTRICT.

Mr.Raghunath R. Chavan

Librarian, ShriVijaysinhaYadav Arts and Sciecne College, PethVadgaon

Ph. D. Scholar, J. J. T. University, Jhunjhunu, Rajsthan

ABSTRACT

The present study is focus on services of health science libraries in Kolhapur district. Researcher has been analyzed the secondary data to explore some points of user expectations from health science libraries. Researcher has been chose the sample of 20 libraries in Kolhapur district which are given support services to health science library users for their curriculum and practice purpose. The analyze data to find out the user expectation from health science library for their exponential growth. The study is focused on traditional to modern services, such as reference to referral, print to non-print, digital to e-resources, internet to web based and related facilities.

Key words:*Health Science, User, Kolhapur*

Introduction:

Now day's libraries and information centers provide variety of documentation and information services to support research and development, industrial productivity, management, marketing and trade activities and all other programme of development of government and non-governmental institutions.

The services are an effective means for providing information and knowledge to students and research scholars as well as teachers in colleges. Library service comes in to existence when it establishes relation among these books with the reader, the reading materials and the library services are very essential in college's libraries to its students and teachers. Therefore librarians should have knowledge about needs of students and teachers because they are the persons to serve.

The library shall establish and maintain a range and quality of services that will promote the academic programme of the institution and encourage optional library use. A library service plays a vital role in improving educational standards in research effects. It also plays a key role in decision making in industries and Govt. in the beginning it was thought that information services was sole domain of special libraries. Gradually the concept is spreading to college and university libraries also. The enormous development in indexing and abstracting services based information services has forced the college libraries to take the responsibility of providing information services.

Survey Area:

Kolhapur is a historical city. There are many institutions are providing various types of education in arts, commerce, science, education, engineering, and medical. In Kolhapur district 20 various types of health science colleges are there. Among them 895 faculties which are providing health science education in Medical, Dental, Ayurvedic, Homeopathic, Physiotherapy, Nursing and Pharmacy. Hence I have undertaken this survey work.

Objectives:

The library, its devices and operations aim to serve the needs and demands of the users. The librarians must know his users in order to be able to serve them effectively. The proposed research work will be based on the following objectives:

1. To study the information resource facilities and services available in the health science libraries inKolhapur district.

2.To identify the information requirements of the health science library user in Kolhapur district.

3.To observe an effective use of the library resources and its services.

This type of service take in to consideration immediate need of the Readers and provided information through computers. The new information (From Magazine's, Articles, Reports, patents) to closely related to the working nature of Readers and the field of their interest is selected with the help of computers due to which such services are defined as selective Dissemination of information (SDI)

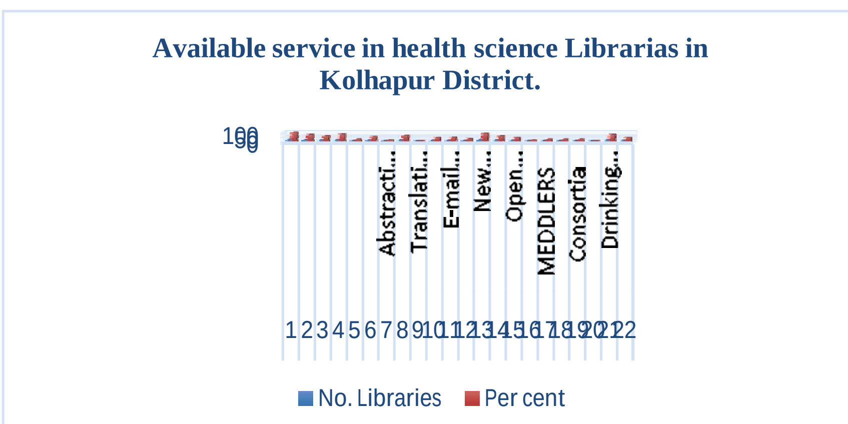
Analysis of received data:

For more information researcher asked regarding available services of health science libraries in Kolhapur district. Received information is explain in table.

Information of available services in the libraries:

Sr. No.	Available services	No. Libraries	Per cent
1.	Reference services	20	100
2.	Inter loan services	15	75
3.	Newspaper clipping services	12	60
4.	Book-bank facility	16	80
5.	Bibliographic services	04	20
6.	Night reading room facility	10	50
7.	Abstracting and Indexing services	02	10
8	Reprographic and Xerox services	13	65
9	Translation services	00	00
10	Internet and Fax services	08	40
11	E-mail and Scanning services	09	45
12	Digital library facility	05	25
13	New arrival display	18	90
14	CAS and SDI services	12	60
15	Open accesses	08	40
16	Campus Wi-Fi	02	10
17	MEDDLERS	04	20
18	E-books and E-journals	04	20
19	Consortia	04	20
20	User orientation program	00	00
21	Drinking water facility	15	75
22	Toilet facility	08	40

The above table contents are shown in bar chart.



The above table and bar chart is explained that 100% libraries are provided reference services, were as 80% libraries are provided Book-bank facility, 75% libraries Inter library loan and Drinking water Facility, 60% libraries are having New paper clipping services, Reprographic and Xerox services and CAS and SDI services, 50% libraries have night reading room facility, 40 to 45 per cent libraries provide Internet and fax services, E-mail and Scanning services, Open accesses and Toilet facility. 20% libraries are having Bibliographic services, Digital library facility, MEDDLERS, E-books and E-journals, and Consortia. 10% libraries provide Indexing and Abstracting services and Campus Wi-Fi. Not a single library provide their users Translation services and User Orientations Program.

Findings:

Today's age is electronic and digital ageso libraries are keep up to date with modern services and facilities. Here is seen that no anyone library is organize user orientation program and Translation services , 90 per cent libraries have not provide the Wi Fi and abstracting and indexing facilities, 80 percent libraries don't have bibliographic, digital library facility, e-books and e-journals with consortia.

Conclusion:

The user is a significant aspect of any library. Growth of library depends upon the number of users. Generally the user always requires good and health services from the library. The users indirectly concern with working period of the library, the library collection, infrastructural facilities, and right services to right users in right time.

To save the time of readers and also to provide every reader his book and every book his reader, open book access system should be implemented by the libraries.To make the library 24×7 accessible, the books should be digitized and campus should be made Wi-Fi enabled.The services like E-book, E-journals and E Thesis etc. should be made available to the readers.The libraries should organize Orientation programs to orient the readers about facilities and services available in the library to make the optimum use of library services.Internet facility should be made available to the readers. Every reader should be provides separate password for internet access. It is the responsibility of library to assist the readers for proper searching on internet. Loading, scanning and printing services should be provided to the readers.

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SMARTPHONE AND IT'S APPLICATION IN LIBRARIES

Mahesh N Gaikwad
Librarian, SatguruGadageMaharaj College, Karad,Dist-Satara
Email- maheshgaikwad786@gmail.com

Introduction:

21st century is the century of Information and Communication Technology(ICT). It has changed the society into information society and has to become integral part of our lives. Impact of ICT has been evident in almost all sectors like travel, banking, medical, postal, and educational also. Invention of smart/mobile phones is a vital achievement of technological developments. Technology not only changed the way of people access information, but has also given birth to new channels of communication. Recently I have read the news about a few city colleges from Mumbai are now allowing students to carry Smartphone's into examination halls. Becausethey are may not be able to take the exam without one. It shows that day by day technology going to makes everything easyforus. It solves many problems; reducesour efforts, also savesourmoney and time.Smartphone is one beautiful product of technology and plunging prices of handsets and nominal call, Internet have put mobile phones in the pocket of common people in India. India is the second largest country where more than 1 billion people using Smartphone's.They are using smart phones for various purposes in different sectors beyond merely talking and texting.In education sector academic libraries have always accepted the challenges of adopting new technologies, implementing use of modern equipments, and automating it in services, so that it can provide better services to satisfying the user needs.

When we are walking around campus of the college around the country, cell phones are ubiquitous. Recently, one faculty member asked me can we make some policies regarding Smartphone's in college. I thought since, it is seen that mobile devices are extensively used by today's younger generation; academic libraries can take advantage of it and start providing their services through smarts phones.Universities and Colleges in various countries are successfully providing library and information services through mobile phones. The oxford university library provides access to the online library catalogue, maps, contacts, news, travel information and podcasts through mobile phones. Similarly, libraries of American University, Washington D.C., Black State University, Boston College, Texas Christian University etc. offer mobile interfaces, applications and services over mobile phones. With the same time, it is important to realize howwe can offer these services from our end.Can we provide library services through the doors of Smartphone's? With this aim, the current study is being conducted to highlights the applications of Smartphone technologies in the context of effective services in the academic environment.

History of Smartphone Technology:

In 1924 first mobile was made which used in car for only voice communication. It was the **0th generation** of mobile technology. Nippon and Telephone stared first automated mobile system in Japan in 1979 which was called **1st Generation**. In 1983 USA started using Motorola Dyna TAC mobile phone. In 1984 Bell Labs developed Analog cell was used public service speed up to 204kbps. In the 1990s the **2ndGeneration** mobile phone emerged primarily using the GSM standard. In that generation text data is being sent using SMS services. GSM phones provide Internet facility for wireless user. It acts like a modem for fax, e-mail, and browsinginternet. General Packet Radio Service (GPRS) invented in **2.5 G Network**. It was the packet switching network. GPRS limitations overlay by EDGE in **2.75 generation**. It was very popular because of its higher bit rates. In 3rd Generation circuit switching method was used instead of packet switching. 3G become necessary for smart phone users because its features like fast internet and wide coverage. In 1998 in Japan first pre-commercially **3G networks** was launched by NTT Docomo branded as Foma. It included wireless web based access, email, video conferencing; multimedia services consisting mixed voice & data streams. MMS application is messaging with graphics, pictures messages, delivering photos requires Smartphone's. **4G technology** is a transition from the earlier technology. It promises to bring some of the revolutionary changes in the mobile world which very favorable for the mobile users. Fasters data and IP packet transmissions, high quality voice and multimedia in real-time anywhere across the globe are some incontrovertible features of the 4G mobile phones.

Different Operating Systems of Smartphone's

A mobile operating system, also called a *mobile OS*,is an operating system that is specifically designed to run on mobile devices, which has similar features of a PC. Operating systems are Android is an open source founded in Oct 2003 by Andy Rubin and backed by Google, iOS developed by Apple in 2007, Windows Phone 7 in 2010 by Microsoft, BlackBerry in 2012, Firefox OS by Mozilla in Feb 2012, Sailfish OS by Linux Kernel, Tizen by Linux foundation. Now days Android is the best-selling smart phone platform.Marshmallow 6.0 is the current version of Android OS available via Google Play.

Advantages of Implementing Mobile Technology in Academic Libraries

1. **Ability to access Information:** Availability of Information at every corner of the world is possible through of smart phone technology. Who are not able o visit library they can get constant information link via mobiles.
2. **Audio/Video Facility:** A collection of audio books both free and subscribed are available for Smartphone.

3. **Personalized Services:** It helps users to interact with library staff to get specific information or reference away from library.
4. **E-Books & E-Journals Access**: Library can deliver E-Books and E-Journals to users through Smartphone.
5. **Location based Services:** Mobile technology enables libraries to offer location based services through global positioning system (GPS). Libraries can guide users to locate specific document and service through maps and navigation tools.
6. **Time Saving:** No need to record information about resources while browsing and searching.Manual method of charging and discharging resources takes time of users now by using Smartphone's it's solve time consuming problem.
7. **Limitless Access**: User can access resources anywhere by 24*7 at their desktop.

Smartphone Services in Libraries

Ancient time libraries were collections of books, manuscripts, journals and other sources of recorded information. Now days, traditional libraries are going into digital and virtual ones, user can access the vast collection remotely by using ICT. The information revolution continues libraries will experiment with mobile devices and services to support the information needs of their users wherever they are. Smartphone can fit in our pocket and take anywhere allowing them to carry thousands of books without weight. Smartphone can saves money, time of humans. There is no need to go book store, free books. Much more books are freely available on Internet which can read by using smart mobile phone. Latest technology in smart phones provides to turn some of the books into audio books.Now a day some digital libraries in foreign countries are providing e-services through smart phone apps.Library Services through Mobile Technology can be provided through various tapes:

1. **Mobile Library Websites and M-OPACs (Mobile OPACs):**

A Growing number of libraries are creating mobile versions of their websites for their patrons. Offering information about library services, collections, access to library catalogue, portable exhibit information, subject guides, e-resource access, quick links to mobile reference and all formatted for their small screen. M-OPAC is simple to use smart phone based mobile OPAC search engine app to search the library books. Most of the Libraries can upload the data of library in simple excel format in M-OPAC database. It provides same platform like desktop OPAC. User can search according to title, author, publisher, keyword, subject and many more to the patrons.

2. **Instant Messaging Services:**

I.M. is real time communication based on typed communication (Chatting). It offers quick announcement, reminders about important events, or provide requested information. It provides real time access to your library's collection via user's smart phones and tablets. Most of the automation software's such as Libsys provide option to send SMS alerts. So user can get the information about last date of book submission, renewal of book, library hours, book reservation, new arrivals, library events alerts etc.These types of individual text notification services provided by libraries today are similar to the campus wide alert systems provided by Academic Libraries keep entire communities updated on School closing, event changes or cancellations, emergencies, and sports team scores.

3. **Access to Online Bibliographic Databases:**

Libraries' gives bibliographic services in iphone or Android phone. It is very important to researcher. Library also provides access of various types' full test and bibliographic databases. The user can just enter search terms and see results that are designed specifically for mobile viewing, integrated search and original document search.Example: OCLC's World Cat Mobile application pilot allows users to search for and find books and other materials available in their local libraries through a web application they can access from a PDA or Smart Phone.

4. **Mobile Collection:**

Academic Libraries are offering their patron's digital media Collections that they can take to-go, enabling them to benefit from library services remotely. Many academic libraries are offering audio books and E-Books, E-Journals, web databases, dissertations streaming music, films, images which can be used on mobile. These collections can either be downloaded from the library website on users own devices or libraries lend mobile devices with the collections already available with them. Most of the E-book publishers provide 24*7 accesses to the library subscription from any Internet terminal with in campus, as well on mobile devices such as iPads, Android devices and Kindle app.

5. **New Arrival Preview:**

Academic Libraries can provide to disseminate information about the newly acquired documents through Smart Phones. The image services in a library might be offer high quality images of newly added titles.

6. **Q R Code:**

QR code is a type of matrix barcode which is machine readable optical label that contains information about the item to which it is attached. QR code consist of black modules square dots arranged in a square black grid on a white background paper, which can be read by an imaging device required camera scanner. The use of Q R code for library services purposes are as follows.

- **Notice:**We display the notice on the notice board in the form of words etc. the users now a day's use the smart phone if they install the google app Q R Code scanner on their mobile then they can download the notice regarding our library. They can only scan the Q R code from library and when they get time to read they can read the Q R Code and found the notice regarding library.
- **Bibliography:** List of book on subject we can display in the form of Q R Code.
- **New Arrivals:** List of new arrivals in the library display the library resources in the form of Q R Code.
- **Web Sites:** Q R Code also used for website name.

7. **Ask a Librarian Service:**

Library receiving a high volume of enquiries such as library hours, document availability, definitions etc then library staff can provide instant answers and links to articles/ references in real time. Users can also talk with librarian if they have any query. These Service can be provided through SMS, email or text which is easily accessible through smart phones.

8. **Library Virtual/ Audio Tours:**

Library Virtual/ Audio Tours, instruction/ orientation programs have been quite significant to remotely located users of different geographic regions. Users who don't have time to attend workshop can get access to library tours on their smart phone. It can be quickly, inexpensively and reduce the time of staff to spent helping new users to conduct orientation programs. It can be easily provided on mobile devices and downloads from library websites.

Conclusion

The requirement for the mobile applications services are increasing day to day improves demand and easily available services. This growth has been force to the academic libraries drive services in new way. An increasing number of academic libraries provide services and content delivery though smart phones drive academic user demands and expectations. Academic institution librarians will need to think creatively about developing services for smart phone users. It should be based on both user needs and preferences and the relationship of services to the academic program of their institute. Invention of smart phones makes an opportunity to academic libraries to develop new types of services (mentioned in the paper) which will reach to user's hand. Smart mobile will acquire all the digital things in next few years. So it wills great chance to academic libraries keep update ourselves for that.

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ECONOMIC LAWS IN INDIA & ITS GROWTH

Mr. Hingmire Mallikarjun C.
Asst. Prof. , Dayanand Law College, Solapur

ABSTRACT

In modern era, Indian economic policy requires help of Govt for its survival. India has consciously resorted to economic planning in a big way to achieve ultimately the goal of a 'socialist pattern of society' in the country. When the Indian Constitution was being drafted, the laissez-faire philosophy had already become a thing of the past in practically every democratic country and the concept of social welfare state had taken roots instead. The Indian Constitution makers were naturally influenced by contemporary philosophy. This was underlined by Ambedkar who, emphasizing economic democracy along with political democracy, pointed out that in a poor country like India, political democracy would not have much meaning if the economic conditions of the people were not to improve.

INTRODUCTION-

Article 19 (1) (g) guarantees freedom to carry on any trade, business or profession but even this fundamental right is subject to reasonable social control, and the state is not debarred from nationalizing any trade, business, industry or service, either wholly or partially.5 Article 301 guarantees. Article 301 guarantees freedom of trade and commerce throughout the country but Parliament and state legislatures may impose restrictions on this freedom under certaincircumstances6 and this freedom does not stand in the way of nationalization of any trade or industry.7 Article 19 (1) (f) while guaranteeing a right to acquire, hold and dispose of property also enables the state to impose reasonable restrictions on the exercise of such a right.8

The framers of the Constitution envisaged economic and social planning to achieve a welfare and egalitarian society in India. It is apparent from entry 20 in the concurrent list on "Economic and Social Planning[1]

Thus, the Parliament as well as the state legislatures are entitled to make suitable laws pertaining to socio-economic planning in the country However, articles 19(f) and 31, which gave fundamental right to property, are repealed. Instead, article 300A has been inserted by the Constitution (44th Amendment) Act 1978, which authorizes the state to acquire private property for a public purpose in accordance with the authority of law. The effect of this amendment is that for violation of one's right to property, a person is not entitled to invoke the writ jurisdiction of
the Supreme Court under article 32.The focus of policy is, however, changing since independence. [2]

In 1954, Parliament accepted the ideal of a "socialist pattern of society" as the goal of social and economic policy which concept, as expounded by the Planning Commission, means that the basic criterion for determining the lines of industrial advance must not be private profit but social gain, that the pattern of development should result not only in appreciable increases in national income and employment but also in greater equality in incomes and wealth

The policy of industrial regulation in this regard is to be found in the industrial policy resolution of the Government of India of 30 April 1956, laying down the guidelines, which

[1] .ART 39

[2] .ART 32

are to be followed by all governments in India.12 Under this resolution, all industries are grouped into three categories having regard to the role, which the state is envisaged to play in their promotion, management and control.[3]

The industrial policy of 1991 is considered as a catalyst in progressive liberalization of Indian economy. In order to encourage enhanced private entrepreneurship, development of indigenous technology through investment in research and development, bringing in new technology,
Dismantling of the regulatory system, development of the capital markets and increasing competitiveness for the benefit of the common man, the industrial policy of 1991 brought greater changes in the public private ownership. The industries reserved for public sector ownership are now limited to only six industries such as Arms and ammunition, defense, Atomic Energy, Coal and lignite, Mineral oils, Mining of iron ore, manganese ore, chrome ore, gypsum, sculpture, gold and diamond. Copper, lead, zinc, tin, molybdenum and wolfram, Minerals specified in the Schedule to the Atomic Energy (Control of Production and Use) Order,

1953 and Railway transport. In addition to that the policy dispensed with industrial licensing except in cases where the Industries reserved for the public sector or 16 industries of strategic, social or environmental concern and Industries reserved for the small-scale sector. All other industries are exempt from licensing, and only subject to the locational restrictions of metropolitan areas. Private enterprises, however, are not left entirely free and unregulated.

They are regulated with a view to ensuring that no great disparities of income and wealth arises, that there is a planned, and not a haphazard, industrial development, which means that the internal and external resources available to the community are properly marshaled and put to the best use from the point of view of maximization of wealth; setting up basic industries which would provide economic strength to the community in preference to mere consumer industries; that there is high levels of productivity; that concentration of economic power in a few hands and emergence of private monopolies are avoided; that disparities between income and wealth are lessened; that full scope is given to new entrepreneurs, co-operatives and small scale industries. There is also the angle of promoting uniform regional development. In setting up new enterprises, consideration has to be given to the need for developing a balanced economy for different parts of the country so that is does not happen that some parts of the country are over industrialized while other parts remain under developed; regional economic imbalances in the country must be lessened. To a great extent, government regulation has also been necessitated with a view to policing private enterprise in order to eliminate, or at least minimize, the anti-social activities of private entrepreneurs so that the interests of private investors are not

Jeopardized. Accordingly, for example, the Indian Companies Act has been amended many a time to discourage questionable activities of the company managements at the cost of the shareholders. Regulation of trade and commerce has thus become a leading tenet of the present-day economic planning in the country. A significant point to note, however, is that industrial regulation is undertaken not solely to promote industrialization but also to sub serve a few broad [4]preferred socio economic goals and objectives.
Therefore, the pillars on which industrial development is based in India are; promotion & improvement. Promotion of small-scale industries is necessary for encouraging new

[3] .INDIAN CONSTITUION

[4] .IMPORT & EXPORTS ACT, 1947

entrepreneurs for seeking to achieve distribution of wealth and avoid concentration of wealth and economic power in a few hands. Co-operatives also seek to achieve the same purpose with the additional advantage that the producers of raw materials or small artisans or workers can also share in the profits earned by the sale of finished product, which would otherwise have gone to the big entrepreneurs. Side by side the big industry has not stood still and has made great strides; hundreds of limited companies have been floated and innumerable new lines of production and manufacture have been developed in India.

Economic Laws

As already stated, government regulations and control of trade, commerce and industry has been undertaken on a broad scale to effectuate the above mentioned various objectives. Consequently, a whole mass of economic legislation has been adopted by the centre and a whole mechanism of state regulation of private enterprise has been created.

It is not possible within the compass of this paper to refer to all the mass of economic legislation, now extant in the country, or even to go deep into any of these laws. Only a bare reference can be made here to a few of the more important statutes.

Foreign trade is an exclusively central matter. The Imports and Exports (Control) Act, 1947,13 provided a mechanism for regulation of imports and exports of commodities to or from India till 1992. This Act was repealed and replaced by Foreign Trade (Development and Regulation) Act, 1992.The Act authorizes the Central Government to make provisions for the development and regulation of foreign trade by facilitating imports and increasing exports. In this regard, the Central Government may, from timeto time, formulate and announce the export and import policy and likewise amend the same.

A Director General of Foreign Trade may be appointed to

Advise the Central Government in the formulation of the export and import policy and to carry out that policy. Any person interested in making imports or exports has to obtain an Importer-Exporter Code Number granted by the Director General or the officer authorized by the Director General in this behalf. In addition to that, the Director General is authorized to grant license for import and export. The code number and the licenses can be suspended or cancelled under

Certain circumstances. The Act makes the contravention, abetment or attempt thereof, of any provision of the Act or the rules made there under, an offence punishable with a penalty not exceeding one thousand rupees orfive times the value of the goods, whichever is more. As already stated, government regulations and control of trade, commerce and industry has been undertaken on a broad scale to effectuate the abovementioned various objectives. Consequently, a whole mass of economic legislation has been adopted by the centre and a whole mechanism of state regulation of private enterprise has been created.

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CONCLUSION-

FEMA seeks to make offenses relating to foreign exchange as civil offenses. The onus of proof lies on the enforcement agency to prove the guilt whereas under FERA onus lied on

the accused to prove innocence. As far as domestic market is concerned, in 1980s and 1990s, it was increasingly realized that an efficient and well-developed securities market in essential for sustained economic growth and to bring the Indian market upto international standards. To further this objective, a number of reform measures have been initiated. The security market is made free from direct governmental control. The market, however, is not left unregulated. An

Autonomous and independent regulator has been established to ensure the transparency, fair play and to prevent unfair trade practices.14The issue of shares and debentures to the public by a company proposing to raise capital was earlier controlled by the Capital Issues

(Control) Act, 1947. Under the Act, no company incorporated in India

Could issue capital and offer public securities except with the consent of the central government.

The purpose was to check on investments, which were either wasteful or not in keeping with the objectives of the five years plans. This Act is now repealed and the government control over the issue of capital, pricing and fixing of premium and rates of interest on debentures *etc.* is ceased. The companies are now free to take decisions on such matters. In this free securities market, Securities and Exchange Board of India (SEBI)has been established under the Securities and Exchange Board of India Act1992, with the purpose to protect the interest of investors in securities and to promote, develop and regulate the securities market. It regulates the issuance and transfer of securities and all the parties involved in the process such as companies, intermediaries *etc.* To protect the investors from fraud or cheating by the companies, it has issued Disclosure and Investor Protection

.Through the machinery provided by the Securities Contract (Regulation)Act, 1956, a close supervision and control is maintained over the activities of stock exchanges and dealings in securities. It seeks to prevent undesirable transactions in securities and regulates business and dealings on stockexchanges. The working of the stock markets was thoroughly examined by

the Thomas Committee, which underlined the need for a central Act prescribing uniform by-laws and regulatory provisions for proper working of stock exchanges in the country. Very wide powers have been conferred on the central government and the Securities and Exchange Board of India.

(SEBI) 16 by the Act. Only government recognized stock exchanges can function. The recognition may be withdrawn by the government if it deems it necessary to do so in the interest of the trade or in the public interest.

It can supersede the governing body of a recognized exchange with any person or persons. To meet any emergency, government may suspend the business of a recognized stock exchange. Recognized stock exchanges have to submit periodic returns of their affairs to the SEBI.17 thus the affairs of stock exchanges have been brought under close surveillance of government.

भारताचे राष्ट्रीय डिजिटल ग्रंथालय (NDL) : माहितीचा एक उत्तम स्त्रोत

डॉ.सौ. कुलकर्णीअपर्णामकरंद
ग्रंथपाल,व्ही. पी. इस्टिट्यूटऑफमॅनॅजमेण्टस्टडीजअँड रिसर्च, सांगली

सारांश:

भारताचे राष्ट्रीय ग्रंथालय (NDL) हा प्रकल्प भारत सरकारच्या मनुष्यबळ विकास मंत्रालयाचा एक महत्वाचा प्रकल्प आहे, ज्याचा मुख्य उद्देश असा आहे की, भारतातील आणि परदेशातील सर्व प्रकारच्या डिजिटल ग्रंथालयांना तसेच तेथील ग्रंथ संग्रह एकत्रित आणून एकाच पोर्टल खाली आणणे. ज्याद्वारे इंग्रजीबरोबरच भारतीय इतर भाषातील विविध पुस्तके मोफत लोकांना पाहता किवा मिळवता येतील.**भारताचे** राष्ट्रीय ग्रंथालयाची (NDL) स्थापना आय आय टी, खारापूर येथे मे 2016 रोजी झाली आणि हा प्रकल्प एक पथदर्शी प्रकल्प म्हणून कार्यरत असून या मध्ये माहितीचे एक आभासी भांडार उपलब्ध आहे, ज्या अंतर्गत शोध प्रकल्प म्हणून याचे कार्य चालते.यामुळेच माहिती सेवा देणारा हा एक उत्तम स्त्रोत म्हणून ओळखला जातो. या माहिती भांडारामध्ये उपभोक्त्यास कमीत कमी वेळामध्ये हवा असलेला नवीनतम डिजिटल स्वरूपातील माहीतीसंग्रह उपलब्ध होऊ शकतो. मुख्य म्हणजे सदर प्रकल्पा मध्ये सर्व प्रकारच्या स्तरातील उपभोक्त्यासाठी लागणारे वैविध्यपूर्ण 10 मिलियन पेक्षा जास्त संदर्भ दिलेले आहेत. विज्ञान, तंत्रज्ञान, मानव्यविद्या, शेतीविषयक आणि इतर अनेक विषयांचे हे आभासी भांडार सर्वोपयोगी आहे.

प्रस्तावना :

NDL म्हणजेच भारताचे राष्ट्रीय ग्रंथालय हा प्रकल्प म्हणजे असा एक समूह आहे की. जो विनामुल्य उपलब्ध आहे. भारत सरकारच्या मनुष्यबळ विकास मंत्रालयाचा या महत्वाच्या प्रकल्पमध्येविविध संस्था किंवा प्रकाशक आपणाकडे उपल्ब्ध असणारे साहित्य/ माहिती/संदर्भ संग्रहित करतात. परंतु, हे साहित्य संग्रहित करत असताना ह्या संपूर्ण साहित्यासाठीची जी औपचारिक जबाबदारी असते ती मात्र संपूर्णतः त्या संस्थेची अगर प्रकाशकांचीच असते.संग्रहित माहितीचा खरेपणा, संदर्भांची सत्यता, अचूकता , विश्वसनीयता, सुलभता, या सर्वांसाठी संबंधित संस्था/प्रकाशन संस्था हीच जबाबदार असते. NDL यासाठी कोणतीही जबाबदारी घेत नाही. माहितीचा विवीध स्तरातून , विवीध संस्थानकडून सतत येणारा स्त्रोत आणि तो संग्रहित करण्याची मोठी जबाबदारी NDL कडे असल्यामुळे प्रत्येकाची सत्यता पडताळून पाहणे हे शक्य नसल्यामुळे NDL हि जबबदारी अस्वीकार केलेली आहे. परंतु या प्रकल्पासाठी भारत सरकार च्या मनुष्यबळ विकास मंत्रालयाकडून अनुदान मात्र मिळते.

NDL चे उपभोक्ते :

भारताचे राष्ट्रीय ग्रंथालय (NDL) चा हा प्रकल्प विविध स्तरातील लोकांसाठी उपयुक्त आहे. विविध प्रकारचे विद्यार्थी, शिक्षक, प्राध्यापक, संशोधक, लायब्ररीयन, लायब्ररी युजर्स, आणि अनेक प्रकारचे वाचक, माहितीचे उपभोक्ते जे आजीवन अध्ययन प्रक्रियेमध्ये सहभागी असतात असे लोक हि या माहितीच्या भांडारामधून आपणास हवी असलेली

माहिती ताना हव्या त्या वेळेमध्ये अगदी कमीत कमी वेळात मंजे त्वरित प्राप्त करू शोधू शकतात.

NDL अंतर्गत संग्रहित शैक्षणिक संसाधनाचे प्रकार :

NDL च्या या डिजिटल स्वरूपातील माहिती भांडारामध्ये शैक्षणिक संसाधांचे वैविध्यपूर्ण साहित्य संग्रहित आहे, त्या माहितीसंग्रहाचे खालीलप्रमाणे वर्गीकरण करण्यात आलेले आहे.

1. ग्रंथ ---सुमारे 70 भाषेतील 7 लाखपुस्तके व 3 लाख लेखकांचे ग्रंथ संग्रहित.
2. प्रबंध --- 95 हजार पेक्षा जास्त संशोधनपर प्रबंध संग्रहित केलेले आहेत.
3. ऑडीओ व्याखाने- 265 पेक्षा जास्त इंग्रजी व तमिळ भाषेतील ऑडीओ व्याखाने संग्रहित
4. व्हिडिओ व्याखाने- 18000 पेक्षा जास्त व्याखाने 11 विविध स्त्रोतांकडूनसंग्रहित केले आहेत
5. हस्तलिखिते- विद्या प्रसारक मंडळ ,सत्यजित रे सोसायटी कडून हस्तलिखिते संग्रहित.
6. हस्त पुस्तिका- विविध 4 प्रकारच्या स्त्रोतांकडून हस्त पुस्तिकांचे संग्रह जमा.
7. तांत्रिक हस्त पुस्तिका –2 प्रकारच्या स्त्रोतांकडून संग्रहित केलेले आहेत.
8. लेख - 3 लाख भाषेतील 2 लाख लेखकांचे लेख संग्रहित केलेले आहेत.
9. प्रश्नपत्रिका_ 33000 प्रश्नपत्रिका 23 विविध स्त्रोतांकडून संग्रह करून ठेवलेला आहे.
10. उत्तरे - वेगवेगळ्या स्कूल बोर्ड कडून प्रश्नपत्रिकांची उत्तरे जमा केलेली आहेत.
11. मोनोग्राफ- 8 विवीध संस्थांकडून म्हणजेच स्त्रोतांकडून संग्रहित केलेले आहेत.
12. तांत्रिक अहवाल - 17 विविध संस्थांचे तांत्रिक अहवाल संग्रहित केलेले आहेत.
13. वेब कोर्सेस- शेतकी विषयक, भौतिकशास्त्र या विषयातील वेब कोर्सेस संग्रहित.
14. डाटा सेट- OECD, iLibrary, साउथ एशिया अर्काईव्ह व इतर स्त्रोत संग्रहित.
15. लॉ अहवाल- 2 वेगवेगळ्या स्त्रोतांकडूनलॉ जजमेंट अहवाल स्वरूपामध्ये संग्रहित.
16. अल्बम- 6 विविध स्त्रोतांकडून संग्रहितकरण्यात आलेले आहेत.
17. वार्षिक अहवाल 12 स्त्रोतांकडून संग्रह करण्यात आलेला आहे.

मुख्य विषय शीर्षके :

NDL च्या सदर माहिती भांडारामध्ये विविध विषय शीर्षकेही माहिती संग्रहित करण्यासाठी दिलेली आहेत. ती पुढील प्रमाणे----

1. कॉम्पुटर सायन्स ,
2. इन्फोरमेशन & जनरल वर्क
3. विविध भाषा व साहित्य
4. सामाजिक शास्त्रे आणि धर्म,
5. इतिहास व भूगोल
6. तंत्रज्ञानतत्वज्ञान आणि मानसशास्त्र

7. नैसर्गिक शास्त्र आणि गणित
8. कला आणि सजावट

वैशिष्ट्यपूर्ण माहिती स्त्रोत :

राष्ट्रीय डिजिटल ग्रंथालयामध्ये काही वैशिष्ट्यपूर्ण असा माहितीसंग्रह संग्रहित केलेला आहे. त्यामध्ये विविध वेबसाईट आणि डेटाबेस त्याच्या मेटाडेटासह (म्हणजेच माहिती बद्दलची माहिती)संग्रहित केलेला आहे.उदा. INFLIBNET-shodhganga--- Inflibnet च्या या शोधगंगा या डिजिटल स्वरूपातील डेटाबेस मध्ये जवळजवळ 38000 पेक्षा जास्त प्रबंध आणि संशोधन आराखडे संग्रहित केलेले आहेत. तसेच Librivox – या डिजिटल डेटाबेस मध्ये 2 लाखापेक्षा जास्त ऑडीओ बुक्स संग्रहित केलेले आहेत.याचा उपयोग सर्व क्षेत्रातील संशोधक विद्यार्थ्यानबरोबरच प्राध्यापक, संशोधक याबरोबरच शास्त्रज्ञ यांना ही होऊ शकतो.

वैवीध्यपूर्ण कार्यक्रमांचे आयोजन :

या प्रकल्पा अंतर्गत विविध कार्यशाळा, चर्चासत्रे यांचे आयोजन केले जाते.उदा.

1. नवी दिल्ली येथे मेडिकल सायन्स साठी एका मोठ्या कार्यशाळेचे"मेडिकल डोमेन" या नावाने आयोजन केले जाते.
2. कोलकत्ता येथे वेस्ट बेंगोल विद्यापीठ ऑफ जुरीडीकॅल सायन्सेस मध्ये येथे भारत सरकारचे मि. श्यामल सेन (Ex- Governer) यांच्या उपस्थितीमध्ये NDLI लीगल डोमेन वर्क शॉप चे आयोजन.
3. 2017 मध्ये साउथएशिया मध्ये NDLI चे anroid app ने लर्निग इन एज्युकेशन अंतर्गत winner ऑफ mBillionth हा पुरस्कार जाहीर.
4. 2016 मध्ये टेरी, न्यू दिल्ली येथे आयोजित आंतरराष्ट्रीय चर्चासत्रामध्ये UNOSCO सोबत डिजिटल लायब्ररी या विषयी समूह चर्चा .
5. NDLI च्या मेटाडेटा बाबतची धोरणे ब्रेन स्टोर्मिंग सेशन मध्ये निश्चित.
6. प्रेस रिलीज हे प्रकाशन प्रसिद्ध.

या आणि अश्या प्रकारच्या विविध घटना व कार्यक्रममध्ये NDL हे अग्रेसर आहे.

भारतीय राष्ट्रीय डिजिटल ग्रंथालयाचे वेगळेपण:

माहितीच्या या युगामध्ये इतर अनेक डिजिटल ग्रंथालये पहायला मिळतील परंतु NDL चे विशिष्ट असे वैशिट्ये आहेत की ज्यामुळे त्याचे वेगळेपण पाहायला मिळते. ती विवीध वैशिट्ये खालीलप्रमाणे-----

1. एकाच ठिकाणी सर्व प्रकारचा माहितीचा संग्रह एकत्रित मिळण्याचे ठिकाण.
2. वैयक्तिक माहिती पुरवठा
3. शैक्षणिक पात्रतेनुसार
4. भाषेची निवड
5. सर्व सामान्य काठीण्य पातळी

या सर्व वैविद्यपूर्ण वैशिष्ट्यांमुळे NDLI हा एक उत्तम डिजिटल स्वरूपातील अद्ययावत असा माहितीचा स्त्रोत म्हणून भारत सरकारने मान्यता दिलेली आहे.

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संदर्भ :

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DIGITAL LIBRARIES: AN OVERVIEW

Pachange ,Pratibha .B
Librarian, Dattajirao kadam Arts,Science & Commerce College, Ichalkaranji
pachangepratibha@gmail.com

ABSTRACT

This paper focused on the overview of digital library. A digital library is nothing but the transformation from traditional library. The digital libraries concept comes into existence in the 21st century. Virtual library, electronic library, library without walls and digital library are synonymous to each other. In this study, we have to discuss about the definition of digital library, its challenges and issues, etc. Using digital library, access anyone, anytime, and in any form.

Key Words: Digital Library, Digital library benefits, Digital library need,

I. Introduction

With the advancement of science and technology, country has witnessed an unprecedented growth of information resulting in information explosion and the information being generated in different formats has further created havoc in providing cost-effective information services to the user community. As a result, libraries have been constantly facing the problems of space, escalation in cost of books & journals, budget shrinkage, inability to provide multiple copies and most important is retrieval efficiency of user being endangered for want of information. The urge to overcome these problems has called for adoption of technology in libraries.

II. Digital Library: Meaning and Definition

The term "Digital Library" has a variety of potential meanings, ranging from a digitized collection of material that one might find in a traditional library to the collection of all digital information along with the services that make that information useful to all possible users. In simple a digital library is a library having all its holding in the digital form or in a form that can be stored, processed by the computer system. It is nothing but a large database for the people who are working on hypertext environment. It is a system of organized collection of multimedia, data that are globally available directly or indirectly across a network.

Digital Library is a collection of information which is digitized, organized for a group of people or community, gives users power they had never with traditional libraries. There are terms used in various contexts for use of the digital library.

Stanford Digital Library research team defined digital libraries "as a coordinated collection of services, which are based on collections of materials, some of which may not be directly under the control of the organization providing a service in which they play a role."

According to Lesk “Digital libraries are organized collections of digital information. They combine the structuring and gathering of information, which libraries and archives have always done, with the digital representation that computers have made possible”.

According to the Digital Library Federation "Digital Libraries are organizations that provide the resources, including the specialized staff, to select, structure, offer intellectual access to, interpret, distribute, preserve the integrity of, and ensure the persistence over time of collections of digital works so that they are readily and economically available for use by a defined community or set of communities".

III. Need for a Digital Library:

1. Easy to Understand: The visual or graphical information system of digital libraries is more popular as compared to text based information system.

2. Shifting of the Environment: The new generation user becomes only happy when they will be able to read from the computer screen. The new generation whose demand for information is never met demands that traditional libraries should be developed as a well equipped and interconnected DL.

3. Multiple Function of Same Information: In case of digital libraries by using hypertext it is possible to structure and organize the same digital information in a variety of ways which serve multiple functions.

4. Information Explosion: Digital library is expected to be able to handle the problem of information explosion somehow. It will be able to handle and manage large amount of digital content by simply providing link, without actually procuring the document.

5. Searching Problem in Traditional Libraries: By using digital library one will be able to retrieve information specifically for e.g. a particular image, photo, a definition, etc.

6.Distance Learning: Time is a major factor for each modern user of the library which is otherwise spent in coming and going to the library, but digitization will facilitate learning from home, office or other places which are convenient to users.

7. To Provide Access to Online Publication: As more and more information are published over internet, digital library needs to procure and provide link to the online publication and other important sources of information.

8. Limited Buying Power of Libraries*:* The collection of every library is limited to only a fraction of the total. Introduction of digital library will help to enhance the collection considerably.

9. Storage Problem in Traditional Libraries: Libraries are spending much of its budget by way of maintaining the collection in a usable form that also demands a huge physical space. Digitization hopes to overcome this. Digital Medias comes with a huge storage capacity.

10. Low Cost of Technology: The cost of technologies is much more less than that of traditional libraries.

11. Environmental Factor: The use of digital libraries is one of the cleanest technologies to fulfill the slogan “Burn a CD-ROM save a tree”.

IV. Steps in Digitization & Developing Digital Collection

1. Selection of Materials Content is the most important component of a Digital Library. Making the right decision regarding the content is a must for the Digital Library. One must ascertain what items to digitize if they exist in print form, metadata describing content and other attributes of each item.

2. Coping Clearance Most times, the materials that one selects for digitization may not be owned by the one who is doing the digitization. Therefore, it important to know owns the copyright of each every material selected and take a formal permission to digitize. Otherwise one has to check, ascertain and ensure that selected item is out of copyright period. Under no circumstance, those involved in the process are expected to violate the copyright. 159

3. Digitization Digital documents may be bom-digital, created using digital publishing tools (e.g. Word, Latex, DTP), or created by converting from an analogue format to digital format or converted from one digital format to another to suite the requirements of a particular Digital Library. The process of capturing and converting from analogue to digital format is often called as 'digitization' or 'digitalization'. It offers number of benefits as given below; - Substantial Savings in administrative costs - Secured medium and easy back-up options of your critical data - Multiple user access to digital files - Accessing information as a value added services by providing keywords search facilities and links to the resources such as full text searching, browsing, etc. - Easy accessibility of data on your finger tips - Disaster management in case of loss of physical data - Zero wear and tear and deterioration - Life time preservation of physical documents

4. Scanners and Scanning The first step in converting paper documents into a digital library collection is to obtain images of all pages of all publications in digital format. Digital scanners are used to capture a digital image from an analogue media 160 such as printed page or a microfiche/microfilm at a predefined resolution and dynamic range (bit range).

These are of two types: -1. Vector Scanners - 2.Raster Scanners

• **Vector Scanners** It scans an image as a complex set of x,y coordinates. Vector images are generally used in geographical information system (GIS). The display software for the vector image interprets the image as function of coordinates and other included information to produce an electronic replica of the original drawing or a map. Maps, engineering drawings, and architectural blueprints are often scanned as vector images.

• **Raster Scanners** Raster images are captured by raster scanners by passing lights down the page and digitally encoded it row by row. The scanners used for digitizing analogue images into digital images come in a variety of shapes and sizes. Some of the common raster scanners are: - Low-cost flat-bed scanner: Low-cost flat-bed units are the cheapest and most widely available type of scanner. - Low-end scanner with sheet feeder: 161 - Professional duplex scanners: Professional scanners are reliable, heavy-duty machines capable of processing a large volume of pages.

• **OCR: Optical Character Recognition Software** The following steps are involved in converting paper document into digital text format which is exactly replica of the paper document. It has the following steps: - scanning; - page layout analysis; - reading; - scanning tables and images marked as image.

• **Document Preparation** A digital image of each page is scanned and transformed into a Bitmap or TIFF image using Image capturing software provided with the scanner or using commercial scanning software.

• **Image Capturing Software** Every scanner comes with its own software, which means that the program must be installed on the computer that manages the scanner. Some have a computer card that needs to be installed in the computer to speed up the scanning operation

5. Metadata Preparation and Tagging Metadata is stored in TIFF files in its header whereas other metadata schemes such as Dublin Core and Metadata Encoding and Transmission Standard (METS) hold information about the digital object in a separate independent file. Keywords should be assigned to each digital object using standard vocabulary. Similarly, in case of authors, proper name authority file should be maintained so that name of persons may be assigned in a standardized form.

6. Naming convention of Files File naming convention is very important in a digitization project as it helps in identifying the file for reference purpose. It should be applicable to the original TIFF files as well

V. Advantages of the Digital Library:

1. No physical boundary: The user of a digital library need not to go to the library physically, people from all over the world could gain access to the same information, as long as an Internet connection is available.

2. Round the clock availability: Digital libraries can be accessed at any time. 24 hours a day and 365 days of the year

3. Multiple accesses: The same resources can be used at the same time by a number of users.

4. Structured approach: Digital library provides access to much richer content in a more structured manner i.e. we can easily move from the catalog to the particular book then to a particular chapter and so on.

5. Information retrieval: The user is able to use any search term bellowing to the word or phrase of the entire collection. Digital library will provide very user friendly interfaces, giving click able access to its resources.

6. Preservation and conservation: An exact copy of the original can be made any number of times without any degradation in quality.

7. Space: Whereas traditional libraries are limited by storage space. digital libraries have the potential to store much more information, simply because digital information requires very little physical space to contain them. When the library had no space for extension digitization is the only solution.

8. Networking: A particular digital library can provide the link to any other resources of other digital library very easily thus a seamlessly integrated resource sharing can be achieved.

9. Cost: The cost of maintaining a digital library is much lower than that of a traditional library. A traditional library must spend large sums of money paying for staff, book maintains, rent, and additional books. Digital libraries do away with these fees.

VI. Disadvantages of the Digital Library:

1. Copyright: Digitization violates the copy right law as the thought content of one author can be freely transfer by other without his acknowledgement. So One difficulty to overcome for digital libraries is the way to distribute information. How does a digital library distribute information at will while protecting the copyright of the author?

2. Speed of access: As more and more computer are connected to the Internet its speed of access reasonably decreasing. If new technology will not evolve to solve the problem then in near future Internet will be full of error messages.

3. Initial cost is high: The infrastructure cost of digital library i.e. the cost of hardware, software; leasing communication circuit is generally very high.

4. Band width: Digital library will need high band for transfer of multimedia resources but the band width is decreasing day by day due to its over utilization.

5. Efficiency: With the much larger volume of digital information, finding the right material for a specific task becomes increasingly difficult.

6. Environment: Digital libraries cannot reproduce the environment of a traditional library. Many people also find reading printed material to be easier than reading material on a computer screen.

7. Preservation: Due to technological developments, a digital library can rapidly become out-of-date and its data may become inaccessible.

VII. Conclusion

As library and information professionals are well aware of the advantages of digital libraries over traditional libraries it is a matter of proactive decision to design and develop digital libraries to suit their parent organizations and their users for providing effective and efficient services. The concern is how to develop the digital libraries in a cost effective way and in an easy manner.

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BEST PRACTICES IN ACADEMIC LIBRARIES WITH REFERENCE TO M. H. SHINDE MAHAVIDYALAYA LIBRARY, TISANGI, TAL. GAGANBAVDA, DIST. KOLHAPUR

Dr. B. S. Padval
Librarian, M. H. Shinde Mahavidyalaya,Tisangi,
Tal. Gaganbavda, Dist- Kolhapur.
E-mail- bspadval@gmail.com

1. Introduction

The international changes particularly the Information and Communication Technologies (ICT) have impact on the functioning of academic libraries. The developments in ICT have changed the users' expectation from the academic libraries in different ways. The ways to build collection and services to the end users vary from the recent past practices. To meet the end-users demands effectively, the academic libraries need to identify and adopt good practices and benchmarks. Thus, preparing guidelines in a standardized way based on the best practices employed by libraries is significant which will ultimately enhance the value based services of academic libraries.

Library and Information Services of Higher Education institutions play a central role in enhancing the quality of academic and research environment. The National Accreditation and Assessment Council (NAAC) strive for quality and excellence in higher education and advocates for enhancing the role of Library and Information Services in improving academic environment. Though, it is institutional accreditation that the NAAC does, the assessment of a library, a vital sub-unit, is a key step that integrates itself with the overall evaluation. Library is the fulcrum of support for the entire range of academic activities on an educational campus. In today's high-tech learning environment, the library as a learning resource is taking up increasingly more academic space and time in the life of a learner. In times ahead, this will be even more so. Thus NAAC has decided to identify the set of best practices in Library & Information Services, with the help of a few case presentations from few selected libraries of the accredited universities and colleges. This is a great initiative in promoting the libraries in identifying and sharing good or best practices that can be adopted in the Indian academic environment. Best Practice may be innovative and be a philosophy, policy, strategy, program, process or practice that solves a problem or create new opportunities and positively impact on organizations. Institutional excellence is the aggregate of the best practices followed in different areas of institutional activities. In general, the use of technology and innovative ideas lead to evolve best practices in library and information environment.

2. Definition

Best Practice in simple term known as the practices which have the way of enhancing the existing function and help in effective implementation or use of the process.

1. According to the Oxford Advanced Learners Dictionary, "Best practices as a quality of high standard, excellence, highly improved outstanding par excellence service. It means way of doing something that is usual or expected way in particular organization or situation, guidelines for good practices. In this process of developing best practices we taken action rather than good ideas & we improve our skills."
2. According to the online dictionary of Library and Information Science, " In the application of theory to real life situations, procedures that, when properly, applied consistently yield superior results and are therefore used as reference points in evaluation of the effectiveness of alternative methods of accomplishing the same task. Best practices are identified by examining empirical evidence of sources"
3. According to National Board of Accreditation and Assessment (NAAC). "Best

practice may be innovative and be a philosophy, policy, strategy, program, process or practice that solve a problem or create new opportunities and positively impact on organizations. Institutional excellence is the aggregate of the best practices followed in different areas of institutional activities."

From above definition, best practice means, it is a method or technique used to improve the current workflow of an organization to obtain its objectives effectively & with predetermined standards.

Best practices in the development of infrastructure and learning resources sustained practices leading to continuous improvement of infrastructure and learning resource development to create an optimum learning ambience.

In simple words the practice that is giving best results in terms of its usefulness and appreciation feedback from its user group.

3. Role of the Academic Libraries

The role of the library and information centre in a college is aimed at realizing the educational goals of the college or the parent organization. The college libraries not only provides stimulus to reading by procuring materials for study and research, by introducing open access system, by providing long hours of open, by organizing the library resources in a systematic way, but also feeds the intellect of the student, encourage the researches of the faculty and thus serve the teaching and research needs of the faculty. The college library and information resource centre acts as a vehicle for disseminating information and the related computer technologies through the best practices for utilization by its community of users and also for the exchange of information among its users.

'Best practice' in academic library in simple terms is known as that practice which makes the way for enhancing an existing function or an activity and helps in effective implementation or use of the process thereby leading to a continuous improvement and overall performance of the library NAAC (2006). With this information as background an attempt has been made to highlight the practices that are adopted in the academic libraries.

4. Best Practices in Academic Libraries

The best practices suggested by the NAAC in its quality indicators in Library and Information services to the uttiliated / constituent colleges listed below.

1. Computerization of Library with standard Software.
2. Inclusion of Sufficient information about the library in the college prospectus.
3. Compiling user statistics.
4. Displaying newspaper clipping on the notice board periodically.
5. Career/ Employment information services.
6. Internet facilities to different user groups.
7. Information Literacy programs.
8. Suggestion box and timely response.
9. Displaying new arrivals and circulating a list of those to academic departments.
10. Conducting book exhibitions on different occasions.
11. Organizing book talks.
12. Instituting Annual Best User Award for students.
13. Organizing competitions annually.
14. Conducting user surveys periodically.

5. Best practices adopted in M. H. Shinde Mahavidyalaya Library.

According to the four categories suggested by the NAAC, the M. H. Shinde Mahavidyalaya Library is following the best practices.

A) Management and Administration of M. H. Shinde Mahavidyalaya Library:

The M. H. Shinde Mahavidyalaya Library gives more importance to the management & administration of the library.

Effective management & administration library supports to the excellence in the students. It helps supports to divergent research needs on and off the campus. It adopts the changes the academic life of the college students and teachers. The best practice regarding the above criteria is as following.

1. **Automation of the Library:**
   The M. H. Shinde Mahavidyalaya has purchased the 'Vidyasagar' software which
   was developed by Easy and Useful Software, Kolhapur. The M. H. Shinde Mahavidyalaya Library is fully computerized by using the Vidyasaga software with bar-coding. The library has 5 computers connected with LAN. It has 2 Barcode Guns, 1 Scanner, 1 Printer, 1 Xerox machine.
2. **Library Advisory Committee:**
   The M. H. Shinde Mahavidyalaya Library has formed the library advisory committee.
   It includes the Principal as Chairman, Librarian as a Secretary and the five Asst. Professor in different subjects and one from the student's representative. This committee advises the Librarian regarding yearly planning of budget and the activities.
3. **Maintenance of Service Area**:
   The M. H. Shinde Mahavidyalaya Library provides clean and dust free environment in the reading room. The library staff maintained cleanliness in and outside the library.
4. **In Service Training:**
   The Librarian of the college gas given permission to join the Orientation and Refresher
   Courses and Short-term course also. The Librarian provides training to his staff about software and barcoding of books.

B)Collection and Services:

The The M. H. Shinde Mahavidyalaya Library has a balanced collection of books and they are providing the user oriented services.

1. **Collection development:**
   The Library has 8388 books, 192 CDs, 33 Periodicals and 6 newspapers are regularly subscribed. The library has nearly 142 bound volumes of periodicals. The requisition forms are taken from the subject teachers. After reviewing the demands, orders of books are placed. So the collection becomes the balanced and user oriented.
2. **Library Services:**
   The M. H. Shinde Mahavidyalaya Library provides all traditional library services and
   online services to its users.
3. **Library Books Exhibitions:**
   Every year the M. H. Shinde Mahavidyalaya Library organizes the Book Exhibitions to
   make students aware about the recent books.
4. **Extended Library Hours:**
   In the period of examinations the library working hours are extended. Every day library
   opening hours are from 7.00 am. To 5.00 pm.
5. **Newspaper Clipping Service:**
   The library important information cutting on the notice board for users. Previous
   Newspaper cutting has been maintained in the separate file for future use.
6. **Displaying New Arrivals:**
   The library displays not only new arrivals of books jacket in the notice board but the list
   of new arrival books also. It provides the information about the recent acquisitions of books.

C) Extent of User Services:

The library staff took more efforts for promotion of library services.

1. **Orientation Programs:**
   The M. H. Shinde Mahavidyalaya Library organize the orientation programs for the fresh
   students i.e. newly admitted students. The Orientation programs render the information about library timing, Book issuing policy, about access, Library services, OPAC etc. So the new users are attracted towards the library.
2. **Promotional Scheme of Books for Students:**
   The M. H. Shinde Mahavidyalaya Library declares various schemes of books to the
   students. These are as followings.

a. Book Bank Scheme

b. Two books for all students
c. Free Book Set for Physically Handicapped students

3. **User Feed Back in different format:**
The M. H. Shinde Mahavidyalaya Library collects the user's feedback printed from.
4. **Question Papers, Syllabus and Gagantara:**
The M. H. Shinde Mahavidyalaya Library the sets of university question papers, syllabus and Gagantara are made available to faculty and students from print and digital form.
5. **Inter Library Loan Facility**:
The M. H. Shinde Mahavidyalaya Library can barrow the books from other libraries or issues the books to other libraries on Inter Library Loan Basis for limited period of time. Some of the staff members are also the members of Shivaji University Library and make use of University Library according to their need.

D) Use of Technology:

Due to information flood and high expectation of readers, it is a need of a time to use Information and Communication Technology tools to fulfill the demands of the uses. The M. H. Shinde Mahavidyalaya Library uses the following technological services to satisfy the readers.

1. **Information Center:**
The M. H. Shinde Mahavidyalaya Library has developed information centre having 5 computers with LAN, Printer, Scanner and Xerox Machine with Internet Connectivity. It is open to all users for the get access to Internet.
2. **Free Browsing and Downloading:**
The M. H. Shinde Mahavidyalaya Library provides the free Internet access to the users. Readers are getting free browsing and downloading facility through Internet.
3. **N-LIST Database:**
The M. H. Shinde Mahavidyalaya Library is an active member of the INFLIBNET N-LIST consortium and obtains access E-resources & E-Journals more than 6000 and more than 313500 E-Books. The consortium approach is extremely beneficial as it allows using several E-Journals and E-Books.
4. **Online Services:**
The M. H. Shinde Mahavidyalaya Library provides the online services for free browsing and downloading.
5. **OPAC/Web OPAC:**
The M. H. Shinde Mahavidyalaya Library provides the OPAC/Web OPAC facility.
6. **E-resources from Barr. Balasaheb Khardekar Knowledge Resource Center, Shivaji University, Kolhapur.**

6. Conclusion:-

The best practices will help for improving quality of library services. This will create best image of the library & library profession in the society. The best practices adopted should bridge the gap between library & user for maximum utilization of the resources.
The web based services are essential for providing up-to-date information to all users. The development of any new research is based on the timely & accurate information given to the users, so the libraries must follow best practices.

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USE AND AWARENESS OF WEB OPAC BY THE RESEARCH SCHOLARS OF SHIVAJI UNIVERSITY, KOLHAPUR

Dr. Yuvraj g. Jadhav
Assistant Professor, Deptt. of Lib. & info. Sc.,Shivaji University, Kolhapur
Email- ygj.lib@unishivaji.ac.in

ABSTRACT:

The objective of this study is to know the opinion of users with respect to the awareness and utilisation of, as well as their satisfaction level with the use of the online public access catalogue (OPAC). The paper deals with the applicability and utility of Web OPACs in the Shivaji University, Kolhapur. This paper examines Public Access catalogue usage by the research scholars.The paper discusses various aspects of web OPAC such as frequency of use, purpose, satisfaction level etc.

Keywords: *OPAC, Web OPAC, Online catalogue, Search Strategy, Boolean search*

1. Introduction:

The application of Information and communication Technology (ICT) in the area of library and information centre changed the library scenario. Better utilisation of the library sources and services are quite possible due the influence of ICT. ICT is the new modern science of collecting, storing, processing and transmitting information. It changed the traditional card catalogue system in the new system data can be spread within computer and then the required entry can be retrieved immediately through OPAC system in any format. Now user can search for information via OPAC and most recently the internet. Keywords searching and Boolean searching operators have made this feat even easier to find out relevant information according to our needs.

OPAC introduced in 1983, Dynix was one of the first and most popular commercial library automation systems. The first large scale online catalogue was developed at Ohio State University in 1975 and the Dallas Public Library in 1978.The Chen (1991) defined OPAC is a computerized catalogue is commonly referred to Online Public Access Catalogue. Norgard (1993) has stated that there is no clear definition of the online catalogue.

The concept of Web OPACs is recent origin and it is serving as a gateway to the resources not only held by the respective library but also to the holdings of other participating libraries without to local collection but going, beyond further to regional , national, international levels. It allows users to interact with documents stored on computers all over the world and makes easier access to catalogue data in the form of bibliographic records.

The Web OPAC is a very important service for any library system because this system has helped the users in their information seeking, as stated by the respondents. Whenever the users want to confirm the availability of a required document in the stock of the library, they can approach the OPAC with any of the search elements viz author, title, subject, call number.

2. Review of literature:

Wells (2007) explained under the title "What is a Library OPAC?" This paper aims to look at online Public Access Catalogue (OPAC) operations in the light of the philosophy of information, communication theory and semiotics, and to revisit fundamental questions about the nature of library OPACs and the ways in which they functions. This paper finds that for an OP AC to be publically usable the potential complexity of the information it contains must be reduced the manageable level of simplicity. OPACs purport to allow complete retrieval, even though data structures and index definitions are not transparent. They necessarily impose a framework of retrieval that conceals information at same time as it presents it and therefore to an extent they undermine the very concept of information literacy.

Aruna (1998) has discussed the meaning of OPAC, differences between OPAC and Information Retrieval and various types of OPAC. The study revealed that OPAC module of SUCHIKA falls under the second generation OPACs. Though it has some limitations, it is a fairly good OPAC package. Apart from routine operations, the libraries started developing bibliographic databases by inputting the bibliographic details of the books available in the particular library.

Jalaji, and Koovakkai, (2000) indicated in his article "Document Searching through OPAC" they studied that the OPAC system of modem period has changed the traditional concept of access drastically. It allows multidimensional searches providing as the catalogue records are computerized and made available online. The OPAC agree searches through the access points as author, title, subject, keyword, class no. etc. and combination of these. An additional provision of truncation search provide opportunity for a user to form search strategies using Boolean logic (AND, OR, NOT). This Boolean logic is easy to search and time saving search method.

Sridhar (2004) under the title "OPAC Vs Card Catalogue: A comparative Study of User Behaviours" he observe that the reports an attempt made to study use of the OPAC of ISRO satellite center (ISAC) library and compare the results with the findings of the study of the card catalogue of the same library conducted 17 years ago. The paper not only brings various aspect of the user behaviour about OPAC but also depicts the difference in user behaviour.

Ansari and Amita (2008) found that OPAC system had changed traditional concept of access to library resources. They have studied the opinion of users with respect to the awareness and utilization of, as well as their satisfaction level with, the use of the Online Public Access Catalogue (OPAC). They have concluded that users are satisfied with OPAC facilities but most of them unaware with expert searches.

Theimer, (2002) in this paper "When a 21 century user meets a 20century OPAC: now word choice impact search success". He studied that many cataloguing conventions current used in the automation MARC record were created for card production. Traditional access points moved into the complete age which was very helpful when most users were familiar with those cataloguing cards. Increasingly, libraries have converted from cards to computerized catalogue. Some of the problems commonly encountered when searching OPACs. Online catalogues are summarized, particularly from the points of the view of how such searches tend to differ from internet searches. The problem includes understanding the searches; phrasing the search; spelling & term usage conclude that library.

3. Objectives of the study

1. To know users' awareness about library Web OPAC.
2. To find out the purpose of use of library Web OPAC.
3. To know the different features of Web OPAC system.

4. Research methodology:

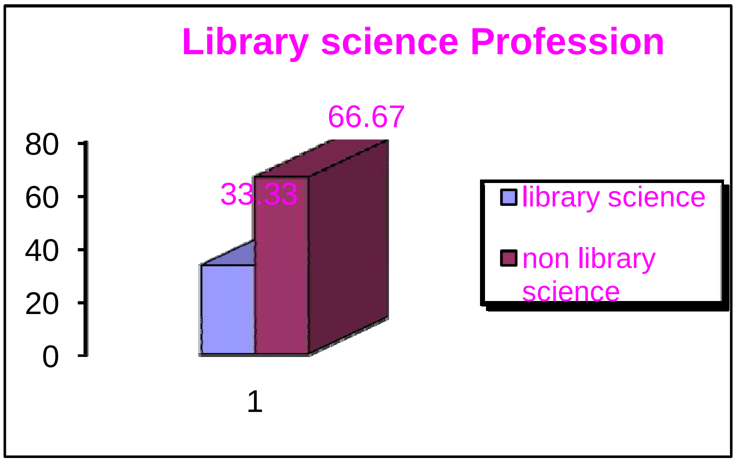
A survey method based on a structured questionnaire was used for the study. In preparing the questionnaire, similar studies and previously drafted questionnaires in this area were consulted. Well-structured questionnaires were distributed to research scholar in the different department of the Shivaji University, Kolhapur. The distribution of the questionnaires was done during their free time.

5. Results and Discussion:

i. Qualification of Respondents

Research scholars participated in performing the tasks for the study has different subject background. Two groups were made:

1. Respondents from the Department of Library and Information Science (14)
2. Respondents from other Departments of the University (28)



This chart shows that out of 42 respondent 33.33% (14) respondents from library science profession and remaining 66.67% (28) respondents have other professional background. Other professionals are from the departments of science (physics, chemistry, biology, etc,), arts, history, politics, etc.

ii. Computational Skills of the Respondent

It was essential to understand the computer handling skills of respondents. Computer savvy students have higher confidence level in searching Web OPACs. Table 1 shows the technical skills of the respondents.

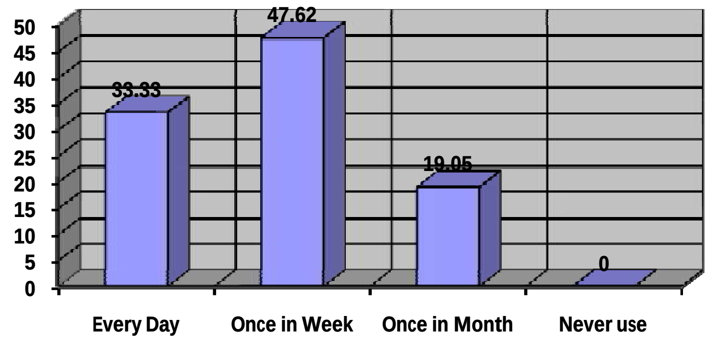
Table 1: Computer handling skills of respondents

Computational Skills	No. of Respondent	Percentages (%)
Yes	34	80.95
No	8	19.05
Total	**42**	**100**

Table No. 1 reveals that 80.95% (34) respondents have necessary computational skills. The reason may be the good infrastructure available in the University departments. Only 19.05% (8) respondents do not have that much of strong necessary computational skills.

iii. Frequency of Use of Web OPAC

Next question was asked to know the frequency of use Web OPAC. The following graph shows that 47.62% (20) of the respondents use it once in week and 33.33% (14) respondents used it every day. Only 19.05% (08) respondents have used it once in month and there is no single user who mentioned the zero usage.



iv. Time spent to search of Web OPAC

Further question was asked how much time they spent during one session of search. It is interesting to note that 62% (26) of the respondents spent less than an hour, 24% (10) of them spent an hour and only 14% (06) of them spent more than an hour for the use of Web OPAC

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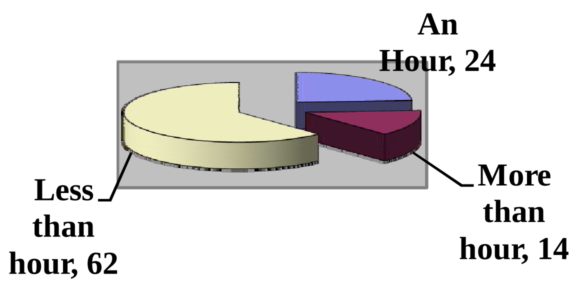
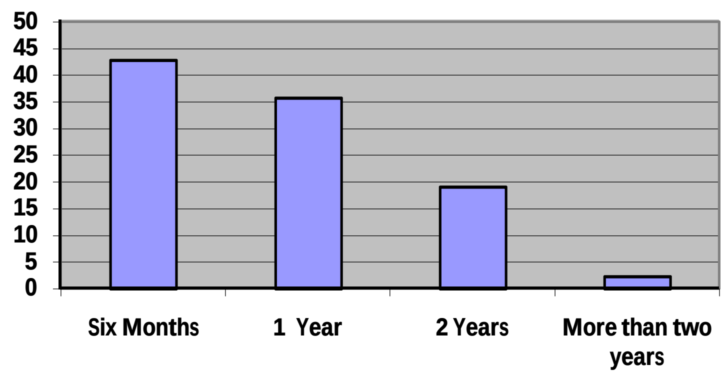


v. Experience of the Respondent about the Web OPAC search:

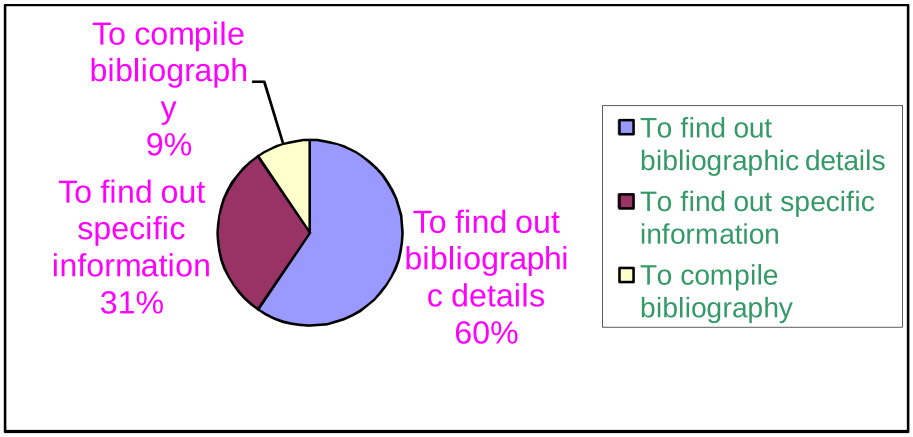
It was important to find out the experience of users in searching the Web OPAC.



This Chart shows that most of the user i.e.42.86% (18) search Web OPAC since last six months, 35.71% (15) respondents have 1-year experience while 19.05% (08) respondents have 2 years experience where as less no. of respondents i.e. 2.38% (01) have more than 2 years experience.

vi. Purpose of consulting Web OPAC

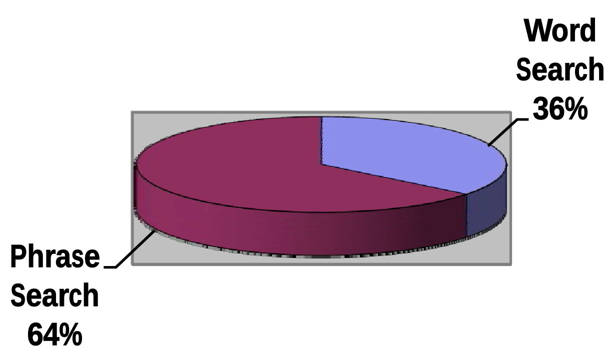
Another specific question was asked to know the purpose of consulting the Web OPAC.



Majority of the respondents i.e. 59% (25) consulted Web OPACs to find out the bibliographical details of library material for its location and availability, 31% (13) respondents consulted Web OPAC to find out specific information regarding the documents such as author, publishers, year, etc. and 10% (04) respondents consulted it to compile subject bibliographies.

vii. Search criteria

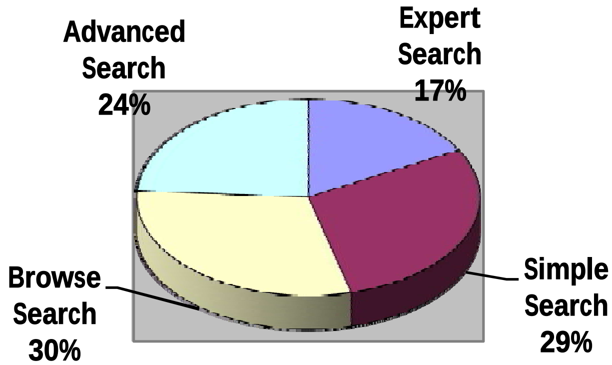
A question was asked to know that which search criteria they used.



64.29% (27) respondents preferred phrase search, 35.71% (15) respondents preferred word search and no respondents mentioned about the use of other search criteria such as class number, ISBN, etc.

viii. Search Types

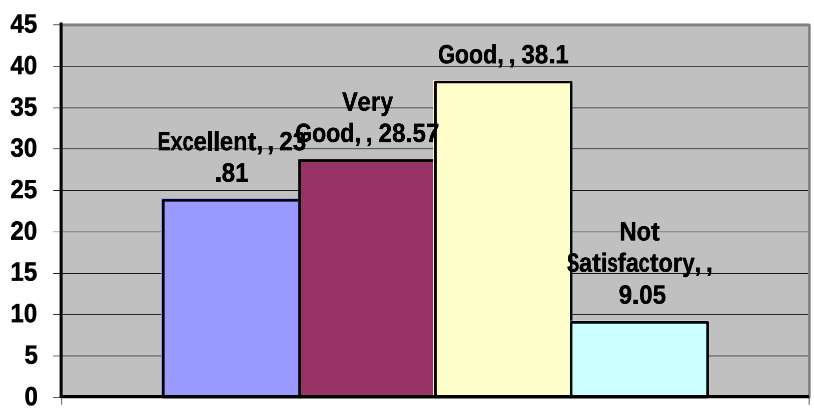
The last question was asked to find which types of search respondents use mostly.



Graph… shows that 30% (13) of respondents used browse facility, followed by 29% (12) users used simple search and 24% (10) respondents used advanced search facility. Only 17% (7) respondents used expert search.

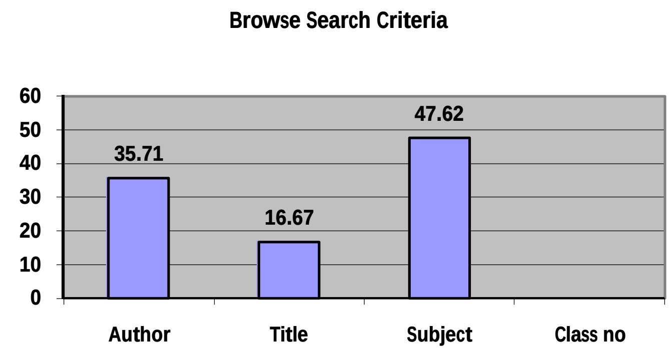
ix. Overall satisfaction on design part of the web OPACs

The question was asked to know the users overall remark on the design part of the web OPAC.



The bar chart shows that most of the respondents i.e. 38.1% (17) responded that OPACs design is good, followed by 28.57% (12) responded that design part is very good and 23.81% (10) responded that web OPACs has excellent design. Only 9.52% (03) respondents responded that web OPACs design is not satisfactory.

x. **Browse search criteria**



Whenever user want to know information about the required document in the stock of the library. They can browse the web OPAC through author, title, and subject and class no etc.

This chart shows that 47.62% (20) of the respondents browse the web OPAC by subject. 35.71% (15) respondents use author browse and remaining 16.67% (07) respondents use title browse. None of them use class no. browse

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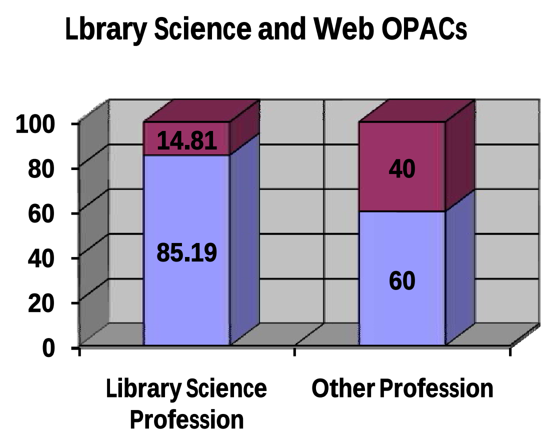
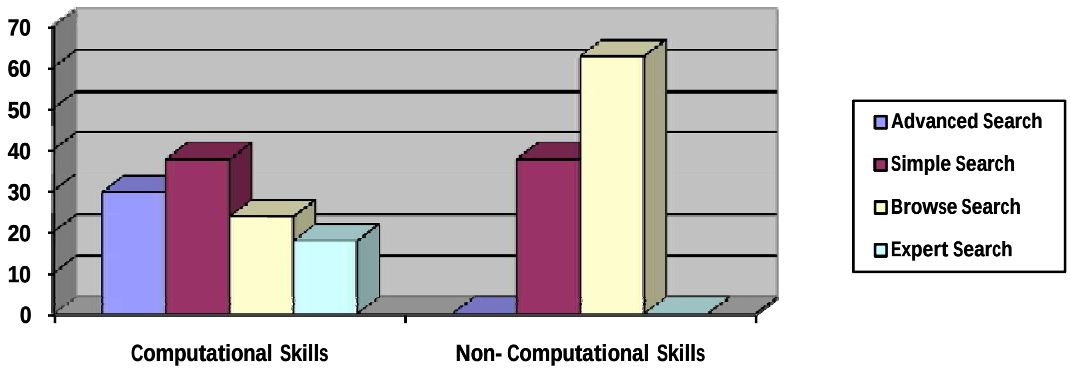
xi. Library Science Profession and Web OPAC



This chart shows the relation between library science professions and usefulness of web OPACs. In the library science profession 85.19% (23) respondents responded that web OPACs are easy to search them and only 14.81% (09) respondents fell that web OPACs are difficult to search. On the other hand 60% (06) respondents from the other profession feel that web OPACs are easy to search and remaining 40% (04) respondents responded feel difficulty while searching web OPACs

xii. Computational Skills and Use of Search Type:



This chart shows respondent's computational skills and its effect on use of various types of search. 80.95% (34) respondents have computational skill and remaining 19.05% (08) respondents does not have computational skills. Those respondents have computational skills, they use advanced search and expert search. 29.41% (11) respondents use advanced search, followed by 26.47% (09) respondents use simple search. Browse search use 23.53% (08) respondents and remaining 17.65% (06) respondents use expert search. On the other hand 62.50% (05) respondents use browse search and 37.50% (03) respondents use simple search. Remaining non-computational skill respondents do not use advanced search and expert search.

6. Conclusion:

The paper finds that the Web OPAC system has changed the traditional concept of access to library resources. It allows simple as well as complex searches. Document access is still one of the most important approaches of users to visit the library, and a study of the effectiveness of Web OPAC is useful in this respect. The library user wishes to locate Library materials through the OPAC. It is faster and easier than through manual catalogues. An OPAC (Online Public Access Catalogue) is an online bibliography of a library collection that is available to the public. OPACs developed as stand-alone online catalogues. It is very important to take initiative to start not only OPAC but also Web OPAC by every college as well as University library. Also, it is duty of Librarian to train the user that how to use Web OPAC.

Regarding results, sometimes users face problems of recall and precision. However, in some searches users are not able to find relevant documents on account of various factors. Data show that a high percentage of respondents are utilizing the Web OPAC as a search tool for retrieving documents. Also, most of the users handle the OPAC themselves. Significantly, the satisfaction level of users was high with the Web OPAC facilities. Nevertheless, not many users are aware of the expert searches provided by OPAC.

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KNOWLEDGE MANAGEMENT AS AN IMPORTANT TOOL IN LIBRARY MANAGEMENT

Rupali N.Patil
Library Assistant, Sanjay Ghodawat Group of Institution
rupali97542@rediffmail.com

ABSTRACT

This article approaches as Knowledge Management as an important tool which can help libraries to better adapt to the new requirements of the digital age and meet users needs. Academic Institutions have significant opportunities to apply Knowledge Management practices to support every part of their mission.
Keywords: *Knowledge Management, Organizational culture, Academic libraries, KM, KMS*

Introduction

In recent years, the importance of KM has been widely recognized as the foundations of industrialized economies shifted from natural resources to intellectual assets. Since 1995 there has been an explosion in the literature surrounding the developing concept of KM. In library and information science, Ranganathan (2011) was the first to advocate that a universe of subjects is synonymous to a universe of knowledge and therefore proposed the concept of knowledge management in libraries. To prove their relevance and value, academic libraries must strive to provide the right amount of information to the right clientele at the right time with a right expense of financial and human resources. Academic Institutions have significant opportunities to apply knowledge management practices to support every part of their mission.

What is Knowledge and Its Types

Information is visible, independent from action and decision, different in format after processing, physical product, independent from existing environment, easily transferable, and duplicable. Knowledge is invisible, closely related to action and decision, different thought after processing, spiritual product, identified with existing environment, transferable through learning, and not duplicable.

Origin of Knowledge

As early as 1965, Peter Drucker already pointed out that „knowledge" would replace land, labour, capital, machines, etc. to become the chief source of production. His foresight did not get much attention back then. It was not untill 1991 when Ikujiro Nonaka raised the concept of "tacit knowledge and "explicit" knowledge as well as the theory of "spiral of Knowledge" in the Harward Business Review that the time of "knowledge-based competition" finally came. In the business world, two types of knowledge have been noted. They are explicit knowledge and tacit knowledge. Jan Duffy defines explicit knowledge as "knowledge that is documented and public; structured, fixed-content, externalized, and conscious" and tacit knowledge as "personal, undocumented knowledge; context-sensitive, dynamically-created and derived, internalized, and experience-based; often resides in the human mind, behavior, and perception. "This set of definitions can be applied to all other human endeavors and intellectual activities. Researchers have now come to agree that knowledge management is more than mere storage and manipulation of information, but a process that requires the commitment to create and disseminate knowledge through the organization (Marshall, Prusak, & Spielberg, 1996; Parikh, 2001). In today"s movement towards knowledge management, organizations are trying to best leverage their knowledge internally in the organization and externally to their customers and stakeholders. They are trying to capitalize on their organizational intelligence to maintain their competitive edge. "

Concepts of knowledge management

To create knowledge repositories, which store both knowledge and information, often in documentary form.

To improve knowledge access and transfer. Here the emphasis is on connectivity, access and transfer.

To enhance the knowledge environment so that the environment is conductive to more effective knowledge creation, transfer and use. This involves tackling organizational norms and values as they relate to knowledge.

To manage knowledge as an asset and to recognize the value of knowledge to an organization.

Importance of Organizational Culture in Knowledge Management

Knowledge is increasingly being viewed as a critical component for organizations. It is largely people based and the characteristics of groups of individuals, in the form of organizational cultures, may play a key role in the factors that lead to either the acceptance or rejection of Knowledge Management Systems (KMS). Organizational culture is unique for every organization. It is extremely difficult to change and is directly related to the leadership style. Organizational culture is primarily exhibited by the manager or head of the organization or department. Roman, Ribiere, and Stankosky (2004) found that knowledge management projects implemented in a hierarchy culture had a lower rate of success than knowledge management projects implemented in clan, market, and adhocracy cultures. The researchers also found that organizations having stronger cultural values at the organizational and department levels had greater success with knowledge management efforts. As knowledge is increasingly viewed as a critical activity for decision making (Markus, Majchrzak, & Gasser, 2002; Miranda & Saunders, 2003), organizations are becoming more receptive to using technologies to facilitate knowledge management (Schultze & Leidner, 2002). While it is widely recognized that information technologies have the potential to facilitate knowledge management, the management of knowledge-based systems is an intricate process that involves a complex interplay of technical and social factors. Knowledge, which is information that exists in the minds of individuals, is inextricably linked to knowledge management systems. The emphasis on this human component may not be as prominent in other information systems, and suggests that we incorporate constructs, such as organizational culture, to match the nature of this technology.

Knowledge Management & Academic libraries

Knowledge Management is a process aimed at creating, identifying, sharing and using knowledge at the level of an organization. Knowledge management in Academic Institutions can be applied in five key areas such as research, curriculum development, alumni services administrative services and strategic planning (Kidwell et al. 2000) According to Townley (2001), librarians have developed and applied many KM principles in the provision of library services. Reference, cataloging, and other library services are designed to encourage the use of scholarly information and thus increase the amount of academic knowledge used in higher education. Academic libraries are part of the university and its organizational culture. Whatever affects universities has an impact on academic libraries. As a result, role of academic libraries is voluminous to provide the competitive advantage for the parent organization. The success of academic libraries depends on their ability to utilize information and knowledge of their staff to better serve the needs of the academic community. Academic Libraries are pinched on both sides: reduced budget and increased demand from faculty and students. It is, therefore, paramount for academic libraries to operate more efficiently with reduced financial and human resources. Knowledge Management is considered as one of the most useful solutions for academic libraries that can be adopted in order to improve their services to become relevant for their parent institutions in the present competitive and challenging environment (Wen, 2005; Thanuskodi, 2010). This is especially true of countries like India with a rapidly developing economy. Knowledge Management is a viable means in which academic libraries could improve their services in the knowledge economy.

Knowledge Management Tools For Academic Libraries

The continuing education through professional training courses or workshops plays a significant role in the implementation of knowledge management in all contemporary organizations (Sanchez, 2001). Libraries are no exception, especially as in their case the pace and the volume of changes which they have to deal with is doubled by the complexity which satisfying the information needs and requests of users through up to date products and services (Octavia-Luciana Porumbeanu 2010). A community of practice was defined by Stewart (1997) as a „group of professionals within a corporation who are informally bound to one another through their exposure to a common class of problems and common pursuit of solutions. Members within the community of practice freely exchange knowledge which creates an even greater resource base of knowledge. Information Technology (IT) serves as a powerful enabler and provides effective and efficient tools for all facets of knowledge management including capturing, sharing, and applying knowledge (Gandhi, 2004). New technologies have dramatically transformed the library world too. It can also support knowledge sharing by facilitating people to locate as well as communicate each other (Roknuzzaman et al. 2009). Knowledge Management in an academic library therefore is to ensure an all-round improvement of library staff"s capacity; promotion of relationships between libraries and library users; it promotes knowledge innovation, strengthening knowledge inter-networking and quickens knowledge flow. Other objectives are highlighted below.

Implementations of Knowledge Management in Academic Libraries

A knowledge management initiative in libraries becomes imperative in order to harness the wealth, wisdom, expertise, and experiences embedded in the heads of such employees before they leave the library. This can be achieved through brainstorming, open discussions, and provision of fertile ground for creativity, sharing of ideas, organizing workshops, conferences, mentoring, web archiving, digitization, and identification and collectively addressing problems and finding solution. Therefore there are a number of approaches that academic librarians should follow and harvest the tacit and explicit knowledge of workers to the full advantage of the library. These include acquisition of modern tools, updating skills and standardization, knowledge creation, knowledge capturing, knowledge sharing, and skills in ICT.

Conclusion

Library professionals believe that professional education and training programs, Community of practices, information technology and knowledge sharing are the important tools of knowledge management for academic libraries. Lack of knowledge sharing culture, top management commitment, incentives and rewards, financial resources and IT infrastructure are the major constraints for the implementation of knowledge management in academic libraries. Libraries, with limited budget and human resources, should utilize the current management structure and technology to implement Knowledge Management, either bottom-up or top-down. With a concerted effort, Knowledge Management will help to increase libraries" operational efficiency and cater to the ever-increasing needs of our clientele. As knowledge workers, they must extend their expertise beyond collection management to knowledge acquisition and management. They have to extend their expertise in selecting, organizing, and preserving information. They must be willing to move outside the walls of the traditional library and work assiduously with technologists, faculty, and students. This means that librarians are no longer merely custodians of information; rather, they will act as knowledge managers who will work with users in collecting and analyzing strategic intelligence, act as trainers and consultants to transfer knowledge throughout the organization. It is therefore essential for management in organizations to look for means to gain, maintain, and leverage knowledge to achieve a lead to higher levels of success for organizations.

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प्रा.तानाजी लक्ष्मण कांबळे

JWnmb, Sr.Ama.H$. H$mbO Am\$ H$m_g, AmPmX MmH$, H$mëhmna.(_hmamï)

सार

ल्यांकित स्वरूपाच्या वाचनसाहित्याचा संग्रह हा कोणत्याही ग्रंथालयाच्या सेवांचा पाया असतो. अर्थात ग्रंथालयाचा संग्रह उत्कृष्ठ असण्यासाठी सर्वच प्रकारच्या ग्रंथालयांनी ग्रंथसंग्रह विकास धोरण निश्चित करणे खूप गरजेचे आहे. ग्रंथसंग्रह विकास धोरणामध्ये ग्रंथनिवड ते ग्रंथरद्दबातल करण्याच्या सर्व प्रकियांचा समावेश होत असून ग्रंथसंग्रह विकास धोरणावर विविध घटकांचा (अंतर्गत व बाह्य) परिणाम होत असतो. असे असले तरी समतोल ग्रंथसंग्रह विकासाकरीता ग्रंथपालांनी विविध कौशल्यांचा वापर करून ग्रंथसंग्रह विकास धोरण निश्चित करणे आवश्यक आहे. सदर लेखामध्ये ग्रंथसंग्रह विकास धोरण व त्यावर परिणाम करणारे घटक यांची चर्चा केली असून ती ग्रंथपालांना उपयुक्त ठरणारी आहे.

की वर्डस्: *ग्रंथसंग्रह विकास, ग्रंथसंग्रह विकास धोरण, संकलन, मूल्यमापन, ग्रंथ रद्दबातल, अंदाजपत्रक विभागणी,*

JWmb`mÀ`m JWgJhmV JW, {Z`VH$m{bH$, H$m{bH$, Ahdmb, emY{Z~Y d à~Y, npñVH$m, _mZH$, nQQg, ì`mnma{df`H$ dmS._`, ZH$me, ZH$menpñVH$m, Nm`m{MÌ, {MÌ, `mgma»`m gm{hË`mMm g_mde hmVm. Ag gm{hË` gJ{hV H$aVmZm nmbH$ gñWMr d JWmb`mMr C{Ôï, dmMH$ àH$ma d gñWm Am{U CnbãY gmYZmM àH$ma d g»`m Ü`mZmV ¿`mdr bmJV. `m _b^V Jmït~am~aM JWmb`mÀ`m JWgJh {dH$mgmda JW {ZdSrMr gmYZ, ñWm{ZH$ {dH$V qH$dm JWmb`mMr ^mJm{bH$ pñWVr (Jm_rU, ehar, {Z_ehar), JW {ZdSrMr VËd, CnbãY AXmOnÌH$ d AXmOnÌH$mMr {d^mJUr, gdH$dJ `mgma»`m KQH$mMm à^md nSV AgVm. `m gd KQH$m~m~VM {Z_mU Pmbb àíZ Am{U JWmb`mg_marb BVa AmìhmZ `m_i JWgJh {dH$mgm_Ü` AZH$ àíZ {Z_mU hmVmV. `m gdmVZ _mJ H$mTZ JWgJhmMr JUmË_H$ dÕr H$aU, JWmb`mVrb AZmdí`H$ dmMZ gm{hË` aÔ~mVb H$aU Am{U JWgJhmM _ë`_mnZ H$êZ JWgJh AÚ`mdV RdU gdM àH$maÀ`m JWmb`mZm Amdí`H$ Amh.

१) उद्दिष्टे

JWgJh {dH$mg YmaU `m~m~VM gemYZ H$aVmZm Imbrb C{Ôï {ZpíMV H$br AmhV.

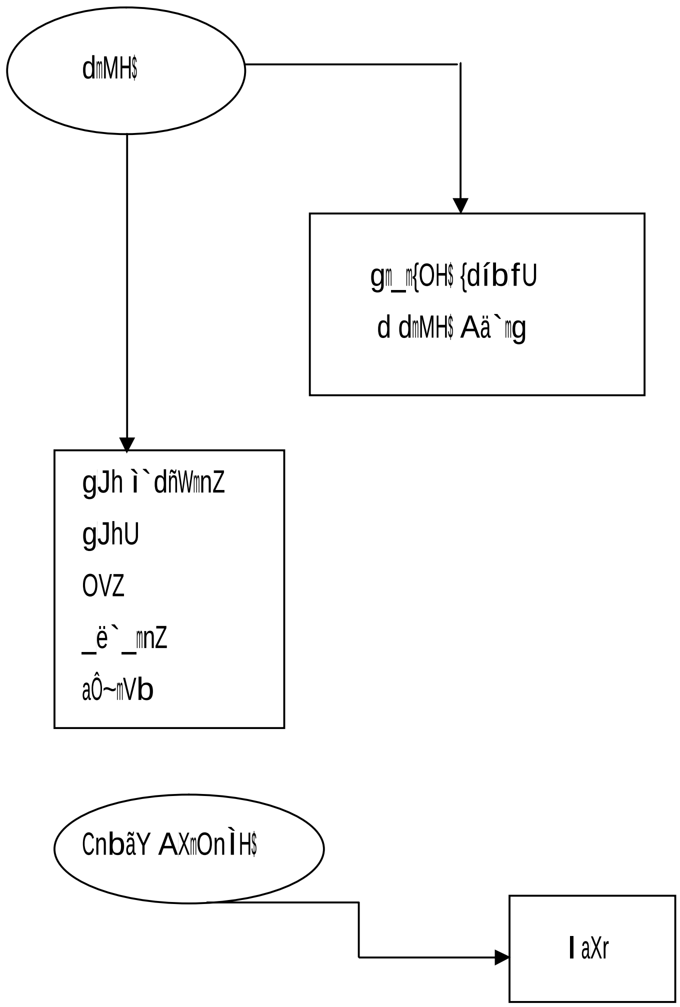
1. JWgJh {dH$mg YmaUmer g~{YV KQH$mMm AmTmdm KU.
2. JWgJh {dH$mg YmaUmda n[aUm_ H$aUmè`m KQH$mMm Aä`mg H$aU Am{U
3. JWgJh {dH$mg YmaUmMm Amam I Sm {ZpíMV H$aU.

२) संशोधन पध्दती

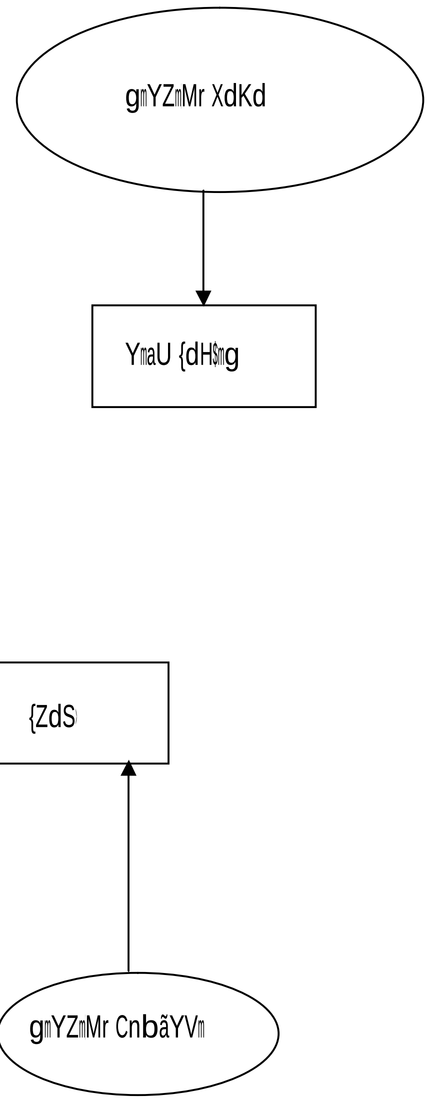
JWgJh {dH$mg YmaUmMm g I mb Aä`mg H$aÊ`mgmRr àmW{_H$ d pìXVr`H$ _m{hVr gmYZmMm AmYma KVbm AgZ gXaÀ`m gemYZmH$arVm dUZmË_H$ gemYZ nÜXVrMm dmna H$bm Amh.

३) वाचनसाहित्य संग्रह विकास

JWmb`mÀ`m àË`j d g^mì` dmMH$mÀ`m JaOmMr nVVm hmÊ`mgmRr dmMZgm{hË`mM CnmOZ H$êZ Ë`mda `mò` Ë`m JWmb`rZ à{H$`m H$êZ V dmMH$mZm CnbãY H$aU hm JWmb`mMm à_I hV Amh. AWmV dmMZgm{hË`mMr {ZdS, I aXr, gJhU, gmRdU, àgmaU, OVZ, _ë`_mnZ d edQr AZmdí`H$ gm{hË` aÔ~mVb H$aU `mgmRr `mò` YmaUmMr Am{U H$m`H$_mMr Amdí`H$Vm AgV. `mbmM JWgJh {dH$mg YmaU Ag åhUVmV. Evans `mZr JWgJh {dH$mgmMr ì`m»`m H$aVmZm åhQb H$s, 'A process of making certain the information needs of the people using the collection which are met in a timely and economical manner, using information resources produced both inside and outside the organization.'



JWgJh {dH$mg à{H$`_Ü` AZH$ KQH$mMm g_mde hmV AgZ `m gd KQH$mMm n[aUm_ JWgJh {dH$mg YmaUmda hmV AgVm. I mbrb AmH$VrdêZ gXaMr JmîQ Ü{YH$ ñnîQ hmBb.



४) वाचनसाहित्य निवडीची तत्वे

JWmb`mZr Amnë`m dmMH$mÀ`m JaOm nU H$aÊ`mgmRr JWmb`mH$S {d{eîQ àH$maMr _mZ{gH$ ~RH$, dMm[aH$ KSU, {dñVV Ñ{îQH$mZ A{U ì`mdgm{`H$ AZ^d AgU Amdí`H$ Amh. VgM JWmbmZm dmMH$mÀ`m JaOm _m{hVr AgU AJË`mM Amh. `m{edm` JWmb`mH$S CnbãY Agbë`m Am{WH$ VaVXr, _Zî`~i d OmJm `m gmYZmMr Ë`mbm OmU Agbr nm{hO d `m gmYZmÀ`m A^mdm_i CX^d eH$Umè`m g_ñ`mda H$mhr à_mUmV H$m AgZm _mV H$aÊ`mgmRr I mbrb 'JW{ZdS VËdmMm' Cn`mJ H$aVm Amb nm{hO.

Sçar `mZr à{Vnm{Xbë`m '`m½` dmMH$mbm `m½` JW `m½` d i r na{dU'. (T prv i de the r i ght bk t the r i ght readers at the r ight t i me) hm JW {ZdSrMm àYmZ hV Amh. dmMH$ hm SçarÀ`m VËdmMm H$Ðq~X Amh. dmMH$mZm nm{hO Agbb dmMZgm{hË` {ZdSb Omd `mgmRr {ZdSH$mang dmMH$mÀ`m ej{UH$, _ZmaOZ{df`H$ d kmZ gnmXZm~m~VÀ`m JaOm _m{hV Agë`m nm{hOV. SçBÀ`m _VmZgma 'A{YH$m{YH$ dmMHmH[aVm, H$_rV H$_r IMmV, gdm©Îm_ dmMZ gm{hË`' (The best reading fr the largest number f the least cst) `m VËdmZgma JWmb`mZ Am{WH$ VaVXrZgma OmñVrV OmñV dmMH$mÀ`m JaOmMr nVVm H$ê$ eH$b Ag gdm©Îm_ dmMZgm{hË` {ZdSmd bmJV. Va _H$H$mpëìhZÀ`m '_mJUr d nadRm' VËdmZgma dmMH$mZr _mJUr H$bbM dmMZgm{hË` {ZdSmd. _mÌ H$di _mJUr Amh åhUZ {Zìdi hbŠ`m XOmM dmMZgm{hË` {ZdSb OmD$ Z`, Va dmMZgm{hË` gJh g_Vmb Agmdm `mgmRr CÀM _ë` Agbb gd dmMZ gm{hË` {ZdSmd. aJZmWZ `mÀ`m nmM {gÕmVmnH$s n{hb VrZ, 'dmMZgm{hË` dmnamgmRrM Amh' Zgma dmMZ gm{hË`mMr {ZdS H$aVmZm dmMH$mÀ`m àË`j d g^mì` JaOm bjmV ¿`mì`mV, 'àË`H$ dmMH$mbm Ë`mM dmMZgm{hË` {_imb nm{hO' Zgma àË`H$ dmMH$mÀ`m JaOmMr nVVm H$ê$ eH$b Ag dmMZgm{hË` {ZdSmd, Va 'àË`H$ dmMZgm{hË`mbm Ë`mMm dmMH$' `m VËdmZgma dmMH$mÀ`m An{jV JaOm {dMmamV KD$Z JW{ZdS H$aU ~YZHmaH RaV.

5) **वाचक अभ्यास : महत्त्वाची बाब**

JW{ZdSrMr VËd Ü`mZmV KVë`mg `m_Ü` dmMH$mÀ`m JaOmZm _hÎd {Xb Amh. ndunjm AbrH$Srb H$mimV dmMH$ Aä`mgmg A{YH$ _hËd {Xb OmV Amh. H$maU JWmÀ`m qH$_Vr dmTV AmhV. JW gm^miÊ`mMm IM dmTV Amh Am{U {Zén`mJr JW KU åhUO Anì`` Amh. CÎm_ dmMZ gm{hË`mMm gJh H$aÊ`mgmRr Imbrb ~m~r Amdí`H$ AmhV.

५.१) वाचनसाहित्य वापराचा अभ्यास : dmMZ gm{hË` XdKdrMr AmH$Sdmar, dmnaë`m Jbë`m dmMZgm{hË`mMr AmH$Sdmar, hmVi ë`m Jbë`m gX^ àíZmMr AmH$Sdmar BË`mXtMm Aä`mg H$ë`mg dmMZgm{hË` IaXrM YmaU Ra{dVm `V.

५.२) वाचक पाहणी अभ्यास : AbrH$S 'dmMH$ nmhUr' nÕVrg A{YH$ _hÎd Amb AgZ dmMH$ Ë`mZm hdr Agbbr _m{hVr H$mRZ d H$em àH$ma emYVmV V _m{hVrgmRr {H$Vr à_mUmV Adb~Z AgVmV `mMm emY KÊ`mgmRr JWmb`mV dmMH$ Aä`mgM Am`mOZ H$b OmV.

५.३) वाचक दृष्टिकोन : dmMH$mMM _m{hVr _mJÊ`mM àm_»`mZ Mma Ñ{îQH$mZ AmhV. 1. XZ{XZ Ñ{îQH$mZ, 2. àM{bV Ñ{îQH$mZ, 3. ì`mnH$ Ñ{îQH$mZ Am{U 4. CO i Ur Ñ{îQH$mZ. dmMH$mÀ`m _m{hVr _mJÊ`mÀ`m Ñ{îQH$mZmMm Aä`mg H$ë`mg JWgJh {ZdS H$aU gmBM hmV.

६) वाचनसाहित्य निवडीचे निकष

gdM àH$m{eV dmMZ gm{hË`mMm XOm Am{U Ame`mÀ`m ÑîQrZ {dMma H$aVm gdM JW {ZdSVmZm {d{eîQ {ZH$fmMm dmna H$amdm bmJVm. JWmb`mg {d{dY àH$maM dmMZgm{hË` {ZdSmd bmJV. dmMZgm{hË` àH$mamZgma Ë`mÀ`m {ZdSrM {ZH$f ~XbVmV. V {ZH$f nTrbà_mU:

६.१) वाङ्मयेतर ग्रंथ निवडीचे निकष (Selectin Criterin fr Nn-fictinrk)

1) JWmVrb _m{hVrMr AMH$Vm Am{U AÚ`mdVm.
2) JWmVrb _m{hVrMm Ame`.
3) bIH$, àH$meH$ `mM A{YH$ma, _ë`_mnZ d _hËd.
4) JW NnmBMr JUdÎmm, ~mYUr, {MÌ d Nm`m{MÌmMm dmna d aMZm.
5) JWmMr qH$_V Am{U JWmb`mVrb CnbãYVm.
6) {df`mVrb bIH$mMr AmdS Am{U {df` kmZm_Ü` nSbbr ^a.
7) JWmVrb gMrMm ñVa BË`mXr.

६.२) वाङ्मयीन ग्रंथ निवडीचे निकष (Selectin Criteria fr fictin)

1) n[aUm_HmaH d{eîQç.
2) bIH$mMr bmH${à`Vm d bIZebr.
3) _i ñdénmVrb bIZ d XOm.
4) dmL_`rZ _ë`.
5) {df`mM AMH$ dUZ.
6) bIH$mM {df`mVrb ZdrZ `mJXmZ.

६.३) संदर्भग्रंथ निवडीचे निकष (Selectin Criteria fr Reference Bks)

1) gX^JWmMr ì`m®Vr, Ame`mMr gbm lVm Am{U ì`mnH$Vm, g_mde H$bbm ^mJm{bH$ àXe,

H$m i BË`mXr.

2) _m{hVrMr AMH$Vm, AÚ`mdVVm BË`mXr.

3) gnmXH$mMm XOm d bmH${à`Vm.

4) gX^JWmVrb _m{hVr, _m{hVrMr aMZm Am{U _mSUr d _m{hVrMm emY.

5) qH$_V, ~mYUr, NnmB d H$mJXmMm XOm.

७) वाचनसाहित्य रद्दबातल (Bk Weeding)

H$mhr JW Og nmRçnñVH$, HWm, HmX~è`m gVV dmnaë`m_i \$mQVmV Va H$mhr JW ln OZ Pmë`m_i Ë`mVrb nmZ {Rgi hmVmV d Ë`mM VH$S nSVmV Ag dmMZ gm{hË` dmnaÊ`m`mo` ahmV Zmhr. H$mhr JWmVrb Ame` nTrb AmdË`m_Ü` ~Xbbm OmVm qH$dm Ë`m JWmVrb _m{hVr H$mb~mø hmV d Ë`m_i Ë`m JWmMr Cn`ŠVVm gnîQmV `V. `m{edm` JWmb`mV ZdrZ `Umè`m JWmZm OmJm CnbãY hmUgmRr d OmJMr ASMU gmS{dÊ`mgmRr (AWmV OmJMm àíZ gmS{dU hm dmMZgm{hË` aÔ~mVbMm EH$_d hV Zmhr) dmMZgm{hË` aÔ~mVb H$amd bmJV. JW aÔ~mVbMr ì`m»`m H$aVmZm H. F. McGra åhUVmV, 'It is the practice f discarding r transferring t strage ecess cpies, rarel used bks and materials n lnger f use.'

७.१) कोणते वाचनसाहित्य रद्दबातल करावे?

H. F. McGra `mZr H$mUV dmMZgm{hË` aÔ~mVb H$amd `mM {ZH$f {Xb AmhV, V lmbrbà_mU. 1) Duplicates 2) Unslicited and unanted gifts 3) Obslete bks, especiall science 4) Superseded editins 5) Bks ith small print, brittle paper and missing pages 6) Unused, unneeded, vlumes f sets 7) Peridicals ith n indees.

७.२) वाचन साहित्य का रद्दबातल करावे?

ESdS BÌhmÝg (1987) `mZr nTrb H$maUmH$arVm JW aÔ~mVb H$amdV Ag gm{JVb Amh.

1) OmJMr Anar CnbãYVm (T save space)

2) JWmMr XdKd dmT{dU (T imprve access)

3) nemMr ~MV H$aU (T save mne)

4) ZdrZ gm{hË`mg OmJm CnbãY H$ê$Z XU (T make m fr ne material)

८) ग्रंथसंग्रह विकासावर परिणाम करणारे घटक

JWgJh Am{U Ë`mMm {dH$mg hr ~m~ H$mUË`mhr JWmb`mg Amdí`H$ AgZ _m{hVr gmYZmMr dmTVr g»`m, _m{hVrMr CnbãYVm, dmMH$ g»`m Am{U Ë`mÀ`m {d{dY JaOm, _m{hVrMm n[añ\$mQ Am{U JWmb`mM KQV AXmOnÌH$ `m_i JWmb`mZm AZH$ g_ñ`mZm gm_ma Ond bmJV Amh. Aem gH$QmÀ`m H$m i mV JWgJhmMm {dH$mg H$aÊ`mgmRr AZH$ JmîQtMr Xlb JWnmbmZm ¿`mdr bmJV Amh. JWgJh {dH$mg YmaU Ra{dU, V {b lrV ñdénmV _mSU, JWmb`mH$S CnbãY AgUma JWgJh, JWmb`mVrb {d{dY àH$maMr AmH$Sdmar `mM AmYma JW {ZdS d laXrM YmaU Ra{dU, `m_Ü` gdH$, dmMH$ `mMm g_mde H$ê$Z KU Am{U h gd H$arV AgVmZm JWgJhmMm {dH$mg g_Vmb à_mUmV hmBb `mgmRr AXmOnÌH$mMr {d^mJUr H$aU Amdí`H$ ~Zb Amh. `m JmîQr Ü`mZmV KD$Z JWgJh Am{U JWmb`mÀ`m BVa KQH$mMm {dH$mg H$aU h H$mUË`mhr JWnmbmg_marb Amìhm Z Amh.

८.१) ग्रंथसंग्रह विकास धोरण आराखडा

JWgJh {dH$mg YmaU åhUO JWgJh {dH$mgmMm _mJXeH$ Amam lSm hm`. JWgJh {dH$mg YmaUmÀ`m Amam lSçm_i JWnmbmg H$m` laXr H$amd, H$ìhm laXr H$amd `m~m~V {ZU` KVm `Vm. JWgJhmMr ì`m®Vr Ra{dU Am{U gJh {dH${gV H$aU `mgmRr JWmb` gdH$mZm JWgJh {dH$mg YmaUm_i _mJXeZ {_iV. Aem JWgJh {dH$mg YmaU Amam lSçmM H$mUV KQH$ AgmdV `mMr MMm Daniel O. Akprbre `mZr H$br Amh.

प्रस्तावना : `m {d^mJmV JWgJh {dH$mg YmaUmMm hV Am{U JWmb`mMr nmíd^_r ñnîQ H$amdr

तत्वज्ञान व ध्येय : JWmb`mM VËdkmZ, hV, C{ÔîQç d Ü`` `m~m~VMr MMm `m {d^mJmV Agmdr.

निवड : JW {ZdSr~m~VMm {b{lV dÎmmV `m {d^mJmV Agmdm.

समस्या विधान : JWgJh {dH$mgmV `Umè`m gdgmYmaU g_ñ`m Am{U Ë`m gmS{dÊ`mgmRrM Cnm` `m~m~VMr MMm.

विशेष बाबी : JWgJh {dH$mgm~m~VMm {def KQH$m~m~VMr MMm© `m {d^mJmV H$amdr.

भेटग्रंथ : XUJr Xm§ Ib ñdrH$maë`m OmUmè`m JWm~m~VM YmaU d Ë`mMr MMm.

रद्दबातल : JW aÔ~mVb H$aÊ`m~m~VÀ`m {ZH$fmMr MMm `W H$amdr.

उजळणी : `m ^mJm_Ü` {dH$mg YmaU AmamIS çmMm gmame Agmdm.

JWgJh {dH$mg YmaU hr EH$ à{H$`m AgZ JWgJh YmaU {ZpíMV H$ë`m_i JW {ZdS, JW aÔ~mVb `m~m~V JWmb` gdH$mZm `m§` _mJXeZ {_iV. JW IaXr~m~V {ZpíMV YmaU AmIVm `V. JWgJh {dH$mg YmaU Ra{dÊ`mgmRr nTrb àíZ Cn`ŠV RaVmV.

1) JW gJhmM hV H$m` AmhV?

2) {d{dY {df`mH$arVm H$br OmUmar AXmOnÌH$mMr {d^mJUr?

3) `m~m~VMm A{V_ A{YH$ma H$mUmMm?

4) {d{dY gmYZmÀ`m IaXrM {ZH$f H$mUV AgmdV?

5) ^Q _mÜ`_mVZ {_i Uma H$mUV JW ñdrH$amdV?

6) H$mUË`m àH$maÀ`m gmYZmÀ`m IaXrg àW_ àmYm` Úmd? Am{U

7) H$mUV gm{hË` aÔ~mVb H$amd?

H$mQP (1984) `mZr JWgJh {dH$mg YmaUmM KQH$ Imbrbà_mU ñnîQ H$b AmhV.

A) JWmb`mMr C{ÔîQç.

~) JWmb`mM VËdkmZ.

H$) JWmb`mM hV .

S) gImb gm_m{OH$ dUZ.

B) JW IaXrgmRr O~m~Xma H$mU?

B) JW {ZdSrÀ`m nÕVr, AXmOnÌH$, dmMH$mM {d{dY àH$ma d BVa _m{hVr.

C) IaXr Z H$aÊ`mÀ`m JWm~m~V.

D$) {d{eîQ {df`mer g~{YV gmYZmMr ~mYUr H$aVmZm Ü`mZmV ¿`md`mÀ`m ~m~r.

i) JWmb`mMm ñVa.

ii) ^mfm.

iii) ^mJm{bH$ H$m i mMr nVVm.

iv) ^mJm{bH$ {d^mJmM gH$bZ.

v) gmYZmM {Z`_.

E) naH$s` ^mfVrb gmYZmMr IaXr.

E) ^QrXm Ib {_i Umè`m JWm~m~V.

Am) JW aÔ~mVbm~m~V ñnîQ YmaU.

९) ग्रंथसंग्रह विकास धोरणाचे फायदे.

H$mQP (Kat), _Jarb (Magrill) d qhH$s (Hike) `m bIH$mZr JWgJh {dH$mg YmaUmM \$m`X Imbrbà_mU gm{JVb AmhV.

A) nmbH$ gñWMr YmaU Am{U dmMZ gm{hË` gJh {dH$mgmMr YmaU `mVrb g~Y ñnîQ H$aV.

~) dmMZ gm{hË` gJh {dH$mg H$m`mM {Z`mOZ H$aÊ`mgmRr _XV H$aV.

H$) H$mUË`mhr àH$maMm ì`pŠVJV H$b AWdm AmdS, {ZdS Z dmnaVm dmMZ gm{hË`mMr

{Zan jnU {ZdS H$aÊ`mgmRr ì`dhm` _mJXeZ H$aU.

S) dmMZgm{hË` CnmOZmMr gdmËH$îQ nÕVr {ZdSÊ`mgmRr _XV H$aV.

B) {ZdS H$bë`m/gJhrV H$bë`m dmMZgm{hË`mMr Cn`m{JVm {gÕ H$aV, Ë`mM g_WZ H$aV.

B) JWmb`mgmRr _Oa H$bë`m aŠH$_M dmQn H$aÊ`mgmRr _mJXeZ H$aV, IMmg~YrMm

àmYm` H$_ Ra{dÊ`mg _XV H$aV, VgM dmMZgm{hË` gJhmMr dmT Am{U {dH$mgmMr

{Xem {ZpíMV H$ê$Z XrKH$mbrZ Am{WH$ {Z`mOZ H$aÊ`mg _XV H$aV.

C) CnbãY gmYZ gm_JrMm `m§` dmna H$aÊ`mgmRr _XV H$aV.

D) AmVaJWmb`rZ XdKd, BVa JWmb`rZ gmYZ gnÎmrMm XdKd Am{U JWmb` Om i

`mgma Iw ghH$mamM H$m`H$_ am~{dÊ`mg _XV H$aV.

E) dmMZ gm{hË`mMr IaXr H$aÊ`mndu Ë`mM narjU, VnmgUr H$aU Amdí`H$ AgV. Ë`mgmRr Amdí`H$ AgUmar nÕVr {ZpíMV H$aÊ`mgmRr Cn`ŠV.

E) H$mUV dmMZ gm{hË` JWmb`mV gJ{hV H$amd Am{U H$mUV dmMZgm{hË` aÔ~mVb H$aU `m~m~V _mJXeZ H$aV.

१०) अंदाजपत्रक विभागणी

JWmÀ`m dmTË`m qH$_Vr {defV… naH$s` àH$meZ d {Z`VH$m{bH$mÀ`m qH$_Vr, àH$meZmMr dmTVr g»`m, JWmb`m_Ü` BVa gm`r-g{dYm CnbãY H$ê$Z XÊ`mgmRr bmJUmam ngm, _m{hVr d XiUdiU VÌkmZ (ICT) `mgmRr bmJUmam ngm `m~m~VMm {dMma H$aVm JWmb`mg CnbãY hmUmam ngm Anam nSV Amh. n[aUm_r CnbãY nemMr JWgJh {dH$mgmH$arVm {d^mJUr H$aU hm EH$ _mJ Amh. åhUZ Senghas & arr åhUVmV, 'AIIcatin prvides an apprturitt t help set its n acquisitins priritiies and uld give the librar cntrl ver its budget in time f rising csts and static incme and thus can acts as a cst saving measure apart frm mnitring the department bk needs.'

AWmV CnbãY AXmOnÌH$mMr {d^mJUr H$ë`mg gXa g_ñ`Mr VrdVm H$_r hmÊ`mg _XV hmBb. `mH$[aVm Imbrb {ZH$fmMm dmna H$aVm `Vm.

वाचन संख्या : AXmOnÌH$ {d^mJUrgmRr Cn`ŠV d _hÎdnU {ZH$f åhUO dmMZ g»`m.

प्रकाशन किंमत : àH$meZmÀ`m dmTË`m qH$_Vr Ü`mZmV KD$Z {Z`VH$m{bH$, gX^JW `mgmRr {def VaVX H$amdr.

संग्रह वाढ : gJhmV hmUmar dmT Ü`mZmV ¿`mdr.

अभ्यासक्रम : {d^mJmMr (Departments) g»`m, H$mgMr g»`m BË`mXr

वाङ्मय साधनातील वाढ : {df`mZgma CnbãY AgUmar ZdrZ dmL²_`mMr _m{hVr.

darb {ZH$fmÀ`m AmYma AXmOnÌH$mMr {d^mJUr H$ë`mg gd KQH$mZm (JWgJhmer g~{YV) Ý`m` {_iZ JWgJhmMm g_Vmb {dH$mg hmÊ`mg _XV hmBb.

निष्कर्ष

JWgJhmMm g_Vmb {dH$mg hm CÎm_ JWmb`rZ gdmMm _b^V nm`m AgZ JWgJh {dH$mg à{H$`V g_m{dîR hmUmè`m gd KQH$mMm Aä`mg JWmmbmZr H$aU Amdí`H$ Amh. Ag Pmë`mg JWgJh {dH$mg YmaU Am{U Ë`mMm ~hX AmamISm H$aU JWmmbmg eŠ` hmUma AgZ `m~m~VÀ`m g_ñ`mMr VrdVm H$_r H$aÊ`mg Vm `eñdr Rê$ eH$Vm.

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IMPACT OF INFORMATION TECHNOLOGY AND ROLE OF LIBRARIES IN THE KNOWLEDGE SOCIETIES

Ravindra R. Mangale
Librarian ,Yashwantrao Chavan (KMC) College, Kolhapur
ravi_libmmec@rediffmail.com

ABSTRACT:

Information technology is currently taking center stage and transformed the whole world into a global village with a global economy, which is increasingly dependant on the creative management and distribution of information. The enormous advantages it has in easing the delivery of information around the world. The paper discusses the impact of information technology and role of libraries in the age of knowledge and information societies. It also highlights the problems faced by the Library & Information Service (LIS) sector in India and achievements over the years using modern information technologies.

Keywords: *ICT, Information Technology, Library Services, Knowledge Management*

Introduction:

Information technology has transformed the whole world into a global village with a global economy, which is increasingly dependant on the creative management and distribution of information. Over the past decades the world has been experiencing significant changes in which the need to acquire, utilize and share knowledge has become increasingly essential. Now, in the 21st century, the age of knowledge and information is in its higher gear. This is an age when invisible knowledge and information take the role of prime movers leading all sector. The World Bank has used metaphor “knowledge is development”. Lack of knowledge is largely responsible for underdevelopment. In a knowledge and information-oriented society, creative brains become leaders of economy and knowledge workers are in great demand. If knowledge can be equated with development, then the wider the knowledge gap, the broader the development gap.

Some 10,000 year ago the early ancestor of mankind, subsisted by hunting and gathering, started to building agrarian societies. The old agrarian societies began their transitions to industrial societies in mid-18th centuries. Expansion of intellectual activities in industrial societies, such as industrial production, international trade and transactions, and technological advancement, stimulated mass distribution of education and creation of libraries. Industrial societies continued their enormous material development throughout the 20th century. The information society has passed through four transformational stages of development, the most radical stage starting at the tail end of the 20th century. This stage has brought a never-ending revolution, particularly with the introduction of information and communication technologies. During this period, there have been unprecedented developments, profoundly affecting the social structure – the decline of manufacturing sector as compared to the prospering information-rich service sector is one example of such developments. The concept of knowledge societies is often used to denote a development in or second generation of information society. Whereas the information society aims to make information available and provide the necessary technology, the knowledge society aims to generate knowledge, create culture of sharing and develop applications that operate mainly via the Internet. The goal of knowledge society is to fill social needs, create wealth and enhance the quality of life in a sustainable manner.

India is moving fast towards becoming an information society as the Government of India is paying due attention to the use of information technology (IT). The Prime Minister of India constituted a National Task Force on IT and Software Development in May 1998 with the purpose of formulating a long-term National IT Policy to convert India into an IT software superpower. These steps are helping India to shift from an "economy of goods" to a "knowledge economy" or "knowledge driven economy". The beginning of the knowledge society has been made through creation of parks and corridors, and the Prime Minister has given a mission of converting India into a "knowledge society" by the year 2008. Today, India is one of the largest exporters of knowledge workers.

Role of Libraries

In the modern knowledge society libraries have a new role and there are various types of library models. In the modern society, where the use of electronic services and Web-based information sources constantly increases, libraries are managed in a more democratic way, have more flexible communication system and work organization, and their service development is based on the quality and user-orientation of services. In the modern knowledge society libraries have a new role and there are various types of library models. These are as follows:

- ♦ traditional library as a memory institution
- ♦ library as a learning and research centre
- ♦ library as a cultural and communication centre
- ♦ electronic library
- ♦ digital library
- ♦ virtual library as library without walls

Libraries had been performed many important roles in the past agrarian and industrial societies. But those roles were limited in scope. In the 21st century, libraries have to perform pivotal roles in disseminating and sharing the culture of knowledge. In this age of knowledge libraries should be repositories of all of the knowledge and information accumulated by human kind. They will have to store all kinds and forms of material and information and disseminate beyond the geographical boundaries. Today's advanced information technology is enabling libraries to accomplish this immense task.

Exchange of knowledge has always been the most important objectives of libraries. Various systems have been developed to share and exchange the records of human knowledge. Universal Bibliographic Control and Universal Availability of Publications are two major programs of IFLA (International Federation of Library Associations and Institutions) to exchange knowledge world over. OCLC is the world leading library network in USA for sharing intellectual knowledge among academic community in all over the world. But libraries in the 21st century should fulfill more dynamic role. They should exchange knowledge and information with users inside and outside their country, thus going beyond their traditional reference and lending services. This would possible when libraries agreed to expand their roles beyond the geographical boundaries by using sate of art technologies.

The modern libraries certainly cannot be passive repository for books and other printed materials. The opposite requirements of storing increasing collection in various forms and of maintaining easy access to most part of it can only be balanced by deploying information and communication technologies. Libraries should upgrade their services by digitizing their resources for online use. These services should be accessible to anyone, regardless of time or location, through digital communication devices.

Libraries can play significant role in providing a good education and knowledge of high quality. Individuals around the world, no matter how poor they may be, can access whatever knowledge and information they need by visiting libraries via the internet, such as the library of congress.

Problems and Opportunities Facing Libraries in India

Library and information services are fundamental to the goals of creating, disseminating, optimally utilizing and preserving knowledge. They are instrumental in transforming an unequal society into an egalitarian, progressive knowledge-based society. It is well known that in India most of the libraries function in the government sector. These are in academic and research institutions and under the public library system, which is again under the state and central governments. At present, education being a state subject and coming under the purview of different apex agencies, there is no common direction or coordination among them. It is imperative that all libraries (public, academic, research and special) change gear and develop at an accelerated pace. Developments in information communication technology (ICT) have enabled libraries to provide access to all, and also bridge the gap between the local, the national and the global. Yet the Library and Information Services (LIS) sector in India has not kept pace with the paradigmatic changes taking place in society. There are a few libraries which are using state of art technologies to disseminate knowledge to their respective user community. There is lack of cooperation among the libraries of different organizations and which cause the lack of union catalogues at national level. The national library failed even to do this immense task. One of the major problems faced by LIS sector in India is lack of bibliographic control at national level which causes duplication in research. A considerable number of libraries had not been developed bibliographic databases of their documents for putting them on network.

To summarize, the major constraints faced by the libraries which militate against effective dissemination and use of information are:

♦ A considerable percentage of the population is illiterate or functionally literate making libraries of minimal use to them.

♦ Poor resource allocation for infrastructure improvement and collection development for public libraries.

♦ Lack of sufficient sanctioned posts, forcing most services to be operated by voluntary nonprofessional staff, which damages information organization and services.

♦ Lack of national policies promoting ICT as a tool for development of library systems and services.

♦ Lack of adequate trained manpower in the use of IT.

♦ Lack of funds for acquiring necessary hardware and software facilities.

♦ Resistance on the part of library staff to change from their traditional practices to the use of IT. Despite the above problems, Library and Information Services (LIS) sector in India has got remarkable achievements. Efforts had been made to set up networks at local, regional and national level to deploy information and communication technologies and to build electronic information sources. Besides INFLIBNET at the national level to support university and college libraries , a number of other national networks and various library networks have also been developed including NICNET (National Informatics Centers Network), ERNET (Education and Research Network), CALIBNET (Calcutta Library Network), DELNET (Developing Library Network), etc. A number of educational institutions are members of such networks. These networks, especially INFLIBNET and DELNET, are engaged in compiling union catalogs, creating various databases of experts, providing training to library staff, ILL, online facilities, reference service, assistance in retrospective conversion, etc.

To overcome the problem of financial crunch and the rising costs of journals, librarians have formed consortia to subscribe all the required journals and databases. Some special libraries and research organizations have established consortia known as FORSA (Forum for Resource Sharing in Astronomy) to share electronic access to journal literature. NISCAIR (National Institutes of Science Communication & Information Resources), one of CSIR labs, has formed a consortium for CSIR labs for accessing e-journals and databases. In order to solve the problem of universities and college libraries, UGC launched a major initiative called UGC-

INFONET that provides high speed Internet connections so as to have electronic access to professional literature including research journals, abstracts, review publications, and databases from all areas in science and technology, as well as in social sciences and humanities. The Ministry of Human Resource Development (MHRD) has set up the “Indian National Digital Library in Science and Technology (INDEST) Consortium” for the subscription to electronic resources for 38 academic institutions, including the Indian Institute of Sciences, Indian Institute of Technology, Regional Engineering Colleges, Indian Institute of Managements, and about 60 centrally-funded/aided government institutions through the consortium.

For the improvement of quality of library and information services through the systematic acquisition, organization and dissemination of knowledge, various library associations have been set up at national and state level. They annually organized conferences, seminars and training programs to trained and update library professionals with latest development in LIS.

Recently libraries and research organizations realize the importance of digital libraries and they started the work of digitization of important documents. NISCAIR and the Department of Indian Systems of Medicine and Homoeopathy (ISM&H) have entered into an agreement for establishing a Traditional Knowledge Digital Library (TKDL) on Ayurveda. TKDL will be available in English, German, French, Spanish and Japanese since these languages account for more than 98% of the international patent applications. TKDL in the first phase targets Ayurveda. But as a whole it would encompass, in addition to Ayurveda, Siddha, Unani, Yoga, Naturopathy and Folklore medicine.

The Indian Institute of Science (IISc), Carnegie Mellon University (CMU), the International Institute of Information Technology, Hyderabad (IIITH) and many other academic, religious and government organizations, totaling about 21 “Content Creation Centers”, have become partners in the Digital Library of India (DLI) initiative for the digitization and preservation of Indian heritage present in the form of books, manuscripts, art and music. Each centre brings its own unique collection of literature into the digital library. DLI has a vision to build a universal digital library of world knowledge. One million books have already been available through this project. India perhaps has one of the oldest and largest collections of Manuscripts in the world. These manuscripts are in different languages and scripts; written on different materials such as birch bark, palm leaf, cloth, paper etc. They are in the custody of libraries, museums, monasteries, mutts and individuals. A significant proportion is not preserved scientifically. Experts estimate that almost all palm leaf manuscripts may perish due to wear and tear over next 50 to 100 years. In this regard the National Mission for Manuscripts has taken a step to save the most valuable, intellectual property of our cultural inheritance. The missions has started a pilot project for digitizing the manuscripts in five states across India covering five caches of manuscripts and for the same four digitizing agencies have been selected.

Importance of open access archives, institutional repositories and open access journals has been realized by the library and information professionals in India. This movement has been accelerated by the availability of open source software namely DSpace EPrints, Greenstone, etc. Indian Institute of Science, Bangalore, INFLIBNET Centre, Ahmedabad and Documentation Research and Training Centre (DRTC), Bangalore are the leading institutions who made this movement a great success. Among the top 25 publishing countries, India ranks 12th for the overall number of journals, but drops to 18th for journals with online content. At present there are more than 150 open access journals in India. The open access journals in India are mainly initiated by six journal publishers, namely, Indian Academy of Sciences, Indian National Science Academy, Indian Medlars Centre of National Informatics Centre, Medknow Publications, indianjournals.com and Kamla-Raj Enterprises (9). The Indian Institute of Science was the first in the country to set up and interoperable institutional archive (ePrints@IIScr. The archive now has more than 7000 records, with over 90 percent having full text. Presently there are 25 institutional archives in India which are registered in the Registry of Open Access Repositories (ROAR).

An open access statement is likely to be ready by this year. The CSIR also has a plan to setup a national digital repository of research literature. NISCAIR has already started to work on the project known as National Science Digital Library. National knowledge Commission is also formulating similar open access policies and guidelines for the higher education and R & D sectors to improve access to research literature and disseminate research literature to the global communities. The National Knowledge Commission has submitted its report to the government on how to redefine the information services sector. The report of Knowledge Commission on library sector suggests that "Every state should establish a registry and archives of knowledge based digital resources which should be made accessible to all".

Conclusion:

The acquisition of knowledge has therefore been the thrust area throughout the world. The economy of present times depends no longer on visible resources and capital goods but on invisible knowledge and information. Therefore, poor nations as well as poor individuals can create wealth through active contacts and use of knowledge and information. Libraries of the 21st century can help fight poverty and narrow the gap between rich and poor. For the first time in history poor are getting opportunity to enhance their wealth through the creation and use of knowledge and libraries are taking a central role in this notable movement.

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MANAGEMENT OF DIGITAL RESOURCES

Dr. Lad Ashok Tukaram
Librarian, TKIET, Warananagar

ABSTRACT

In this paper emphasis is given to study the to cope up with changing environment and to meet the users' demand, the LICs have no other option but to include digital resources in their collection. In this changed over situation, Library & Information Science (LIS) professionals have faced immense challenge while managing these resources. The LICs and the promoters of digital resources are facing problem in building and maintaining the technology infrastructure necessary to deliver digital resources due to continuous changes in hardware, software, and network technology.

Keywords – *Management, Digital resources, (LIS) professionals*

Selection and acquisition of digital resources have become complex due to various reasons including complex pricing policy, ignorance about the new digital resources due to rapid growth of digital resources. The publishers, aggregators and the other vendors offer endless variation in their digital resources subscription packages. Though the emergence of consortia and its implementation have assisted the LICs with collection building of digital resources, this system also has problems like turn down to deal with individual library requirement.

The emergence of Open Access (OA) digital resources has made tremendous impact to the users and the LICs. No doubt users have benefited from the use of the OA digital resources but the management of these resources makes things more challenging to the LIS professionals. Organization of digital resources is another area to be taken care of by the LIS professionals for the proper use. Besides the description of the digital object, categorization, indexing, the issues like storage, managing databases of the resources, searching, browsing and retrieval have to be taken care of. The LIS professionals have to administer various issues of access management like access control, content security, object identification, license issue, user id and password management, proxy/IP authentication management, etc. Management of the digital resources does not come to an end here. For continuous and future use, easy and timely access and protecting the original digital resources digital preservation is important. Digital preservation is a tough job for the LIS professional because of the use of new storage devices, standards and protocols of file formats, compression techniques, etc. The major problem is the continuous change over from one stage to another in both hardware and software. Discussion has been made here covering various issues of digital resources management.

Preservation of Digital Resources

Digital resources have several advantages over the printed form but their storage media are prone to decay and the hardware and software on which they run become obsolete rapidly. Digital preservation deals with the issues that help to manage the risk of inaccessibility of the digital resources due to technological obsolescence. There are two facets of digital preservation – the first one is digital preservation of the storage media and the second one is the hardware and software required to run the digital resources. We have to consider the digital preservation of both digitized and born-digital resources. Taking concern only about the storage media but ignoring the future accessibility will lead only to a store house of digital resources with of no use (Lahkar, 2012). Digital preservation has become difficult due to the following factors –

Diverse Forms: Digital resources have several forms. Some digital resources can be converted to printed form and vice versa. But there are some resources like web pages for which the case is different. So, the nature of digital objects creates problems in digital preservation. **Hardware/ Software obsolescence:** Digital resources need specific hardware and software to access them. But the rapid change in hardware and software technology is a threat to digital preservation.

Fragility of storage media: The storage media like optical and magnetic media deteriorates quickly due to heat, dust, humidity, etc. This fragile nature creates problem in digital preservation.

Strategies of Digital Preservation

The preservation strategies for digital resources may be long-term or medium-term or short-term. To preserve digital resources, a single strategy will not work for all types of digital resources and conditions. Arora (2001) referred to the following 13 strategies for digital preservation given by Claire Tristram.

i) Bit-stream copying: Taking the back-up of digital resources is bit-stream copying. It is not a long-term strategy of digital preservation.

ii) Refreshing: To face the problem of decay of storage media it is applied. It is simply copying digital resources from one storage media to another same type media.

iii) Technology preservation: In technological preservation, the technological environment required to access the digital resources which include operating system, application software, media drives, etc. are preserved.

iv) Digital Archaeology: In this strategy, specialized techniques are used to recover the content of the digital resources from damaged storage media or from obsolete hardware and software environment.

v) Analogue backups: Analogue backup in durable media like taking good quality printout or creation of microfilm of the digital resources can help to preserve it without losing the quality of the digital resources.

vi) Migration: In this strategy, the digital resources are transferred periodically from one hardware/software configuration system to another system. This process is applied to preserve the integrity of the digital resources and to keep the resources accessible in the changing hardware/software system.

vii) Replication: Multiple preservation strategies are represented by replication. For example, LOCKSS (Lots of Copies Keeps Stuff Safe) supports a system which allows libraries to collect, preserve and provide their users with access to material published on the Web. The system applies the replication process. Another process called peer-to-peer data trading comprising archiving sites is used to handle data for reliable replication.

viii) Reliance on standards: To rely on a well recognized format and reject proprietary and less used standards will help to upgrade the standards to work it on changingenvironment. This strategy is called reliance on standards.

ix) Normalization: In this strategy, digital resources of same type are preserved in a particular selected format, which is believed to be the best for the longevity and preservation of the resources.

x) Canonicalization: It is a method which is proposed to verify that the converted form of a digital resource from its original form has or has not lost its fundamental properties.

xi) Emulation: Here, a special kind of software called emulator is used to translate instructions from the original software to run the digital resource in a new platform of hardware/software.

xii) Encapsulation: A digital resource combined with its metadata like reference, provenance, fixity, context information reduces the possibility of running the resource in different environment. This is what is done in encapsulation.

xiii) Universal virtual computer: It is imagined that a type of programme will imitatethe computer environment for any digital resources called universal virtual computer.

Storage Management for Digital Preservation

The preservation of digital resources depends upon the storage media used for preservation. Storage media are vulnerable to technological obsolescence and natural decay, etc. Three main types of storage media used are hard disk, optical media and magnetic tape. We should always go for the latest available in the market when we select the storage media. The optical media such as CD-ROM, DVD-ROM, etc are low cost affordable storage media for digital preservation. Incorrect storage, handling and use can reduce the lifespan of these types of storage media.

The following factors should be taken care of for optical storage media like CD-ROM and DVD-ROM –

Temperature: Optimum temperature should be maintained in the storage environment. High or low or fluctuating temperature is not suitable for storage. The storage temperature should be 0-230 C. The copies which are used for access should be stored at temperature similar to the access environment.

Relative Humidity (RH): High or low or fluctuating RH can cause damage to optical storage media. The optimum RH should be maintained between 30% to 50% for storage of optical disc.

Air Quality: The air pollution agents like particulate and gaseous pollutants should be controlled in the storage environment of the optical storage media.

Light: Direct sunlight should be avoided and should be stored in dark environment.

Handling: Poor handling like touching the bottom surface by hand, bend disc, leaving the disc in the optical drive etc. can cause damage to the optical storage media. Wearing close-fitting vinyl gloves, avoiding archival copies for user access, preparing written handling guidelines to users for these storage media will help to preserve them.

Labelling: Avoid applying labels or writing on the disc. When labeling is must use a xylene-free, soft felt-tipped pen with water-based ink and only write on the clear inner hub on the label side of the disc.

These are some precautions to be looked into for preservation of optical storage media.

But the optical storage media are the secondary storage media and we should concentrate on Hierarchy Storage Mechanism (HSM) and redundancy for the primary storage device like hard disc. The digital resources can be stored in an HSM where most frequently used data are kept in the first disc and the less used data are kept in an automated tape library.

An HSM system can automatically migrate data from disc to tape and vice versa.

Multiple storage location can be used for digital preservation for the digital resources of a distributed network.

A system where different types of hardware and software are completely dependent on each other for storage of digital resources has a drawback. The system may breakdown if any one of the subsystem fails. Redundant Array of Inexpensive Discs (RAID) technology models can help in this regard which can give greater security and performance. In this system, the data are stored across a number of discs in such a way that even if some disc fails the system functions while the failed component is replaced.

Conclusion-

Due to rapid developments in ICT and its application in creation and management of digital resources, the management of digital resources the LIS professionals should also update their knowledge and practical skills of management of digital resources to cope up in the changing environment. The issue of digital preservation should be given due importance to avoid the inaccessibility of the digital resources in near future.

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ROLE OF LIBRARIES IN GROWTH THROUGH KNOWLEDGE MANAGEMENT

Sandeep Rajaram Kurade

Librarian,Shivraj Arts, Commerce and D. S. Kadam Science College, Gadhinglaj.

ABSTRACT

Growth of organization is related to the economical and technological growth. In 21st century knowledge is commodity. Relevant and appropriate knowledge affects the growth of organization. Hence knowledge management has got importance. Now, Libraries role is learning centric it should be turn to knowledge centric. This paper deals with the role of library in the growth of organization through knowledge management.

Key words – *Growth, Knowledge, knowledge Management*

1. Introduction

Growth means positive change in size over a period of time. Growth can occur as a stage of maturation or a process toward fullness or fulfillment. In other words it is development from lower to higher or simple to complex form. While considering business it is increase in size, number, value, strength and expansion. It can also be growth of the new responsibilities.

Growth may be in terms of Social, Economic, Technological, etc. Social Growth is nothing but qualitative change in structure of society. The parameter of social growth is improving the wellbeing of every individual of society. Hunger, Unemployment, Bad Housing is the problems or hurdles of Social Growth.

Economic growth is an increase in the capacity to produce goods and services, compared from one period of time to another. It can be measured in nominal or real terms, the latter of which is adjusted for inflation. Traditionally, aggregate economic growth is measured in terms of gross national product (GNP) or gross domestic product (GDP).

Technological Growth is an increase in technology that increases the efficiency of a process that results in an increase in output, without an increase in input. In other words, it is improvement of process or other mechanical instrumentation that improves a product or process, which is then gives maximum returns for the same amount of work. Technological growth Creates new products and processes, Increases efficiency, lower costs, Helps economies evolve, Decreases self-reliance.

Thus while considering Human Growth all the Social, Economical and Technological growth are important factors. Even though more often business or economical growth is considered as growth. The role of library is to manage the information. Librarians and information professionals are experts in managing information. They search, acquire, preserve and disseminate the information. By Knowledge Management libraries can support or improves the rate of growth.

- **What is Knowledge**

Data, Information, Knowledge and Wisdom are all same terms with different meaning in different context.

Data: Scattered, unrelated facts, writings, numbers, or symbols.

Information: structured, organized and analyzed data.

Knowledge: Information combined with user's ability and experience that is used to solve a problem or to create new knowledge.

Wisdom: Forward looking and thinking based on one's values and commitment.

In the business world, two types of knowledge have been noted. They are **explicit knowledge** and **tacit knowledge**.

Jan Duffy defines **explicit knowledge** as "knowledge that is documented and public; structured, fixed-content, externalized, and conscious"

Tacit knowledge as "personal, undocumented knowledge; context-sensitive, dynamically-created and derived, internalized, and experience-based; often resides in the human mind, behavior, and perception." This set of definitions can be applied to all other human endeavors and intellectual activities. Tacit knowledge is also regarded as being the most valuable source of knowledge.

- **Knowledge Management**

Knowledge Management is a collection of systematic approaches to help information and knowledge flow to and between the right people at the right time (in the right format at the right cost) so they can act more efficiently and effectively to create value for the organization.

In Business Knowledge Management involves a range of strategies and practices used in an enterprise to create and represent the implementation of insights and experiences. It consists of the initiatives, processes, strategies, and systems that sustain and enhance the storage, assessment, sharing and creation of knowledge. In another word, knowledge management system of an organization is the collection of information and technologies used to facilitate the organization, and distribution of knowledge of employees.

- **Need of Knowledge Management**

Knowledge is an actual asset. For improving efficiency and productivity it is essential to manage knowledge effectively. It enables the system or organization, improves and focuses its knowledge development efforts to match its needs. Knowledge Management in every organization is essential for following purpose.

1. **Speedy access to information -** Managed knowledge makes easier to find the information or the people who hold the information you need. It increases efficiency and productivity and allows you to work better.
2. **Decision-making – Decision** Making process of Stakeholders of organization can be improved through accessing the knowledge. Due to knowledge management there is strong possibility to avoid duplication in the system it results into saving the time.
3. **Promote innovation and cultural change – Through k**nowledge management sharing of ideas, collaboration and access to the latest information happens easily. It promotes

everyone for innovation and the cultural changes needed to develop or to grow the organization and meet the target needs.

- **Improve the efficiency of an organization's operating units and business processes – Due to Knowledge Management faster access to information or knowledge can happen and it results into better business process.**
- **Role of Libraries in Knowledge Management**

As we seen above what is knowledge management, how it is essential now we will discuss how libraries can take role in the knowledge management in helps the organizations growth. Mostly libraries are learning centric. Now it is need to change libraries to knowledge centric. Role of libraries in Knowledge Management is as follows:

a) **Knowledge Resources Acquisition –**
Invention of technology has made the rate of knowledge creation exponentially. It is in various formats and can be found in different places. And this knowledge is running continuously in the circle of Data, information, knowledge and wisdom. Now it is libraries responsibility to acquire appropriate resources for organization. By making proper strategy library has to reach access point of knowledge.

b) **Knowledge Processing –**
The next step in knowledge management in library is to process the knowledge resources which may in the form of explicit or tacit. Librarians should have skills of analyzing and processing the resources. Processed knowledge becomes organizational knowledge. The main work in this step is to convert the tacit knowledge to explicit. Here information get evolved to knowledge and get ready to disseminate.

c) **Knowledge Dissemination –**
Libraries should develop Knowledge dissemination network or technology because gathered knowledge should reach to proper user is very important as it affects the decision making process. It can done by computer networks, making channels, digital technology, etc. The success of knowledge management is depend on knowledge dissemination in right time to right user.

d) **Knowledge Feedback –**
Once we disseminate or provide the knowledge or information to the user of organization or stakeholders of organization library should take feedback regarding the usefulness of the knowledge. It will guide or give direction for acquiring relevant information.

A new culture will develop in library by Knowledge Management. Role of library in an organization is of various dimensions. In other words once can say that library can act as leader, analyst, consultant. With these different roles library can be a catalyst for the growth of any organization.

- **Conclusion**

This age is of information age and in this age knowledge is commodity. In library knowledge management library professionals have certain skills like analysis, processing, ICT skills etc. Librarians should adopt new techniques, methods to develop Knowledge Management System. As the knowledge disseminates affects the growth of organization there should proper strategies for developing Knowledge Management system. In other words, Libraries should turn to knowledge centric than learning centric.

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WEB-BASED ELECTRONIC RESOURCES MANAGEMENT IN COLLEGE LIBRARIES

S. S. Bidare
Librarian, KLE's SCP Arts, Science and DDS Commerce College, Mahalingapur
Y B Koradur
Librarian, STC College,Library and Information Center, Banahatti
Mail ID: koradur.yallappa779@gmail.com

Introduction:

The e-Resources available in a library play a prominent role in facilitating access to required information to the users in an easy and expeditious manner. The digital resources available in a library play prominent role in facilitating accessto the required information to the user are an expediency manner. Further oneneed not go to the library to make use of print formats as the digital resources can be made use of by any user through On-line access via networks or authentication methods at any time by comfortably Now web-based electronic resources havebecome most popular tools in academic research.

At present the online databases, web-based E-resources facilitate formation of the colleges at resource sharing among the libraries.Library functions a very important role in this fast changing go green of publishing. Their role includes identification of selection of information, its organization of management, storage retrieval and dissemination to right users at the right time at right place at right price and in right format. The goal of any academic libraries is to meet the teaching, research and other information needs of the user.

The aim of this study is to identify how electronic information resources are utilized by academic library users and specific trends that can be seen among faculties and students. Further the study also examine the use pattern, acceptance, perceived importance and satisfaction on electronic resources over print resources.

College Library:

The library is a comfortable place to study, to investigate a topic of interest, or to enjoy reading a current book, periodical, or magazine. Please feel free to ask for assistance in using the library; a reference librarian is available to help you with your research questions.

Concept of e-Resource:

Web-based E-Resources is nothing but electronic resources which is one of the emerging environment in libraries & Information communication in the competitive service. In these days, there are digital resources available in a library play prominent role in facilitating access to the required information to the user are an expediency manner.

E-Resources usually consist of e-books, e-Journals, articles, newspaper, thesis, dissertation, databases and CD-ROMs, which are likely to be the alternative to the print media. All updated information is published in these e-resources.

Some of the most important Web-based e-Resources contain the following -

- **E-book collection:**
  This electronic library is a searchable collection of eBooks. Sources include reference books, scholarly monographs, fiction, and non-fiction. Searches can be done within a particular title or performed across hundreds of titles.

- **Academic Search Complete:**
  A scholarly, multi-disciplinary full-text database of full-text periodicals, including peer-reviewed journals. In addition to full text, this database offers indexing and abstracts of journals and publications

including monographs, reports, conference proceedings, etc.

- **Book Index with Reviews:**

Use this extensive database when looking for trustworthy and reliable book reviews. It contains access to only limited scholarly, peer reviewed book reviews.

- **Newspaper Source Plus:**

This database provides access of full text news papers. This includes television and radio news transcripts.

- **Religion and Philosophy Collection:**

This database is the one to use when researching topics such as eschatology, "world religions, major denominations, biblical studies, religious history, epistemology, political philosophy, philosophy of language, moral philosophy and the history of philosophy."

- **e-Library:**

This broad-based database is comprised of articles from hundreds of popular magazines and scholarly journals, dozens of current newspapers and newswires, thousands of television and radio transcripts, photographs and maps, and numerous reference books. The database can be searched by subject and all articles may be printed from the computer screen or e-mailed.

- **e- Journal:**

Journals are a vital source of information for the scientific research and development in college Libraries and information centers. Getting access to E-journals involves various modalities viz. identification of journals, corresponding with the publishers/aggregators, signing the agreements etc. Electronic journals offering tremendous possibilities and advantages over print journals; ease of use, “anywhere-any time”, accessibility, share ability, hyperlink to related text or multimedia content. E-Journals also offering solution to other major logistic problems faced by libraries such as follow up of missing issues, binding, shelving etc.

e-Resource Management in College Library:

The-resource management is the rapid growth of electronic resources. Because of this growth libraries are experiencing issues related to time management, staffing, and the time-honored task of deliberating the set-up of logical workflow systems for such resources.

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The e-resource management can be considered from the perspectives of planning, policy, and workflow issues experienced by libraries. Many libraries attempt to transfer and incorporate the print workflow onto electronic resource management.

The challenges, methods, and impacts on electronic resource management perceived by libraries are described. The authors suggest methods and ideas to address these topics that may help libraries create a sense of order for electronic resource management.

Following are the important methods used for web-based e-Resource Management in College Library

- **ERM System:**

In recent years, many libraries have created or purchased Electronic Resource Management (ERM) systems to keep track of their online subscriptions and license agreements. The ability to view all information related to a particular resource without having to consult multiple files and spreadsheets is perhaps the greatest benefit of using an ERM system.

- **ERM Processes**

The steps required for managing e-resources are more complex than those for print resources. A process that consisted of selecting, ordering, cataloging and binding now includes selecting, evaluating, approving, licensing, billing and registering access and is accompanied by a series of technical aspects, such as usability, performance, access technologies, public interfaces, troubleshooting and usage statistics. E-resource management is a time-intensive and iterative process, often requiring more staff with a greater skill set at each stage. As demand for e-resources grew, storing and managing administrative information in spreadsheets, paper files or email folders became increasingly cumbersome, and a more integrated solution was called for.

➢ Home-grown ERM Systems

At first, several libraries began to develop their own e-resource management systems to integrate such elements as the relationships between packages and their constituent parts, use permissions and constraints, authentication and contact information, as well as workflows for trialing, licensing, ordering, implementing access and notifying relevant staff.

➢ DLF ERMI Report

It helps to develop common specifications and tools for managing the license agreements, related administrative information and internal processes associated with collections of licensed electronic resources".

➢ ERD, Data Element Dictionary, Data Structure

The entity-relationship diagram (ERD) is a visual representation of the major entities needed for managing electronic resources and the relationships between them. It is the basis for the database structure of an ERM system.

➢ ERTS

The electronic resources tracking system (ERTS) to serve as a central repository for administrative metadata such as license restrictions, technical contacts, statistics availability and payment information. The ultimate goal was to merge ERTS and the trials database into a single system that would hold data from the trial phase through purchasing and renewal.

➢ ERM System Technology

At the center of any ERM system is a knowledge base, containing bibliographic, URL and holdings information.

➢ Future Releases of ERM Systems

In future releases, vendors plan to incorporate overlap analysis and cost per- use analysis into their ERM systems to help with collection development. Integration with content modules, such as e resource registration processes, incident report mechanisms and license descriptions, is also on the agenda. Standardizing usage data collection is a major objective of the ERM industry, as represented by the Standardized

Conclusion:

With the help of emerging trends in web-based e-Resources, now the college libraries are more digitally resourceful & also have started collecting information in the electronic modes likely in Online Journals, Online books, CD-ROM, DVD-ROM, e-journals, audio cassettes, video cassettes and internet. Now they have slowly started replacing the importance and usage of print media. And, because of e-resources availability there is easy access to valuable information in an expeditious manner.

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RELIABILITYESTIMATIONFOR THEGENERALISED INVERTED HALF-LOGISTIC DISTRIBUTION

K. G. Potdar
Department of Statistics, Ajara Mahavidyalaya, Ajara, Dist -Kolhapur, Maharashtra, India-416505
e-mail: *potdarkiran.stat@gmail.com*

ABSTRACT

In this article, we consider a generalized inverted half- logistic distribution. The maximum likelihood estimators (MLEs) o f scale and shape parameters are used to estimate reliability function. Asymptotic confidence interval for the reliability function is constructed. Simulation study is conducted to investigate performance of estimates and confidence intervals.

***Mathematics Subject Classification**- 62F10, 62F25, 62N05.*

***Keywords**-Generalizedinverted half-logisticdistribution, MLE, Reliability, Confidence interval.*

Introduction

A Scale family of distributions more widely used to analyse lifetime data. Exponential distribution, Rayleigh distribution, half-logistic dis- tribution etc. are some of the distributions belongs to scale family. Potdar and Shirke (2014) studied inference for the scale family of lifetime distributions based on progressively censored data. Lin et. al.(1989) and Dey (2007) considered inverted exponential distribution (IED) to analyse lifetime data. Singh et al.(2013) studied Bayes esti- mators of the parameters and reliability function of IED using Type-I and Type-II censored samples.

Abouammoh and Alshingiti(2009) discussed generalized inverted exponential distribution (GIED). They studied statistical and reli - ability properties of GIED. They discussed inference of both scale and shape parameters. Krishna and Kumar (2013) estimated reliabil- ity characteristics of GIED using type-II censored data. Potdar and Shirke (2013) introduced generalized inverted scale family of distributions. Potdar and Shirke (2016) discussed reliability estimation for the generalized inverted Rayleigh distribution.

In this article, the generalised inverted half-logistic distribution is considered. Inferential procedures are considered for parameters and reliability function. In Section 2, we introduce the model and obtain maximum likelihood estimator (MLE) of reliability function. Asymp- totic confidence intervals (CIs) for reliability function are discussed in Section 3. In Section 4, the performance of the MLE and CIs are investigated through simulation study. Conclusions are reported in Section 5.

Model and maximum likelihood esti- mation

Consider half-logistic distribution with scale parameter λ. The cdf and pdf of half-logistic distribution with scale parameter λ are respectively given by

$$G(y) = \frac{1 - e^{-y/\lambda}}{1 + e^{-y/\lambda}} \qquad y \geq 0, \lambda > 0, \qquad (2.1)$$

and

$$g(y) = \frac{2e^{-y/\lambda}}{\lambda(1 + e^{-y/\lambda})^2} \qquad y \geq 0, \lambda > 0, \qquad (2.2)$$

We consider generalized inverted half-logistic distribution (GIHD)on the line of Potdar and Shirke (2013). The cdf and pdf of generalized inverted half-logistic distribution with shape parameter α and scale parameter λ are respectively given by

$$F(x) = 1 - \left(\frac{1 - e^{-1/(\lambda x)}}{1 + e^{-1/(\lambda x)}}\right)^{\alpha} \qquad x \geq 0,\ \alpha, \lambda > 0, \qquad (2.3)$$

and

$$f(x) = \frac{2\alpha}{\lambda x^2}\, e^{-1/(\lambda x)}\, \frac{\left(1 - e^{-1/(\lambda x)}\right)^{\alpha-1}}{\left(1+e^{-1/(\lambda x)}\right)^{\alpha+1}} \qquad x \geq 0,\ \alpha, \lambda > 0. \qquad (2.4)$$

The log-likelihood function is

$$L = n\log(2) + n\log(\alpha) - n\log(\lambda) - 2\sum_{i=1}^{n} \log(x_i) - \frac{1}{\lambda}\sum_{i=1}^{n}\frac{1}{x_i}$$
$$+(\alpha-1)\sum_{i=1}^{n} \log\left(1 - e^{-1/(\lambda x_i)}\right) - (\alpha+1)\sum_{i=1}^{n} \log\left(1 + e^{-1/(\lambda x_i)}\right). \qquad (2.5)$$

Take derivative with respective to α, we get

$$\frac{dL}{d\alpha} = \frac{n}{\alpha} + \sum_{i=1}^{n} \log\left(1 - e^{-1/(\lambda x_i)}\right) - \sum_{i=1}^{n} \log\left(1 + e^{-1/(\lambda x_i)}\right) = 0. \quad (2.6)$$

When λ is known, the MLE of α is

$$\hat{\alpha} = \frac{n}{\sum_{i=1}^{n} \log\left(1 + e^{-1/(\lambda x_i)}\right) - \sum_{i=1}^{n} \log\left(1 - e^{-1/(\lambda x_i)}\right)}. \qquad (2.7)$$

Consider derivative of log-likelihood function L with respective to λ, we get

$$\frac{dL}{d\lambda} = -\frac{n}{\lambda} + \frac{1}{\lambda^2}\sum_{i=1}^{n}\frac{1}{x_i} - \frac{(\alpha-1)}{\lambda^2}\sum_{i=1}^{n}\frac{e^{-1/(\lambda x_i)}}{x_i\left(1 - e^{-1/(\lambda x_i)}\right)}$$
$$-\frac{(\alpha+1)}{\lambda^2}\sum_{i=1}^{n}\frac{e^{-1/(\lambda x_i)}}{x_i\left(1 + e^{-1/(\lambda x_i)}\right)} = 0. \qquad (2.8)$$

When α is known, solution of the equation (2.8) gives the MLE of λ. When both parameters α and λ are unknown, the solutions of the two simultaneous equations (2.6) and (2.8) gives MLEs of α and λ. We substitute $\hat{\alpha}$ obtained from equation (2.7) into equation (2.8), we get

$$-\frac{n}{\lambda}+\frac{1}{\lambda^2}\sum_{i=1}^{n}\frac{1}{x_i}-\frac{1}{\lambda^2}\left[\sum_{i=1}^{n} log\left(1+e^{-1/(\lambda x_i)}\right)-\sum_{i=1}^{n} log\left(1-e^{-1/(\lambda x_i)}\right)\right]+\frac{1}{\lambda}\left[\sum_{i=1}^{n}\frac{e^{-1/(\lambda x_i)}}{x_i\left(1-e^{-1/(\lambda x_i)}\right)}-\sum_{i=1}^{n}\frac{e^{-1/(\lambda x_i)}}{x_i\left(1+e^{-1/(\lambda x_i)}\right)}\right]=0. \qquad (2.9)$$

Equation (2.9) does not have closed form solution. Therefore, we use Newton-Raphson method to compute $\hat{\lambda}$. We replace λ by MLE $\hat{\lambda}$ in equation (2.7), we obtain MLE of α.

The probability that a system survives until time t is called the reliability of the system at time t and it is denoted by $R(t)$. Thus, reliability function at time t is

$$R(t) = P(X > t) = 1 - F(t). \qquad (2.10)$$

For GIHD, the reliability function is

$$R(t) = \left(\frac{1 - e^{-1/(\lambda t)}}{1 + e^{-1/(\lambda t)}}\right)^{\alpha} \qquad t \geq 0,\ \alpha > 0,\ \lambda > 0.$$

Let $\hat{\alpha}$ and $\hat{\lambda}$ are MLEs of α and λ respectively. The MLE of reliability function $R(t)$ is given by

$$\hat{R}(t) = \left(\frac{1 - e^{-1/(\hat{\lambda} t)}}{1 + e^{-1/(\hat{\lambda} t)}}\right)^{\hat{\alpha}} \qquad t \geq 0. \qquad (2.11)$$

Interval estimation

Now we compute observed Fisher information in the following.

- **Fisher information matrix**

Log-likelihood function L is described by equation (2.5). Now, Fisher information matrix of $\underline{\theta} = (\alpha, \lambda)'$ is

$$I(\underline{\theta}) = -E\begin{bmatrix} \frac{d^2L}{d\alpha^2} & \frac{d^2L}{d\alpha d\lambda} \\ \frac{d^2L}{d\lambda d\alpha} & \frac{d^2L}{d\lambda^2} \end{bmatrix}, \qquad (3.1)$$

where

$$\frac{d^2L}{d\alpha^2} = -\frac{n}{\alpha^2},$$

$$\frac{d^2L}{d\alpha d\lambda} = \frac{d^2L}{d\lambda d\alpha} = -\frac{1}{\lambda^2}\sum_{i=1}^{n}\frac{e^{-1/(\lambda x_i)}}{x_i\left(1 - e^{-1/(\lambda x_i)}\right)} - \frac{1}{\lambda^2}\sum_{i=1}^{n}\frac{e^{-1/(\lambda x_i)}}{x_i\left(1 + e^{-1/(\lambda x_i)}\right)},$$

$$\frac{d^2L}{d\lambda^2} = \frac{n}{\lambda^2} - \frac{2}{\lambda^3}\sum_{i=1}^{n}\frac{1}{x_i} - \frac{(\alpha - 1)}{\lambda^4}\sum_{i=1}^{n}\frac{e^{-1/(\lambda x_i)}\left[1 - 2\lambda x_i\left(1 - e^{-1/(\lambda x_i)}\right)\right]}{x_i^2\left(1 - e^{-1/(\lambda x_i)}\right)^2}$$

$$- \frac{(\alpha + 1)}{\lambda^4}\sum_{i=1}^{n}\frac{e^{-1/(\lambda x_i)}\left[1 - 2\lambda x_i\left(1 + e^{-1/(\lambda x_i)}\right)\right]}{x_i^2\left(1 + e^{-1/(\lambda x_i)}\right)^2}. \qquad (3.2)$$

To obtain expectation of the above expression is a tedious job. There- fore, we use the observed Fisher information matrix, It is given by

$$I(\hat{\theta}) = \begin{bmatrix} -\frac{d^2L}{d\alpha^2} & -\frac{d^2L}{d\alpha d\lambda} \\ -\frac{d^2L}{d\lambda d\alpha} & -\frac{d^2L}{d\lambda^2} \end{bmatrix}_{\alpha=\hat{\alpha},\lambda=\hat{\lambda}} \tag{3.3}$$

The inverse of $I(\hat{\theta})$ gives the asymptotic variance-covariance matrix of the MLEs. After obtaining inverse matrix, we get variance of $\hat{\alpha}$, variance of $\hat{\lambda}$ and covariance term. We use these terms to obtain confidence intervals for reliability function $R(t)$.

- **Confidence interval for R(t)**

Let $\hat{\alpha}$ and $\hat{\lambda}$ are the MLEs of α and λ respectively and $\hat{R}(t)$ is the MLE of reliability function $R(t)$. Let $\sigma^2(\hat{R}(t))$ is the variance of $\hat{R}(t)$. Assuming asymptotic normal distribution of the MLE, confidence in- terval (CI) for $R(t)$ is constructed. To construct CI for $R(t)$ based on MLE $\hat{R}(t)$, we have to compute variance of $\hat{R}(t)$. It is obtained by using the following lemma.

Lemma (3.1) : Let X_1, X_2, ..., X_k be the random variables with mean θ_1, θ_2, ..., θ_k, and define $X = (X_1, X_2, ..., X_k)$ and $\theta = (\theta_1, \theta_2, ..., \theta_k)$. Suppose $h(X)$ is differentiable function then variance of $h(X)$ is approximated as

$$V[h(X)] \approx \sum_{i=1}^{k} [h_i^j(\theta)]^2\, V(X_i) + 2 \sum_{i=1, i>j}^{k} \sum_{j=1}^{k} h_i^j(\theta) h_j^j(\theta)\, COV(X_i, X_j)$$

$$\text{where } h_i^j(\theta) = \frac{d}{dx_i} h(x)|_{x_1=\theta_1,\ldots,x_k=\theta_k}.$$

Proof : Please refer to Casella and Berger (2002) pp.241-242.

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Using the above lemma, we obtain $\sigma^2(\hat{R}(t))$. Hence, $100(1-\xi)\%$ asymptotic CI for $R(t)$ is

$$\left(\hat{R}(t) - \tau_{\xi/2}\sqrt{\hat{\sigma}^2(\hat{R}(t))},\quad \hat{R}(t) + \tau_{\xi/2}\sqrt{\hat{\sigma}^2(\hat{R}(t))}\right) \tag{3.4}$$

where $\hat{\sigma}^2(\hat{R}(t))$ is maximum likelihood estimate of $\sigma^2(\hat{R}(t))$.

Performance Study

A simulation study is carried out to study the performance of MLE and CI of reliability function. We consider bias and mean square error (MSE) to compare MLEs. Simulation is carried out for (α, λ)=(0.5, 0.5), (0.5, 1), (1, 0.5), (1, 1) with sample size n= 20, 30, ..., 100.

For each sample size, 10,000 sets of samples are generated. The bias, MSE of reliability estimator $\hat{R}(t)$ are displayed in the Tables 1 to 4 for various values of α and λ. Further, the confidence levels and lengths of the CIs of R(t) based on MLE are given in Tables 5 to 8.

Table 1 : *MLE, Bias, MSE of* $\hat{R}(t)$ *when* α*=0.5 and* λ*=0.5, t=1, R(t)=0.8727.*

n	MLE of R(t)	Bias	MSE
20	0.8776	0.0049	0.0035
30	0.8763	0.0036	0.0024
40	0.8759	0.0032	0.0019
50	0.8749	0.0022	0.0015
60	0.8746	0.0019	0.0012
80	0.8740	0.0013	0.0009
100	0.8744	0.0017	0.0007

Table 2 : *MLE, Bias, MSE of* $\hat{R}(t)$ *when* α*=0.5 and* λ*=1, t=1, R(t)=0.6798.*

n	MLE of R(t)	Bias	MSE
20	0.6859	0.0061	0.0070
30	0.6836	0.0038	0.0045
40	0.6845	0.0047	0.0033
50	0.6830	0.0032	0.0027
60	0.6838	0.0040	0.0022
80	0.6813	0.0016	0.0016
100	0.6822	0.0024	0.0013

Table 3 : *MLE, Bias, MSE of* $\hat{R}(t)$ *when* α*=1 and* λ*=0.5, t=1, R(t)=0.7616.*

n	MLE of R(t)	Bias	MSE
20	0.7683	0.0067	0.0061
30	0.7657	0.0041	0.0041
40	0.7645	0.0029	0.0031
50	0.7633	0.0017	0.0026
60	0.7637	0.0021	0.0020
80	0.7639	0.0023	0.0015
100	0.7632	0.0016	0.0012

Table 4 : *MLE, Bias, MSE of* $\hat{R}(t)$ *when* α*=1 and* λ*=1, t=1, R(t)=0.4621.*

n	MLE of R(t)	Bias	MSE
20	0.4632	0.0011	0.0081
30	0.4613	-0.0009	0.0053
40	0.4619	-0.0003	0.0038
50	0.4615	-0.0007	0.0031
60	0.4619	-0.0002	0.0025
80	0.4613	-0.0008	0.0019
100	0.4623	0.0002	0.0015

Bias, MSE of R(t) for various values of α and λ are reported in Tables 1 to 4. For small value of α and λ, MSE of $\hat{R}(t)$ show better performance, whereas for α=1 and λ=1 bias is smaller. The bias and MSE of the $\hat{R}(t)$ decrease with increase in sample size *n*.

Table 5 : *ConfidencelevelsandlengthsofCIsforR(t) when* $\alpha=0.5$, $\lambda=0.5$, $t=1$ *and* $R(t)=0.8727$.

	90% CI		95% CI	
n	Level	Length	Level	Length
20	0.8333	0.1871	0.8759	0.2229
30	0.8543	0.1570	0.8988	0.1871
40	0.8576	0.1377	0.9085	0.1641
50	0.8685	0.1246	0.9185	0.1484
60	0.8857	0.1145	0.9314	0.1364
80	0.8844	0.0999	0.9320	0.1190
100	0.8880	0.0895	0.9367	0.1067

Table 6 : *ConfidencelevelsandlengthsofCIsforR(t)when* $\alpha=0.5$, $\lambda=1$, $t=1$ *and* $R(t)=0.6798$.

	90% CI		95% CI	
n	Level	Length	Level	Length
20	0.8660	0.2558	0.9201	0.3048
30	0.8821	0.2102	0.9337	0.2504
40	0.8845	0.1823	0.9377	0.2172
50	0.8813	0.1633	0.9355	0.1946
60	0.8843	0.1491	0.9361	0.1776
80	0.8888	0.1293	0.9412	0.1541
100	0.8939	0.1157	0.9446	0.1379

Table 7 : *Confidencelevelsandlengthsof CIsfor R(t) when $\alpha=1$, $\lambda=0.5$, t=1 and R(t)=0.7616.*

	90% CI		95% CI	
n	Level	Length	Level	Length
20	0.8561	0.2468	0.9068	0.2941
30	0.8698	0.2050	0.9209	0.2443
40	0.8756	0.1788	0.9249	0.2130
50	0.8784	0.1608	0.9319	0.1915
60	0.8856	0.1471	0.9383	0.1753
80	0.8915	0.1277	0.9388	0.1522
100	0.8884	0.1146	0.9412	0.1365

Table 8 : *Confidencelevelsandlengthsof CIsfor R(t) when $\alpha=1$, $\lambda=1$, t=1 and R(t)=0.4621.*

	90% CI		95% CI	
n	Level	Length	Level	Length
20	0.8732	0.2795	0.9264	0.3330
30	0.8812	0.2289	0.9333	0.2727
40	0.8868	0.1985	0.9395	0.2365
50	0.8897	0.1777	0.9409	0.2117
60	0.8915	0.1623	0.9416	0.1934
80	0.8961	0.1406	0.9447	0.1676
100	0.8951	0.1258	0.9484	0.1499

Confidence levels and lengths of CIs of reliability function R(t) for various values of α and λ are reported in Tables 5 to 8. When sample size is small, lengths of CIs are moderately large. Increase in sample size reduces the lengths of CIs and confidence levels approach to nominal levels. Length of CIs are small for smaller values of α and λ, whereas level of CIs are better for large value of α and λ.

Conclusion

In this article, point and interval estimation procedures for the relia- bility function of the GIHD are discussed. Through simulation study, performance of estimators are studied. In this study, both MLE and CI of reliability function give better performance.
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#ME TOO MOVEMENT: A LEGAL PERCEPTION

Mrs.Jyoti Mahesh Shete
Shahaji Law College, Kolhapur
E.MAIL- JMSHETE27@YAHOO.COM
Dr.M.C.Sheikh
Asst. Prof. (Research Guide), Shahaji Law College, Kolhapur

Abstract -

 # Me Too Movement became famous day by day. The central issue laid down by it is 'Sexual Harassment'. The recent worldwide social media campaign #Me Too which was started in response to the Harvey Weinstein scandal. The movement gave many Indian women the space and encouragement to come out with their own experiences of sexual harassment. This is very correct time to discuss origin, objects, achievements as well as limitations of # Me Too movement at international as well as national level.

This paper is a bonafide effort to bring the legal perspective in "#Me Too Movement". Also this paper provides certain legal remedies for it.

ME TOO MOVEMENT : ALEGAL PERCEPTION

Introduction:-

Sexual Harassment at workplace is universal problem. It is widespread throughout the world. Although the #Me Too movement started around 12 years ago, it became famous only two years ago. This movement is historic and has had impact all over the world. Hollywood actor Harvey Weinstein , a powerful person who could not be touched earlier, have had to get down from his position because the woman dared to speak up at last.

Origin of Me Too Movement :-

TaranaBruke, a social worker, started the # Me Too campaign in 2006 on My space which has now gone viral on the internet when it was used by the actress , Alyssa Milano. It was the condemn the several acts of Sexual Harassment done by Harvey Weinstein.

Since then people across the globe have come forward and shared their experiences with this hash tag. It is considered as empowering through empathy. The magnitude of the problem exhibited overall.[1]

#Me Too Movement at International Level:-

According to World Health Organization (WHO), about one in three women worldwide has experienced physical and sexual violence[2]. By 2016 over two dozen countries has taken steps through their own laws to eradicate sexual harassment, thus the Me Too movement is gaining traction in jurisprudence overseas. Impacts of Me Too movement are in following countries…

United Kingdom:-

The UK # Me Too headlines included accusations of sexual assault against politicians and actors such as Kevin Spacey, who was very prominent in the London theater world.

[1] https://www.indiatoday.in/education-today/gk-current-affairs/story/MeetTarana Burke, the women who founded the #Me Too Movement , 24/01/2019,11.17pm

[2] https://www.usnews.com/news/best-countries/articles/2017-10-25/How #Me Too Has Awoken Woman Around The World, SintiaRadu, 25/10/19 12.14 am.

Equality Act 2010,Protection from Harassment Act,1997, these laws are provided to deter stalkers but applies also to workplace harassment. But apparently these protections have not been very effective as a means to limit occurrences of sexual harassment in the workplace. While new laws have not yet been created in reaction to the # Me Too Movement recommendations by the Trade Union Congress (TUC) and The Equality and Human Rights Commission (EHRC).

California:-

Even prior to the # Me Too movement California was labeled by many employers as the most employee friendly jurisdiction in the United States. The # Me Too Movement has resulted in the proposal of additional legislation. One proposal Assembly Bill 2770 was signed into law on July 9, 2018.

Even the # Me Too Movement and response thereto has impacted the United State workplace. For example, all of Latin America has signed the United Nation convention on the elimination of discrimination against women.[3]

#Me Too Movement in India:-

In 2017, when # Me Too movement was raging in the US, Law student Raya Sarkar posted a crowd sourced list that named and accused 60 professors in India of sexual harassment. The list included names from prominent institutes like FTII in Pune and Jadavpur University in Kolkata. The victims remained anonymous. The list attracted criticism from certain quarters for not following due process. But many who had been victim of sexual harassment were equally vocal in saying they had no other recourse, and the list was intended to warn others. Either way it started the ball rolling on publicly naming and accusing powerful men of sexual harassment and eventually laying the ground for the current wave.[4]

Evolution of Legislation of Sexual Harassment at Workplace in India:-

Before 1997:-

For women experiencing sexual harassment at workplace, only option was to lodge a complaint under the Indian Penal Code(IPC):

~ Section 354: that deals with the criminal assault of women to outrage women's modesty

~ Section 509: that punishes an individual for using a word, gesture or act intended to insult the modesty of women

13th August 1997:-

The supreme Court in Vishakhav.State of Rajasthan passed a judgement laying down guidelines to be followed by the establishments while dealing with complaints about sexual harassment. According to these guidelines, sexual harassment results in violation of the:

~ Fundamental rights of women to equality under Article 14 and 15 of the constitution of India

~ Right to life and live with dignity under Article 21 of the Constitution India

~ Right to practice any profession or to carry on any occupation, trade or business which includes a right to safe environment free from sexual harassment

The judgment was applicable till an appropriate Act was enacted by Government of India.

9th December 2013:-

In the aftermath of the Nirbhaya incident of 2012, Government of Indi

[3] https://www.tlnt.com/A look at the #Me Too Movement's Impact in the US, Brazil and the UK, Mishellparreno Taylor and others, 25/01/2019, 12.17 am.

[4] https://economictimes.indiatimes.com/news/#Me Too movement : Women call out their past tormentors on social media, IndulkarArvind, 25/10/2019, 1.35AM.

a promulgated The Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013 and The Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Rules, 2013.The Government also passed the Criminal Law (Amendment) Act,2013, making sexual harassment a criminal offence w.e.f.3rd February 2013 by inserting section 354A in the IPC.

2nd May 2016:-

In March 1999, a booklet related to apex court judgment was prepared by MHRD and a letter was sent to all Vice Chancellors and Principals to set up anti sexual harassment committees.

Post which a decade passed by and in 2012 a survey was conducted and a Task Force was set up to formulate a set of guiding principles that must govern the composition, functioning and redressal mechanisms of internal complaints committees in Universities resulting in Saksham Report

As derived from its understanding of the relevance of the Vishakha judgment, the aforesaid Act of 2013 to Universities as workplace and the Saksham Report.

As derived from its understanding of the relevance of the Vishakha judgment, the aforesaid Act of 2013 to Universities as workplaces and the Saksham Report, the UGC propagated University Grants Commission(Prevention, Prohibition, and Redressal of sexual harassment of women employees and students in higher educational institution) Regulations,2015.

Even the Ministry of Women and Child Development has launched "SHe –Box", an online platform for reporting complaints of sexual harassment arising at the workplace.

Sexual Harassment:-

Sexual Harassment means-

a)any unwelcome physical verbal ,or non verbal conduct of sexual nature;

b)demand or request for sexual favours;

c)making sexually coloured remarks;

d)physical contact and advances; or

e)showing pornography[5]

Liabilities for Sexual Harassment:-

In India , there are civil as well as criminal liabilities for sexual harassment. The following legal remedies are available to survivors of sexual harassment-

a)the survivor can make complaint to Internal Committee (IC) or Local Committee (LC) as the case may be, created under Sexual Harassment of Women at Workplace(Prevention, Prohibition, and Redressal) Act,2013

b)for those who have been sexually harassed verbally, there's recourse under section 509 of Indian Penal Code- under which a person can be arrested without a court order if necessary.

c) Section 354A of Indian Penal Code relates to sexually explicit remarks, showing pornography without consent, etc.

d) If there is sexual harassment online, even if through an exchange of messages over the phone, then section 67 and 67A of the Information Technology Act.

e) Section 354 of Indian Penal Code and Section 375 of Indian Penal Code which deal with sexual assault and rape.

Achievements:-

a) It's a movement that encourages women to speak up when the entire system around them has push them into silence.

b) #Me Too movement is historic and has had impact all over the world. It matters because the existing system don't work and we need fresh ideas. These are unprecedented times when technology has enabled women across the globe to connect and speak freely.

[5] Definition under Sexual Harassment of Women at Workplace (Prevention ,prohibition, redressal) Act,2013.

c) #Me Too movement has given a reason to create #Times Up Movement which has a similar vision but it has some different and specific goals.

d)# Times Up Movement can be thought of as a solution based, action- oriented and next step into #Me Too campaign.

e) Even since Information Technology Act passed by the parliament in 2000, social media has also come under the realm of electronic evidence. That evidence found on social media sites is admissible in court.

Limitations:-

Apart from achievements of #Me too movement, there are certain limitations.

a) #Me Too movement is not the substitute to the legal process.

b) The #Me Too movement is neither perfect nor organized by any institutions. Its offen an organic process where a survivors start speaking, triggeing and outpouring from others. There is certainly a possibility that false allegation can be made.

c) Attitudes to harassment may be changing, but there are still huge hurdles for women around the world wanting to take cases to court.

d) The success of #Me Too movement is more or less depend on how media frames it because role of media is very important in this journey.

e) Evidence found on social media sites is admissiable in court. But it has to be attested bysomeone who is seeking to present it as evidence.

Suggestions:-

- Given the litigational and reputational risks associated with non-compliance of the sexual harassment Law, it is high time that employers take affirmative steps in implementing zero-tolerance policies towards sexual harassment at their workplaces and ensure that the complaint is investigated swiftly, comprehensively and confidentially.
- There should be regular awareness program relating to sexual harassment through conferences, workshop or seminars in all institutions, colleges, factories etc.
- There can be the possibility to suppress the incidents relating to sexual harassment instead of investing the matter for the goodwill of institution. But the employer should provide comfortable environment for working conditions to women employees.
- There should be active Executive body to observe actual working of Internal Committee and Local Committee.
- During #Me Too campaign, social media has played vital role. There should be strict restrictions levied on social media. Even media should handle such situations with more responsibly and only for the welfare of society.

Conclusion:-

Speaking at TED women event in Palm Springs, California,Tarana Burke has said the #Me Too Movement has “unrecognizable” to her and risks losing its original purpose.[6] So it is time to think over the statement made by founder of #Me Too Movement.

Actually #Me Too Movement in India has started with aligations made by actress TanushreeDatta against actor Nana Patekar. There after each victim of sexual harassment come with their plight through media. That was very shocking and miserable for everybody. During this journey social media played a vital role. But this is need of time, that not only media

[6] https://www.telegraph.co.uk/news/2018/11/30/,#MeToo founder says the movement has became unrecognizable,24/01/2019,11.29pm.

but also everyperson should handle such situation responsibly and for the welfare of women. #Me Too Movement tried to lessen the hurdles for women around the world. Let's try to convert #Me Too Movement into #We Too Movement to show togetherness against devil of "Sexual Harassment".

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ANALYSIS OF THE CONCEPT OF PUBLIC GOVERNANCE AND GOVERNANCE REFORMS IN INDIA

Dr.D.G.Ghodake
Asst.Prof.of English,DKASC College, Ichalkaranji,Dist-Kolhapur,Maharashtra,India
Mail ID :*dgghodake@ yahoo.com*

ABSTRACT

Running the Government in most efficient manner is termed as 'Good' or 'Public' Governance. This concept has opennss, accountability, and effectiveness. The stable and legally representative of the majority of the citizen's government, which assures the complete wellbeing of all sections of the state is also called Public Governance. Governance refers to government, rule or administration. It should be transperant,non –corrupt, competent, efficient, legally correct in day to day administration and implementation and inclined towards the interests and rights of its citizens.In this paper, an attempt is made to study the concept of 'Public Governance' and for its achivements provisions made in Indian Constitution and by judiciary and others related provisions. The remedies are being suggested to bring effective public goveranance in Indian Governmental administration.

Key Words :*Public Governance, transperancy, openness, accountability effectiveness, coherance, dream of the dawn, reforms.*

Introduction :

The efforts of running the Government for the public in most effective manner is often called as 'Public Governance' or 'Good Governance.' The stable and legally representative of the majority of the citizens' government which assures the complete wellbeing of all sections of the state can give good 'Public Governance.' Governance refers to government, rule or administration. It should be tranperant, non-corrupt, competent, legally correct, efficient in day to day administation and implementation and inclined towards the interests and rights of its citizens.

The concept of 'Public Governance', eventhough became popular after second world war, is not new in India. It has long back tradition on the soil of our motherland. The classical tradition of statecraft, is perfectly documented in Koutilya's 'Arthashastra' (321-300 B.C.). State is an institution necessary for human advancement. The state should be managed for the maximun happiness of its people. In the reign of Emperor Ashoka (273-232 B.C.) administration was based on Dhamma (Dharma). It means moral order, common code of conduct or an 'Ehtical Order'. Ashoka appointed 'DhammaMahamatyas(Ministers)'. During Mughal period, King Akabar (1556-1605 A.D.) as quoted in Fazl's Ain-i-Akabari, has also made his administration of 'Public Governance. 'During the British rule, rulers left their marks in terms of political integration and administrative unification, rule of law and equality before law. In sum, since antiquity, Indian people were aspiring of public governance or good governance.In this paper the researcher is trying to explain the concept of 'Public Governance' and its application in state and Government of India along with governance reforms.

Objectives of the study :

- to define the concept of public governance.
- to fine out the characteristics, features, and principles of 'Public Governance.'
- to find out the statutory provisions of Public Governance through Indian Constitution and other legislations.
- to evaluate its implementations and application in India; and
- to study reforms in public governance.

Definition of Public Governance -

Good or public Governance signifies a participative manner of governing those functions in a responsible, accountable and transperant manner based on the principles of efficiency, legitimacy and concensus for the purpose of promoting rights of the citizens and the public interest.

Public governance refers to administation which is non-corrupt, aompetant, transperant, legally perfect and efficient in its application and implementation.

Aspects of Public Governance :-

Governance has two distinct but interconnected aspects :-

Content of policies and strategies that difine the priorities for action; and

The quality of the institutions of governance, the rules and processes through which the policies are being formed and implemented.

Attributes of Public Governance :-

Following are the five major attributes of public governance. They are :

- Transparency.
- Openness.
- Chance for public participation.
- Effectiveness.

Transparency : Effective and responsive government must be crystal clear transperant in its day to day administration right to information must be available to every citizen.

Openness : The administration must be open to all and there must be wide contacts of the government with the public.

Chance for public participation : Improving civil society participation in policy making, matching this with strong representative institutions, increasing openness.

Accountability : Accountability means administrative accountability.Red apism must be cut out and government is answerable to the public.

Effectiveness : Efficiency and effectiveness increases the quality of good government. The formulation of policy by increasing consultation and participation will increase efficiency and effectiveness on the bureaucracy.

Issures of openness, participation and accountability are at the core of notions of democracy and lack of effectiveness and coherence are identified among the threats to the creadibility and stability of democratic instituions.

Anna Hajare's Contribution to Public Governance :

Anna Hajare a social reformer and freedom fighter fought for Right to Information Act 2005 and persued for it. His main intention was to eliminate corruption, to bring transperancy in public governance and to know every administrative policy to public. Every citizen has got right to information and ask for every step taken by the bureaucrats. This Act became an effective tool to tackle curruption. For many, particularly India's poor and disadvantaged , the simple act of filing an RTI application is empowering, and often leads to tangible results. It has become a powerful tool to control public governance.

Why the Public Governance is required? :

The necessity of the public governance must be tapped out. People are not only subjects on whom only to rule and to reign in whatever way government like with total disregard of their own obligation. People have their legal rights and their government have corresponding duty towards them for securing and promoting their social, economic and political welfare. Not only legal rights of the individuals are being protected but there is a need of establishment of that social order in which social, economic and political justice is being provided. The concept of public governance would be futile unless it is well included in the functioning of various organs of state and government.We have to fine out the ideas of good public governance contained in India's Constitution and invarious laws.

The following is the discussion about Preamble and related articles of our Constitution.

'Good / public Governance' concept as found in Indian constitution :-

Preamble of Indian Constitution :

"WE, the people …. Justice, ….. Liberty …… Equality ….. fraternity ……" The makers of our constitution placed 'Justice' at the highest pedestal and notice 'justice' highter than other principles i.e.'Liberty' 'Equality' and 'Fraternity'. Even in justice-'Social justice' is at higher level following 'economic justice; and then 'political justice.' It ensures the liberty of throught, expresession, faith and worship and equality of status and opportunity, and lastly it promotes the unity and integrity of the Nation.

These provision in preamble envisage good public governance for India.

Indian Judiciary :

The fundamental rights (Art.12 to 35) and other rights gnaranteed are made enforcebale by the higher courts; such as High Court and Supreme Court. Indian judiciary is primarily responsible for providing weightage and strength to these rights. This obligation of the Superior Courts is basically responsible for having public governance inside indian territory. Inspite of heavy criticism by other wings i.e. Legislative and Executive bodies on "Over judicial Activism" of the superior courts; these courts have tried their level best to maintain 'public governance in Indian administration.'

Other Provisions :

Art.51 (Promotion of International peace and security; Art. 48A (Protection of ….. forests and wild life); Art.51A (Fundamental Duties) are some of the few articles which speaks about public governance.

"Public governance,citizen's rights and rule of law" principles are well reflected through many case laws of supreme court. Academia and intellectuals, the corporate sector, representative association, NGOs and other social activists and the media are other equal contributors of ideas and provide pressure for administative reforms which will make our administration public governance.

9. Implementation and application of public governance :

It is true that there is a need of "Action Plan for Effective and Responsive Government." The National Confernce occurred in Nov.1996 in which the chief secretaries of different states of India discussed the main themes in the action plan as follows :

Accountable and citizen-friendly government;

Trasparency and right to information;

Improving the performance and integrity of public services;

Following recommendations were made in the conference :

Preparation of citizen's charters strengthening of machinery for redressal of public grievances, review of administrative laws, people' participation, decentralisation of powers, e-governance, granting statutory status to the Central Vigilance Commission, Lokpal Bill, preparation of a professional code of Ethics for Civil Servises and some more.

For public governance in India, we want certain reforms.All reforms can be classified into 4 groups : i) Reforms pertaining to the legal basis of government action, ii) Comprehensive or specific reforms of administrative structure size or design. iii) Reforms for an improved 'Work Culture' within the bureaucrative machine, and iv) Reforms for a more mature relationship between government and civil society.

The judiciary is as essential source of reforms even as it deliberates and decided on the rising numbers and range of PIL applications being moved before it. Judical orders have led to change in many areas; environmental inprovements, social and individula rights are same examoples of the role played by Senior Courts with regards to Public governance.

Of course, the implemention of the action plan for effective and responsive government in the central government has been slow and in several cases unidimensional. There is absence of awareness about the principles of public governance among the citizens and employees.

It seems that there is a big gap between the expectation of the people and the effectiveness of the delivery mechanism. If we have to go in the direction of public governance in India, we have to strictly follow some suggestion. They are i) strengthening of accountability of executive, ii) assurance of welfare of citizens through policies and programmes, iii) harmonious relationship among the organs of the state, iv) employment of the weaker section and more specially or women. v) guarantee of free press and media.

Conclusion:

The concept of 'public Governance' is better in theory but miserable and pitiable in reality. If we want to achieve this goal, all must unite together and then success will not be for away. To achieve 'effective public governance' is not the 'utopian dream' which is perfect but impracticable. It is not a fantasy but it is the 'dream of the dawn', which will become true in reality. Let us march in that direction right from today, no right from this moment.

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SOCIAL INJUSTICE AGAINST DALIT WOMEN IN INDIAN SOCIETY

Vijay B.Musai
T. K. Kolekar Arts andCommerce College, Nesari, Dist: Kolhapur, Maharashtra

Introduction

There are various constitution provision for preventing social injustice against Dalit women, such as the Untouchability (offences) Act 1955 as well as Prevention of Atrocities Act 1989 (Indian Backward class women particularly SC, ST). However, social injustice are faced to Dalit women . social injustice is being occurred mostly in rural area by the upper class/caste. Her Social, Economic, Political, Religious and Educational exploitations have become most thinkable issues for her existence and identity as human being. The social injustice against Dalit women have become the foci of study by the social scientists.

The fact of social injustice against Dalit women is one of the vital obstacles in the way of social development of Dalit Women. The preamble of Constitution of India inspires the Dalits to gain fundamental rights but still the fundamental rights are denied to the them because of hanging over to the reactionary forces of traditional life. The social injustice against Dalit women have deeply social injustice against Dalit women the researcher to take up the investigation. The aim of the present study is to find out the nature and causes of atrocities on Dalit women

The research problem

The present study attempts to know the atrocities on Dalit women as well as their awareness, attitude regarding atrocities on them in the rural areas. Rural dalit women's identity is changing. Eradication of atrocity gives her inspiration to live satisfactorily. But the Dalit women are facing the adverse situations, that is why By reviewing some literature,the study attempts to find out the situation of atrocities and nature of atrocities on Dalit Women in Indian society

Objective of the study

The present study focused on the following objectives

To understand the some reviews regarding the violence against Dalit women.

To observe and discussion regarding the violence against Dalit women.

Methodology

The present study is deals with in connection atrocity and dalit. With development .It is followed on the basis of secondary data source as various published and unpublished sources of data available through article, book, news paper, internet, journal etc. For this study analysis is analyzed descriptively. The study is used descriptive method and is known to be qualitative study.

Conclusion

In the light of reviewed literature, it seems that after post independence of Indian society, Dalit women are not safe in various level, hence she is not developed her social achievement.

ASSESSMENT OF INDIAN JUDICIAL ACTIVISM ON ENVIRONMENTAL DEGRADATION AND ITS IMPACT ON SOCIETY AND HEALTH

Dr. R. G. Panhalkar
Shahaji Law College, Kolapur
E-mail: *rameshpanhalkar0@gmail.com*

ABSTRACT

Besides, existing central state laws in India, the H.C and S.C. have given number of judgments through PIL to protect our environment from its degradation, there is a large impact of environmental degradation on the society and the health of public and private people. In this paper, the attempt is made to study the judgements given by constitutional judiciary thereby giving guidelines to protect, preserve and conserve our environment The environmental sensitivity, awareness, knowledge, understanding attitudes, skills, etc.is needed for understanding protection and improvement in environment quality.

1. Introduction

The famous English poet, William Wordsworth has quoted, " Nature never did betray the heart that loved her." Our ancestors were also great admirers of nature and also they worshipped nature. The world known Marathi saint Tukaram also said " Trees and herbs are kith and kin to us", but with the passage of time, coupled with our greed for speedy economic growth, we have been very unkind to nature and we have disturbed the balance between the man and the various components of nature which we call environment.The degradation of natural environment has now become the global problem. Through case laws, the Indian judiciary has given many judgements since 1986 through public interest litigations to protect, preserve and conserve our environment.

2. Objectives

The following objectives are being decided:

1. To study rights of clean healthy environment.
2. To study judgements given by Indian judiciary through PIL.
3. To study major doctrines of Indian environment jurisprudence.
4. To study environmental degradation and its impact on society.
5. To study environmental degradation and impact on health.
6. To study the concept of environmental education.

3. Right of environment

The quality of life of Indian people mainly depends on environmental health of the country. The environmental deterioration is the result of the modern living, technological advancement, industrialization and urbanisation. In our country, there is uninterrupted interference in the 'right of environment'. The third generation human rights are groups and peoples oriented rights and thus the environmental human rights are the third generation rights and they are of course, related with society and people rather than individual. The Stockholm conference of 1972 was the landmark in the history of environmental protection. In its first principle, -- "Man has a fundamental right to freedom, equality and adequate conditions of life in an environment of a quality that permits a life of dignity and well being and he bears a solemn responsibility to protect and improve the environment for present and future generations." The words protect and improve be analysed on the point of 'right-duty discourse.' Indian perspective on right to environment is thus right-duty discourse.

Indian constitution, too, casts a fundamental duty on the state and in every citizen to maintain, improve and protect the quality of environment. The main related articles are 21, 47, 48A and 51A(g) of our constitution.

4. The role of Indian Judiciary

The Indian higher judiciary has thought it necessary, imperative and appropriate to assume the role of policy maker, law giver, monitoring authority and educator to ensure Indian citizenry an adequate justice. In Olenm gas leak case, AIR 1987 SC 1086, the Supreme Court said that----- "we have to evolve the new principles and lay down new norms which would deal with the new problems which arise in highly industrialized economy." Through Supreme Court, the Indian Environmental jurisprudence had adopted following seven principles. They are :-

1. Precautionary principle.
2. Polluter pays principle.
3. Strict or absolute liability principle.
4. Exemplary damages principle.
5. Trusteeship principle.
6. Inter generation equity principle.
7. Sustainable development principle.

Precautionary principle is based on the responsibility of state government to the effective measures as uttered in Vallore citizens forum case, AIR 1996 SC 2715; The polluter is responsible for compensating and repairing the damage done to the natural environment. In polluter pays principle (M.C. Mehta vsKamalnath AIR 2000 S C 1997, S C said that the absolute liability for harm to the environment extends not only to compensate the victim of the pollution but also to the cost of restoring the degradation. The ruleof Ryland vs Fletcher of absolute liability is announced in Olenm gas leakage case pollution fine i.e exemplary damages principle is declared by supreme court in accordance with Article 32 and the petition under public interest litigation. The doctrine of public trust imposes a duty upon a government to protect the resources for the enjoyment of the general public rather than to permit their use for private purposes. State is a trustee of all natural resources which are meant for public use and enjoyment. Supreme Court declared " Inter generation equity principle in Bombay dying and manufacturing co.Ltdvs Bombay Environmental Action group case of 2006. In Goa Foundation vsDiksha holding pvt. Ltd. AIR 2000 bom 318 (DB) pronounced sustainable development principle. Every aspect of development should be based upon the principle of sustainability. It is development that meets the needs of the present without compromising the ability of the future generation to meet their own needs.

All these principles have been incorporated in the fundamental law of the land. This is vast Indian judicial activism which can be summarized as---"If water is polluted, air is abnoxious and food stuffs are poisoned and the survival of humanity is at stake, what would be the use of economic prosperity and even of all human rights?"

5. Environmental degradation and health

The main consequences of environmental degradation are found on the health of the person and public. Water pollution, its scarcity including marine pollution invite over 3 million deaths and bilions of illnesses annually. Global atmospheric changes increase the risk from climatic natural disasters, possible shifts in vector-borne diseases ,more skin cancers and eyes damages even from ozone depletion. Congestion and noise in urban cities invite infectious diseases, traffic accidents, hearing impairment etc. there are two ways in which the environment affects human health---the first is directly through pollutants discharged by industries in air, in water and by automobiles too. In urban areas, the current disease pattern is directly linked with deterioration in the quality of air and water.

For most people in the world, the greatest environmental health threat continues to be pathogenic organisms. Although much of our attention is focused on toxic synthetic chemicals, we should also be aware of the biological hazards to which we are exposed. In sum, there five major categories of health hazards—i) communicable diseases, ii) non communicable diseases, iii) malnutrition, iv) Injuries and, v) mental disorders.

i.e. stress."If our body must be healthy, we have to keep our environment healthy". Keep environment clean and safe than your body will be safe and longevity i.e. expectation of life at birth will definitely increase".

6. Environmentdegradationand society

The agenda 21 of the (Earth, Summit) of the Rio Declaration on environment and development 1992 of Brazil has given danger singles of environment threats such as Global Warming, Green House effect, Global, Ozone depletion, Acid Rains, Global, Co_2 changes in the atmosphere, atmospheric turbidity and unclear winter, Radiation Hazards and many more.

Climatologists believe that increasing atmospheric concentrations of co_2 other green house gases released by human activities such as consuming fossil fuels and deforestation are warming the earth. This is green house effect. These gasses in the atmosphere act like the glass of green home. The heat trapping property of these gases is undisprited although uncertainties exist about exactly how earth's climate responds to them. CO_2CH_4 $O_3$and N_2O are the green home gases. The acid rain is a broad term used to describe in various ways the acids fall from the atmosphere. Acid rain and its deposition have the long lasting effects on flora. Fanna and land and soil. Acid rain causes acidification of lakes and streams and contributes to damage of trees and other sensitive forest soils. The ozone layer of the atmosphere is deplated. The main cause of O_3 depletion is the increased stratopheric concentration of chlorine from industrially produced chlorofuro Carbons (CFCs)

The main question of today is- i) Is society aware about this? Ii) Is there a systematic environmental education to the public at large? Iii) Is there knowledge about humanity and environment relationship? Iv) Is the knowledge being imparted to the society at large about solutions and prevention of environmental problems?

7) Environmental education and awareness

There is an urgent need for humanity to understand the environment and its governing principles as well as its close relationship with and dependence upon it. Environmental education is a necessary tool for making appropriate decisions concerning the solution and prevention of environmental problems. These problems range from local to global level global environmental problems call for world wide action and management based on international conventions such as – Stockholm conference on human environment, 1972 United Nations environment programme (UNEP), U.N. conference on Human settlement (Habital,1976); Bonn convention 1979; Nairobi Declaration 1982, earth summit 1992, Action plan –Agenda 21, Rio Declaration 1992, convention on Biological diversity 1992, U.N. commission on sustainable development, Kyoto protocol 1997, Earth Summit plus 5, Johansburg Declaration on Sustainable development 1972, World Summit on sustainable development 2002, Delhi Declaration 2002 and many more.

But the regional level problems require the agreement of the affected countries on a plan of action in solving the problems of common concern. In case of local problems, the local people need to be educated and be made aware of Environment problems exist at local , National, regional and global level. What is needed to understand the causes and effects of these problems and devise ways and means for their solution and prevention in the context of the totality of the environment.

8.Epilogue

The Environmental education is the answer to the Environmental threats mentioned above. Environmental education in the educational process through which knowledge is being imparted to its target groups in schools, homes, factories etc. the environmental sensitivity, awareness, knowledge of understanding altitudes, skills, commitments etc. needed for understanding protection and improvement of the Environment and prevention and solutions of its allied problems. Foster Environmental literacy among all citizens.

As envisaged in the Kautilya'sArthashastra, each individual is under a duty to protect the nature. The trees, animals, water, air and land inspired greater significance in the ancient way of life for a variety of reasons which have later on resulted in the deep rooted religion faiths and beliefs. 'Save the nature and save the Earth and save the whole mankind must be the slogan of the twenty first century.'

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COPYRIGHT LAW IN INDIA: AN OVERVIEW

Mrs.Sonali J. Gaikwad
Asst. Prof. in Law, D. G. B. Dayanand Law College, Solapur

ABSTRACT

Intellectual Property pertains to any original creation of the human intellect such as artistic, literary, technical, or scientific creation. India is now a signatory to various Intellectual Property treaties and conventions. India has already taken steps to comply with the obligations under TRIPS, and the Indian Intellectual Property law regime is almost at par with the regimes of many developed nations. The Copyright (Amendment) Act, 2012 introduced amendments to harmonize the Copyright Act, 1957 with WIPO Copyright Treaty (WCT) and WIPO Performances and Phonograms Treaty (WPPT). This article explains the law pertaining to Copyright law in India.
Key Words: *Intellectual Property, Development of Copy Rights, Remedies for Infringement of Copyright.*

Introduction

Intellectual Property is an intangible property or proprietary asset, which applies to any product of the human intellect that has commercial value. Intellectual Property has been traditionally categorized into Industrial property and Copyright. The term Industrial property includes patents, trademarks, industrial designs, and geographic indications of source. Copyright protection is granted to protect literary, artistic and musical works. Intellectual property rights are generally said to be a bundle of exclusive rights granted to the lawful owner.[7]

Origin of Intellectual Property Rights

The origin of intellectual property rights can be traced back to the ancient days when monopolies existed in the Byzantine Empire. Ancient Greece in the 7th century BC granted monopoly to cooks to exploit new recipes for one year. But a few centuries later, Emperor Zeno in Rome rejected the concept of monopoly. Through a proclamation in 480 AD, Emperor Zeno ordered that no one should exercise monopoly upon any garment or fish or any kind of thing. By 1432, the Senate of Venice enacted a statute providing exclusive privileges to those inventing any machine or any process to speed up the making of silk. This protection was soon extended to other devices. Any new idea thus introduced started obtaining protection. Thus, the origin of the intellectual property rights has a link with European enlightenment.[8]

The importance of intellectual property in India is well established at all levels statutory, administrative and judicial. India ratified the agreement establishing the World Trade Organization. (WTO). This Agreement, inter - alia, contains an Agreement on Trade Related Aspects of Intellectual Property Rights (TRIPS) which came into force on 1st January 1995. The obligations under the TRIPS Agreement relate to provision of minimum standard of protection within the member countries legal systems and practices[9].Every nation has framed its own intellectual property laws. But on international level it is governed by the World Intellectual Property Organization (WIPO). The Paris Convention for the protection of Industrial Property in 1883 and the 'Berne Convention for the Protection of Literary and Artistic Works' in 1886 were first conventions which have recognised the importance of safeguarding

[7] https://www.altacit.com/publication/protection-of-intellectual-property-rights-under-the-indian-and-international-laws/#i_2

[8] http://shodhganga.inflibnet.ac.in/bitstream/10603/172086/7/07_chapter%203.pdf

[9] http://www.simplynotes.in/e-notes/mbabba/international-business-management/ipr-intellectual-property-rights/

intellectual property. Both the treaties are under the direct administration of the WIPO.[10]

The Convention Establishing the World Intellectual Property Organization (WIPO), concluded in Stockholm on July 14, 1967 (Article 2 (viii)) provides that "intellectual property shall include rights relating to:

- Literary, artistic and scientific works,
- Performances of performing artists, phonograms and broadcasts,
- Inventions in all fields of human endeavor,
- Scientific discoveries,
- Industrial designs,
- Trademark, service marks and commercial names and designations,
- Protection against unfair competition, and all other rights resulting from intellectual activity in the industrial, scientific, literary or artistic fields."[11]

Development of Copyright Law in India

The Copyright Act, 1957 (as amended by the Copyright Amendment Act 2012) is the oldest extant intellectual property right legislation in India and it governs the subject of copyright law in India. This Act is applicable from 21st January 1958. The law of copyright was introduced in India only when the British East India Company was established in 1847. Thus the history of copyright law in India can be traced back to its colonial era under the British Empire. India is a member of most of the important international conventions governing the area of copyright law, including the Berne Convention of 1886 (as modified at Paris in 1971), the Universal Copyright Convention of 1951, the Rome Convention of 1961 and the Agreement on Trade Related Aspects of Intellectual Property Rights (TRIPS). But India is not a member of the WIPO Copyright Treaty (WCT) and the WIPO Performances and Phonograms Treaty (WPPT).[12]

The amendments introduced by the Copyright Amendment Act, 2012, are significant in terms of range as they address the challenges posed by the Internet and go beyond these challenges in their scope.[13] The 1980s and 1990s saw the digital revolution sweeping the world and the advent of Internet over the World Wide Web. The global community responded to the challenges posed to the copyright system by the Internet through two treaties framed in 1996, called WIPO Copyright Treaty (WCT) and WIPO Performances and Phonograms Treaty (WPPT), together known as the 'Internet treaties'.[14] The Copyright (Amendments) Act 2012 introduced amendments to harmonize the Copyright Act 1957 with WCT and WPPT. The amendments Act goes much beyond the internet treaties and has introduced many changes in the Copyright Act 1957. The amendments can be categorized into:

1. Amendment to rights in artistic works, cinematograph films and sound recordings.
2. WCT and WPPT related amendments to rights
3. Authors friendly amendments on mode of assignments and licenses to streamline business practices
4. Amendments to facilitate access to works further sub-classified into;
   a. Grant of Compulsory licenses
   b. Grant of Statutory licenses
   c. Administration of copyright societies.
   d. Access to copyrighted works by the disabled
   e. Relinquishment of copyright

[10] Atanu Das, Short essay on intellectual property right, available at, http://www.shareyouressays.com/essays/short-essay-on-intellectual-property-right/89514

[11] WIPO Intellectual Property Handbook

[12] https://en.wikipedia.org/wiki/Copyright_law_of_India#cite_note-1

[13] https://medium.com/@dayallegal/copyright-registration-d34f6e5ed931

[14] Zakir Thomas, "Overview of Changes to the Indian Copyright Law", 17 Journal of Intellectual Property Rights 2012, pp. 324-325.

5. Strengthening enforcement and protecting against internet piracy including WCT and WPPT related provision
6. Reforms of Copyright Board and other minor amendments[15]

Copyright

According to the Indian Copyright Act, "the object of copyright law is to encourage authors, composers, artists and designers to create original works by rewarding them with the exclusive rights for a limited period to exploit the work for monetary gain".[16]

Works covered by copyright

Copyright is a legal term describing rights given to creators for their literary and artistic works. The kinds of works covered by copyright include: literary works such as novels, poems, plays, reference work, newspapers and computer programs; databases; films, musical compositions, and choreography; artistic works such as paintings, drawings, photographs and sculpture; architecture; and advertisements, maps and technical drawings.[17]

Registration of Copyright

Acquisition of Copyright in a work is automatic and it does not require any formality. However, certificate of registration of copyright and the entries made therein serve as prima facie evidence in a court of law with reference to dispute relating to ownership of copyright.

Copyright comes into existence as soon as a work is created and no formality is required to be completed for acquiring copyright. Facilities exist for having the work registered in the Register of Copyrights maintained in the Copyright Office of the Department of Education. The Copyright Office has been set up to provide registration facilities to all types of works and is headed by a Registrar of Copyrights and is located at New Delhi.[18]

Who can apply for Registration?

Person who can apply for copyright in a work include the author, the publisher, the owner of or any person interested in the copyright in the work. Generally, the author is the first owner of the copyright in the work.

The term "author" has been defined under Section 2(d)[19] of the Copyright as:

- In relation to a literary or dramatic work, the author of the work;
- In relation to a musical work, the composer;
- In relation to an artistic work other than a photograph, the artist;
- In relation to a photograph, the person taking the photograph;
- In relation to a cinematograph film or sound recording, the producer; and
- In relation to any literary, dramatic, musical or artistic work which is computer-generated, the person who causes the work to be created;

Term for Copyright Protection

Copyright is protected for a limited time. The rule is that copyright lasts for 60 years. In the case of original literary, dramatic, musical and artistic works the 60 year period is counted from the year following the death of the author. In the case of cinematograph films, sound recording, photographs, posthumous publications, anonymous and pseudonymous publications, works of government and works of international organizations, the 60 year period is counted from the date of publication.

Civil Remedies against infringement of Copyright

Injunction

[15] Supra note 2
[16] Dr. S. R. Myneni, (2011), Law of Intellectual Property, Asia Law House, Hyderabad, 5th Ed.p.45.
[17] R. Anita Rao& V. BhanojiRao,(2008), Intellectual Property Rights-A Primer, Eastern Book Company, p.32.
[18] Hand Book of Copyright Law- available at, http://copyright.gov.in/documents/handbook.html
[19] https://indiankanoon.org

Section 54 to 62 of the Copyright Act provides civil remedies. As per section 55 of the Act in the case of infringement of the copyright the owner of the copyright shall, except as otherwise provided by this Act, be entitled to all such remedies by way of injunction, damages accounts and otherwise as are may be conferred by law for the infringement of a right. Thus, an owner, of copyright is entitled for all such civil remedies like injunction, damages and other remedies conferred by law. The main remedy sought in most Copyright suits is an injunction to restrain the defendant from continuing to do acts which constitute infringement.[20] It is the only remedy available against a defendant who proves that at the date of the infringement he was not aware and had no reasonable grounds for believing that copyright subsisted in the work (the innocent infringer). The law relating to injunction is contained in the Specific Relief Act, 1963. Interlocutory Injunctions is the main civil remedy which is awarded in disputes related to copyright infringement. An interlocutory injunction is a court order to compel or prevent a party from doing certain acts pending the final determination of the case. It is an order made at an interim stage during the trial, and is usually issued to maintain the status quo until judgment can be made.[21]

Besides the injunction, Section 55 of the Copyright Act, 1957 provides remedies of damages and accounts. However, the remedy of injunction can be joined either with that of damages or accounts, but the remedies of accounts and damages can in no case be joined.[22]

Damages

The damage is an important remedy for a copyright owner. The damages are provided in order to put the victim back in a position in which he would have been had his copyright not been infringed. It also includes violation in cases of published and unpublished work though the level of damages in both the cases may be different. Generally, there are three kinds of damages by the court, nominal, compensatory and **punitive damages.**

Account of Profits

The defendant may be asked to account to plaintiff the profits earned by him on account of infringing the copyright of plaintiff. For this purpose, there has to be an investigation of actual accounts of defendant.[23]

Criminal Remediesagainst infringement of Copyright

The Indian Copyright Act 1957 also provides for criminal liability to offenders of Copyright Infringement. Section 63 to 70 of the Act deal with offences relating to copyright. Section 63 mentions that when someone intentionally infringes or abets infringement of Copyright Infringement he/she is liable for an imprisonment of 6 months which may extend to three years and fine of fifty thousand but which may extend to two lakhs. Section 63A further talks about enhanced punishment for habitual offender’s according to which the minimum imprisonment term is 1 years and minimum fine is 1 Lakh Rupees. The highest punishment that can be awarded is same as that of first time offender’s.[24] The offence under section 63 of the Copyright Act, 1957 is a non-bailable offence. The provisions of section 438 of the Criminal Procedure Code, can, thereof, be applied in respect of offence punishable under section 63 of the Act.[25]

Administrative Remedies

An application can be made by the owner of copyright in any work or by his duly

[20] The *Copyright Act 1957*, Section 55(1)

[21] https://brandsandfakes.com/remedies-available-for-copyright-infringement-in-india/91/

[22] *PillalamarriLakshmikantan*v.*Ramkrishna Pictures*, AIR 1981 AP 224.

[23] http://shodhganga.inflibnet.ac.in/bitstream/10603/100920/11/11_chapter%206.pdf

[24] Supra note 15

[25] Jitendra Prasad Singh v. State of Assam.2003 (26) P.T.C. 486 (Gau.) at 487.

authorized agent, to the Registrar of Copyrights to ban the import of infringing copies into India and the delivery of infringing copies of copyrighted article, which were earlier confiscated from infringer to the owner of the copyright.

- Copyright Board

There are no special courts for the purpose of dealing with copyright cases. The regular courts try these cases. There is a Copyright Board to adjudicate certain cases pertaining to copyright.

- Copyright Society

A copyright society is a registered collective administration society. Such society is formed by copyright owners as a group.[26]

Conclusion

The main motivation for the protection of Intellectual Property is to encourage the creative activities and Inventions. Foe last few centuries the efficacy of Intellectual Property has been realized by all developed nations. Traditionally the concern of copyright law was limited to books, music, paintings or films, now it extents to even computer software and compilations of data. In recent past, due to advancement in scientific technology the shape of IP[27] has changed dramatically throughout the world. Though India is one of the members to TRIPS Agreement, yet India has not acceded to WCT and WPPT though the amendments in Indian Copyright Act in 2012 were made according to WCT and WPPT to address and solve some of the digital challenges.

[26] http://www.saprlaw.com/taxblog/copyright_final.pdf

[27] Intellectual Property

ROLE OF ARTICLE 21 OF CONSTITUTION OF INDIA IN EVOLVING ENVIRONMENTAL POLICIES-A CRITIQUE

Dr. Hanchate Rama Mohan Rao
Asst. Professor, D.G.B. Dayanand Law College, Solapur

ABSTRACT

The wide interpretation of word life in Article 21 of the Constitution of India paved the way to the development of all environmental policies in India. The judiciary has played an important role for the improvement of environment by looking into various environmental problems in number of cases and providing ample scope for formulation of policies in India. The Supreme Court through its various decisions has promoted and expanded the new horizons of the word life in the context of environment. The State is bound to maintain pollution free environment and ecological balance in order to fulfil the mandates envisaged in Indian Constitution. Article 21 of the Indian Constitution protects right to life as a fundamental right and it embraces within its domain right to healthy environment.

Introduction

The special law to protect and promote natural environment in India was made in 1974 through enactment of the Water (Prevention and Control of Pollution) Act by the Parliament.Again in a landmark year 1976 it amended the Constitution to add *inter alia* articles 48-A in the Directive Principles of the State Policy and article 51-A(g) in the fundamental duties of every citizen of India. Parliament enacted the Air (Prevention and Control of Pollution) Act in 1981 and the Environment (Protection) Act, 1986.Apart from these, numerous ecological protection legislations have been enacted such as Wild Life Protection Act, 1972; the Forest (Conservation) Act, 1980; Biological Diversity Act, 2002, and the like. After the first Declaration of the United Nations Conference on the Human Environment in 1972 there was increasing concern in many nations to provide constitutional status to environmental protection.[i]

Emergence of Right to Live in a Healthy Environment in India

In modern India the Supreme Court has interpreted the "the right to life" guaranteed in Article 21 to include the right to live in a healthy environment. The Court have interfered by public interest litigation, writs, orders and directions in appropriate cases and recognized the constitutional right to a healthy environment in*Municipal Council, Ratlam*[ii] that arose out of a problem daily faced in our country. A residential locality was subjected to extreme filth and stench, partly due to the discharge of foul-smelling fluids from an alcohol plant into public streets and partly due to the complete callousness of the municipal body in maintaining basic public sanitation. A few public-spirited citizens lodged acomplaint under the provisions of Section 133 of the Criminal Procedure Code requiring the municipal corporation to carry out its statutory duties under Section 123 of the M.P. Municipalities Act, 1961. A Sub-Divisional Magistrate issued necessary mandatory orders,but the Sessions Court held them as unjustified. The High Court, however, upheld the views of the Sub-Divisional Magistrate. The Municipal Council approached the Supreme Court which observed that the officers-in-charge and even the elected representatives will have to face the penalty of the law if when the Constitution and follow-up legislation direct them to do are challenge or denied wrongfully.

The Supreme Court for the first time in *Rural Litigation and Entitlement Kendra v. State of Uttar Pradesh*[iii] recognized fundamental right of people to live in healthy environment while deciding on closure of certain limestone quarries in the Doon Valley due to soil erosion.

deforestation and river silting. In this case though the Supreme Court evolved a new right to environment right of people to live in a healthy environment, however it did not mention or discuss the source of the right.

In 1985, in the first *M.C. Mehta Case*[iv] which was filed against the illegal leakage of oleum gas from a factory by public-spirited environment conscious lawyer, the Supreme Court found that the case raised some important questions concerning the scope and ambit of Articles 21 and 32 of the Constitution. The importance of this case lies in the conclusion arrived by the Supreme Court that an enterprise engaged in a hazardous or inherently dangerous industry which poses a threat to the health and safety of its workmen and the residents of nearby areas owes an absolute and non-delegable duty to the community to ensure that no harm results to anyone on account of its activity. If any harm does result, then the enterprise is absolutely liable to compensate for such harm and it is no answer to say that it had taken all reasonable care or that the harm occurred without any negligence on its part. In other words, the Supreme Court evolved a principle of absolute liability and did not accept any of the exceptions in such a case as mentioned in *Rylands v. Fletcher*.[v]

The second *M.C. Mehta Case*[vi] was relating to the modification of some of the conditions which were laid down by the Supreme Court in the M.C. Mehta Case I for the restarting of the industries, which were earlier ordered to be closed.

The third *M.C. Mehta Case*[vii]as filed to determine the amount of compensationpayable to the victims affected by the leakage of oleum gas from a factory. This case is considered to be one of the land mark case as it evolved a new principle of liability to be one of victims of pollution caused by an industry engaged in hazardous and inherently dangerous activity.

The fourth *M.C. Mehta Case*[viii]was filed against the leather tanneries, which were polluting the holy river Ganga by letting the effluents into the river. In this case, the Court held that the pollution of river Ganga is affecting the life and health of the people and also the ecology of the Indo-Gangetic Plain. The Court issued directions to the tanneries to set up effluent treatment plants within six months, failing which the Court held that the tanneries would be closed. It concluded that although the closure of tanneries might result in unemployment and loss of revenue, life, health and ecology had greater importance.

The fifth *M.C. Mehta Case*[ix]was filed against the failure of the Kanpur Nagar Mahapalika to fulfill its statutory duties which caused the water in the river Ganga at Kanpur becoming so much polluted that it can no longer be used by the people either for drinking or for bathing. In this case, the Court directed the Mahaplika to get the dairies shifted to a place outside the city, to lay sewerage line where the same is not constructed as also to increase the size of the existing sewers in labour colonies, to construct public latrines and urinals for use of poor people free of charge, to ensure with the help of police that dead bodies or half-burnt bodies are not thrown into the Ganga and to take action against the industries responsible for the pollution. The directions were also extended *mutatis mutandis* to all other Mahapalikas and Municipalities which have jurisdiction over the areas through which the river Ganga flows.

The Andhra Pradesh High Court in *DamodharRao v. Municipal Corporation Hyderabad*[x]held that environmental law has succeeded in unshackling man's right to life and personal liberty from the clutches of common law theory of individual ownership. Examining the matter from the constitutional point of view, it would be reason- able to hold the enjoyment of life and its attainments and fulfilment guaranteed by Articled 21 of the Constitution embraces the protection and preservation of nature's gifts without which life cannot be enjoyed. There can be no reason why practice of violent extinguishment of lifealone would be regarded as violative of Art. 21 of the Constitution. The slow poisoning by the polluted atmosphere caused by environment pollution and spoliation should also be regarded as amounting to violation of Article. 21 of the Constitution. This case was filed against the building of residential quarters for LICin an area earmarked in the development plan as open space for recreational purpose.

The Rajasthan High Court in *L. K. Koolwal v. State of Rajasthan*[xi], held that though termed as duty under Article.51-A(g), the provision gives citizens a right to approach the Court for a direction to the Municipal authorities to clean the city. It further held that maintenance of health, sanitation and environment falls within Article. 21 thus rendering the citizens the fundamental right to ask for affinitive action. This case was filed seeking a direction to clean the city of Jaipur and save it from its unhygienic conditions.The Kerala High Court in *AttakoyaThangal v. Union of India*[xii]observed that administrative agencies cannot be permitted to function in such a manner as to make inroads into the fundamental right under An. 21. The light to life is much more than the right to animal existence and its attributes are manifold. as life itself. A prioritization of human needs and new value system has been recognized in these areas. The right to sweet water and the right to free air are attributes of the right to life, for these are basic elements, which sustain life itself.. This case was filed to question the environmental impact of a scheme for pumping ground water for supplying potable water to Laccadives because of the apprehension that excessive drawal of groundwater will result in salt water intrusion into the aquifers.

The Karnataka High Court in *Lakshmipathy v, State of Karnataka*[xiii] pointed out that entitlement to clean environment is one of the recognized basic human rights and it cannot be permitted to be thwarted by *status quoism* on the basis of unfounded apprehension. This case was filed challenging the establishment of industries in residential areas contrary to the running of land use in a development plan prepared in accordance with planning laws.The Delhi High Court in *Free Legal Aid Cell v. Government of NCT of Delhi*[xiv] Court opined that the effect of noise on health has not yet received full attention of our judiciary, which it deserves. Pollution being wrongful contamination of the environment which causes material injury to the right of an individual. Noise can well be regarded as pollutant because it contaminates environment, causes nuisance and affects the health of a person and would therefore offend Article. 21 if it exceeds reasonable limits This public interest petition was filed against the adverse effects of display of fireworks and use of high-sounding explosive fireworks on the health of adults and children.

The Madhya Pradesh High Court in *SayeedMasood Ali v. State of Madhya Pradesh*[xv], observed that life is a glorious gift from God. Great achievements and accomplishments in life are possible only if one is permitted to lead an acceptably healthy life. The term 'life' as employed under Article. 21 of the Constitution does never mean a basic animal existence but conveys living of life with utmost nobleness and human dignity which is an ideal worth fighting for and worth dying for Right to live in its ambit includes right to health and health gives a serene and halcyon signification to life.. This writ petition was filed by a cardiac patient against noise pollution caused by Loudspeaker in Dharmshala run by the respondent.

In *Vijay Singh Puniya v. State of Rajasthan,*[xvi]the Rajasthan High Court held that "any
person who disturbs the ecological balance or degrades, pollutes and tinkers with the gifts of nature such as air, water, river, sea and other elements of Nature, be not only violates the fundamental right guaranteed under, Art. 21 of

the Constitution, but also breaches the fundamental duty to protect the environment under Art. 51 A(g)".

Conclusion

The Supreme Court in various cases has established a nexus between the protection of the environment and Article 21 of the Constitution. The Court also has reiterated that any interference of the basic environmental elements i.e. air, water and soil, would be hazardous to "life" within the meaning of Article. 21 of the Constitution. For the purpose of maintaining ecological balance the Court has evolved various Principles and Doctrines for Protection of Environment such as public trust doctrine, polluter pays principle, precautionary principle of absolute liability and the like reflected in various environmental policies in India.

Notes and References

[i] Art.24 of the Swiss Constitution, adopted on June 6, 1976 provides that "the Federal Legislature shall enact laws concerning the protection of man and his natural environment against burdensome influences. Art. 24 of the Greek Constitution, 1975 provides that "the protection of the natural and cultural environment constitutes a duty of the State." The 1976 Constitution of Portugal (as revised in 1982) contains both a fundamental right and a statement of public policy relating to the environment. Art. 45 of the Spanish Constitution (1978) provides that "everyone has the right to enjoy an environment suitable for the development of the person as well as the duty to preserve it." The Netherlands amended its Constitution in 1983 to include Art. 21, which provides that "it shall be the concern of the authorities to keep the country habitable and to protect and improve the environment". Art. 225 of the Constitution of the Federal Republic of Brazil (1988) declares that "everyone is entitled to an ecologically balance environment."

[ii] Municipal Council.Ratlamv. ShriVirdichanand others, AIR 1980 SC 1622.

[iii] AIR 1985 SC 652.

[iv] A I R 1987 SC 985

[v] (1868) LR 3 HL 33

[vi] AIR 1987 SC 982.

[vii] AIR 1987 SC 1086

[viii] AIR 1988 SC 1037.

[ix] AIR 1988 SC 1115

[x] AIR 1987 AP 170.

[xi] AIR 1988 Raj 2

[xii] AIR 1990 KLT 580

[xiii] AIR 1992 Kant 57.

[xiv] AIR 2001 Delhi 455

[xv] AIR 200 t MP 220.

[xvi] AIR 2004 Raj I.

HACKING AND CYBER LAW: INDIAN PERSPECTIVE

Mrs Deepashri S. Choudhari
Research Scholar, D.G.B. Dayanand Law College, Solapur
Email id: anushka512@gmail.com

ABSTRACT

There are several types of crimes committed all over the world. The expression crime is defined as an act, which subjects the doer to legal punishment or any offence against morality, social order or any unjust or shameful act. The "offence" is defined under Section 40 of the Indian Penal Code to mean as an act or omission made punishable by any law for the time being in force. Offences relating to body and property are punishable in all countries. These are the conducts which can be physically identified and proved easily. But there are certain offences which are difficult to prove as the offender is not physically present where the offence is committed. They are 'Cyber Crimes'. This term is related to computer and internet. Without internet these crimes cannot be committed. Internet is a vast concept and so cyber-crimes. To deal with such crimes, cyber law came into existence. Amongst various cyber-crimes hacking is one which affects majority people. This article aims at explaining conceptual basis of cyber law, its historical development, and hacking and cyber law in India.

INTRODUCTION

The law governing and regulating cyberspace is termed as cyber law. Cyber-crimes are the unlawful activities relating to computer and internet. In modern techno-world the use of internet has become a necessity. It is used for several purposes such as education, e-commerce, e-governance, social media, sending messages and mails, travel guidance, online bookings and so on. The list is unending. With the expanding use, the crimes relating to computer and internet also took shape. These crimes affect the security of personal data, banking transactions, safety of national data etc. It interrupts the normal computer functions and also is responsible for the collapse of big companies or entities. It was felt necessary to stop these criminal activities worldwide. So the Law relating to cyberspace i.e. cyber-law developed.

In India, it is the Information and Technology Act, 2000 which deals with regulation of internet activities and controlling cyber-crimes. The Act defines various types of cyber-crimes. Out of these Hacking is that which affects majority of online activities.

OBJECTIVES

It is very important to know the various concepts relating to cyber law which helps in understanding the nature of cyber-crimes. Creating awareness in society regarding cyber-crimes is essential to for its reduction. The object of this article is to give a detailed idea regarding hacking as on type of cyber-crime. Further it is aimed at giving comprehensive notion of Indian Cyber Law regarding Hacking.

METHODOLOGY

The author has used Doctrinal method for preparing the Article. For this purpose various online articles, provisions relating to cyber-crimes in India, some cases on the topic and other relevant material has been reviewed.

CONCEPTUAL BASIS OF CYBER LAW

The term 'Cyberspace' is a popular descriptor of the virtual environment in which activity of internet takes place. The word was first coined by William Gibson in his 1984 novel 'Neuromancer'. The term cyberspace has become so common that it seems to dominate the thinking of people who consciously or subconsciously feel that they are entering a place which has new meanings, dimensions and purposes.

Internet has created new public spaces and communities. These spaces and communities are known as virtual because they are no longer linked with place or time. However, they have common interests in social, cultural and psychological realms. They are based on 'Computer-mediated Communication' (CMC) and 'Human –Computer Interaction' (HCI).This has led to the emergence of Network Society. The Primary condition to be a part of virtual community is a network connection and a desire to be a part of a wider community called as Virtual Community.

Cyber-crime, in simple terms, is a crime that is facilitated or committed using a computer, network or hardware device. Cyberspace makes possible near and instant interactions between individuals who are spatially distant, which creates possibility for new forms of association which in turn gives rise to cyber-crime and cyber deviance.

The computer or device may be the agent of the crime, the facilitator of the crime, or the target of the crime. It can take place on the computer alone, or in other virtual or non-virtual locations.

TYPES OF CYBER-CRIMES

It is recognized that current legal definition of cyber-crime varies drastically between jurisdictions. A practical definition of a cyber-crime is offered by Kshetri,(2010).According to him, "Cyber Crime is defined as a criminal activity in which computers or computer networks are the principal means of committing an offence or violating laws, rules or regulations". Examples of cyber-crime include denial of service attacks, cyber-theft, cyber trespass, cyber obscenity, critical infrastructure attacks, online fraud, online money laundering, ID fraud, cyber terrorism, and cyber extortions.

(A) Violent Cyber Crimes

Violent Cyber Crimes are those crimes that pose a physical danger to some person or persons. They are further classified as follows:

(i) Cyber Terrorism

The upsurge in internet activities has also given rise to a new type of cybercrime known as 'Cyber Terrorism'. As the word suggests, "Cyber Terrorism" is basically a convergence between cyberspace and terrorism.

(ii) Cyber Stalking

It is a type of cyber-crime in which an attacker harasses a victim by using electronic communication. In some cases, cyber stalking originates from a real world stalking and is carried over to the internet. This problem that occurs through the medium of internet is known as 'Cyber Stalking' or 'On-line Harassment'. Cyber stalking includes harassment, embarrassment and humiliation of the victim.

(iii) Pornography

Internet is easily accessed on computer, pocket PC, wireless, mobile phone, etc. In the late 1970s and early 1980s, programmers were zealously developing software enabling images that are transmitted, recomposed and viewed through Usenet systems.Toa much surprise pornography is the first successful e-commerce product. Another important issue which has raised public concern is the fear of minors being exposed (either wittingly or unwittingly) to sexually explicit, adult oriented content online. Not only this is a matter of concern, but the circulation of sexual images of minors on the internet is provoking revulsion among the overwhelming majority in society.

(iv)Cyber Bullying

Cyber bullying is an extension of physical bullying. It has two forms; Overt and Covert. Overt bullying is physical aggression and includes beating, kicking and sexual touching. Overt bullying is often accompanied by covert bullying in which victims are excluded from friends group, stalked, gossiped about, verbally harassed and threatened. Cyber bullying is carried by adolescents through Internet.

(B) Non Violent Cyber Crimes

Non-violent cyber-crimes do not cause any physical damage to persons; instead they cause financial loss, psychological disorders and social harm. They are further classified as follows:

(i) Cyber Theft

Cyber Theft is a way of using a computer and Internet to steal money or information. This is also the most popular cyber-crime because the ability to steal from a distance reduces the risk of detection. Cyber Theft includes:

• Cyber Embezzlement- Online embezzlement means misuse or alteration of data by an employee of a company who has legitimate access to the company's computerized system and network.

• Unlawful Appropriation wherein an individual gains access from outside the organization to transfer funds and modify documents in such a manner that it gives him legitimate right to property he doesn't own.

• Corporate Espionage- In this crime, an individual from inside/outside the company uses the network and steals marketing strategies, trade secrets, financial data, client lists etc. in order to gain a competitive advantage.

• Plagiarism is to steal someone else's original writing and call it as its own. This form of crime is increasing everywhere as more and more people have access to computers and internet.

• Piracy is an unauthorized copying of copyrighted software, video, music, books, etc. which causes loss of revenue to the owner. Cyber piracy is the appropriation of new forms of intellectual property,in which the computer programme, expressed in the form of a digital code, generates through a computer system 'virtual products' such as images, music, office aids or interactive experiences.

• Identity Theft- In this victim's personal information is stolen by the criminal to commit financial frauds.

(ii) Cyber Fraud

Another form of cybercrime which has a firm grip on society is cyber fraud and scams online. But, the problem with this is the lack of systematic and official data. A growing number of internet auction sites provide thieves a global market through which they sell stolen items to unsuspecting customers. Another form of reported fraud is non-delivery of items for which the victims have already paid. It can also include product in authenticity and misrepresentation of the condition of the item. In cases of shill hiding, the seller places false bids by either using multiple fake identities or aliases to place bids on their own items or by arranging for associates to place bids for the items with no intention of actually purchasing them. Thereafter it becomes impossible for the legitimate bidders to detect whether or not others are genuine buyers or shills. In recent years Phishing and Spoofing frauds have increased. Phishing proceeds through the mass distribution of emails that purport to originate from banks, credit card companies and e-sellers. These mails request for providing personal and other details in order to update their account. The fraudsters thus gain access to the password and other security and authentication information of users, which can then be used to hack bank accounts or steal through credit cards.

(iii) Cyber Trespass (Hacking)

In the case of cyber trespass a computer or network is accessed by the offender without authorization, but may not misuse it. For example, a teenage hacker hacks a network just to prove himself to peers or takes it as a challenge. These trespassers enjoy reading emails of others but they don't use any information they find. However, cyber trespass is a crime in majority of countries. Cyber-crime causes more harm to society than traditional crimes.

(iv) Destructive Cyber crimes

In destructive cybercrimes, network services are disrupted or data is damaged or destroyed, rather than stolen or misused. They are classified as:

• Cyber vandalism is a form of vandalism that includes defacement of a website and denial of service attacks.

• Spread of New viruses has seen an upsurge in recent years. Many viruses are linked to notable dates, such as Christmas, Valentines Day or April Fool's day, as by doing so, virus writers and distributors feel that they have better chance of success.

(v) Other non-violent Cyber Crimes

Many non-violent cyber-crimes include Online Prostitution, Gambling, illegal drug sales on Internet and Cyber laundering.

• Cyber Prostitution: It involves carrying out prostitution online through various advertisements on sites.

• Internet Gambling: It denotes customers who use credit cards online to place bets in virtual casinos.

• Internet drug sales: Online pharmacies sale drugs to customers who are unable to purchase it from public or private dealers.

• Cyber laundering: It means using the net to hide the illegal money. Online banking offers opportunity to criminals who open accounts in an offshore bank and transfers funds electronically. Having given the conceptual framework and classification of cyber-crimes, it becomes imperative to understand the factors and motivations behind the cyber-crime.

HISTORICAL DEVELOPMENT OF CYBER LAW

The Internet is a global system of interconnected computer networks that use the standardized Internet Protocol Suite (TCP/IP). It is a network of networks that consists of millions of private and public, academic, business, and government networks of local to global scope that are linked by copper wires, fiber-optic cables, wireless connections, and other technologies. The Internet carries a vast array of information resources and services, most notably the inter-linked hypertext documents of the World Wide Web (WWW) and the infrastructure to support electronic mail, in addition to popular services such as online chat, file transfer and file sharing, online gaming, and Voice over Internet Protocol (VoIP) person-to-person communication via voice and video. The origins of the Internet dates back to the 1960s when the United States funded research projects of its military agencies to build robust, fault-tolerant and distributed computer networks. This research and a period of civilian funding of a new U.S. backbone by the National Science Foundation spawned worldwide participation in the development of new networking technologies and led to the commercialization of an international network in the mid-1990s, and resulted in the following popularization of countless applications in virtually every aspect of modern human life.

The terms Internet and World Wide Web are often used in everyday speech without much distinction. However, the Internet and the World Wide Web are not one and the same. The Internet is a global data communications system. It is a hardware and software infrastructure that provides connectivity between computers. In contrast, the Web is one of the services communicated via the Internet. It is a collection of interconnected documents and other resources, linked by hyperlinks and Uniform Resource Locator [URLs].

The World Wide Web was invented in 1989 by the English physicist Tim Berners-Lee, now the Director of the World Wide Web Consortium, and later assisted by Robert Cailliau, a Belgian computer scientist, while both were working at CERN in Geneva, Switzerland. In 1990, they proposed building a "web of nodes" storing "hypertext pages" viewed by "browsers" on a network and released that web in December.

In today's techno-savvy environment, the world is becoming more and more digitally sophisticated and so are the crimes. Internet was initially developed as a research and information sharing tool and was in an unregulated manner. As the time passed by it became more transactional with e-business, e-commerce, e-governance and e-procurement etc. All legal issues related to internet crime are dealt with through cyber laws. As the number of internet users is on the rise, the need for cyber laws and their application has also gathered great momentum.

The information Technology Act is an outcome of the resolution dated 30th January 1997 of the General Assembly of the United Nations, which adopted the Model Law on Electronic Commerce, adopted the Model Law on ElectronicCommerce on International Trade Law. This resolution recommended, inter alia, that all states give favourable consideration to the said Model Law while revising enacting new law, so that uniformity may be observed in the laws, of the various cyber-nations, applicable to alternatives to paper based methods of communication and storage of information.

The Department of Electronics (DoE) in July 1998 drafted the bill. However, it could only be introduced in the House on December 16, 1999 (after a gap of almost one and a half years) when the new IT Ministry was formed. It underwent substantial alteration, with the Commerce Ministry making suggestions related to e-commerce and matters pertaining to World Trade Organization (WTO) obligations. The Ministry of Law and Company Affairs then vetted this joint draft.

The Bill received the assent of the President on 9th June 2000 and came to be known as the Information Technology Act, 2000. The Act came into force on 17th October 2000. With the passage of time, as technology developed further and new methods of committing crime using Internet & computers surfaced, the need was felt to amend the IT Act, 2000 to insert new kinds of cyber offences and plug in other loopholes that posed hurdles in the effective enforcement of the IT Act, 2000.This led to the passage of the Information Technology (Amendment) Act, 2008 which was made effective from 27 October 2009. The IT (Amendment) Act, 2008 has brought marked changes in the IT Act, 2000 on several counts.

Cyber law is important because it touches almost all aspects of transactionsand activities on and involving the internet, World Wide Web and cyberspace.Every action and reaction in cyberspace has some legal and cyber legalperspectives.Cyber law encompasses laws relating to –

- Cyber crimes
- Electronic and digital signatures
- Intellectual property
- Data protection and privacy

Technology per se is never a disputed issue but for whom and at what cost hasbeen the issue in the ambit of governance. The cyber revolution holds thepromise of quickly reaching the masses as opposed to the earlier technologies,which had a trickledown effect. Such a promise and potential can only berealized with an appropriate legal regime based on a given socio-economicmatrix.

HACKING

Hacking earlier used to refer to a crime under section 43 of the IT Act but at the same time, ethical hacking or better known as white collar hacking was considered legal. Ethical hacking is also being taught by various professionals at schools and colleges. So a need was felt to differentiate between good and bad hacking. Under the amendment IT Act in 2008, the word 'hacker was removed from the act. The reason for the same was that ethical hacking is taught by a lot of professionals at various schools and colleges, and colleges cannot teach anything illegal. So the same word should not be used. The amendment rephrased section 66 and section 43 by removing the word hacking from the Act.

Computer hacking refers to the practice of modifying or altering computer software and hardware to accomplish a goal that is considered to be outside of the creator's original objective. Those individuals who engage in computer hacking activities are typically referred to as "hackers."

The majority of hackers possess an advanced understanding of computer technology. The typical computer hacker will possess an expert level in a particular computer program and will have advanced abilities in regards to computer programming.

Unlike the majority of computer crimes which are regarded as clear cut in terms of legality issues, computer hacking is somewhat ambiguous and difficult to define. In all forms, however, computer hacking will involve some degree of infringement on the privacy of others or the damaging of a computer-based property such as web pages, software, or files. As a result of this loaded definition, the impact of computer hacking will vary from a simple invasive procedure to an illegal extraction of confidential or personal information.

Definitions of Hacking

The New Hacker's Dictionary, a resource used to elucidate upon the art of computer hacking, has defined the practice through an assortment of definitions:

A hacker may be defined as any person who enjoys exploring the intricacies of programmable systems and how to stretch their capabilities. This definition is held in contrast to a generic computer user, who prefers to access a computer's minimal functions;

One who programs or who enjoys programming, as opposed to those individuals who simply theorize about programming;

An individual who possesses exceptional skill regarding computer programming;

A malicious meddler is a person who attempts to discover and subsequently tamper with sensitive information through poking around computer-based technologies. These individuals are commonly referred to as "network hackers" or "password hackers."

Regardless of the definition, there are unwritten rules or principles that a hacker will ultimately live by. The belief that information sharing is a powerful exercise and that is the ethical duty of hackers to share their expertise through the creation of free software and through facilitating access to information and to computing resources is a fundamental code for which the majority of hackers follow. In addition, computer hacking as a practice revolves around the belief that system-cracking as a hobby or for fun is ethically okay so long as the hacker commits no vandalism, theft, or a breach of confidentiality.

Issues of Computer Hacking

Computer hacking possesses a mixed perception. Due to our reliance on computer technologies and the critical information shared on networks, the art of computer hacking has been sceptically viewed. That being said, there is also a "Robin Hood" mentality attached to the practice, where free programs or facilitated measures have been awarded to the average computer user.

The primary issue attached to computer hacking stems from an individual's ability to access crucial or personal information that is found on a computer network. The ability to retrieve and subsequently tamper with such information will give way to the potential to commit heinous criminal acts.

Ways to Prevent Computer Hacking

Educational institutions must clearly establish use policies and delineate appropriate and inappropriate actions to all individuals who access information via a computer. The use of filters or firewalls may be considered to reduce access to unauthorized software serial numbers and other hacking-related materials.

Hacking and Cracking

The term hacker is used to mean 'a clear programmer' and also 'someone who tries to break into computer systems'. Programmers who use their skills to cause trouble, crash machines, release computer viruses, steal credit card numbers, make free long distance calls, remove copy-protection, and distribute pirated software may also call themselves 'hackers', leading to more confusion. Hackers in the original sense of the term, however, look down on thesesorts of activities. Hackers generally explore cracking. Among the programming community, and to a large extent even amongst the illegal programming community, these people are called 'crackers' and their activities known as 'cracking' to distinguish it from hacking. A cracker is generally someone who breaks into someone else's computer system, often on a network, bypasses passwords of licenses in computer programs or in other ways intentionally breaches computer security. A cracker can be doing this for profit, maliciously, for some altruistic purpose or cause, or because the challenge is there. Some breaking-and-entering has done ostensibly to point out weaknesses in a site's security system.

CASE:State of Tamil Nadu VsSuhasKatti

The Case of SuhasKatti is notable for the fact that the conviction was achieved successfully within a relatively quick time of 7 months from the filing of the FIR. Considering that similar cases have been pending in other states for a much longer time, the efficient handling of the case which happened to be the first case of the Chennai Cyber Crime Cell going to trial deserves a special mention. The case related to posting of obscene, defamatory and annoying message about a divorcee woman in the yahoo message group. E-Mails were also forwarded to the victim for information by the accused through a false e-mail account opened by him in the name of the victim. The posting of the message resulted in annoying phone calls to the lady in the belief that she was soliciting.

The court relied upon the expert witnesses and other evidence produced before it, including the witnesses of the Cyber Cafe owners and came to the conclusion that the crime was conclusively proved. Ld. Additional Chief Metropolitan Magistrate, Egmore, delivered the judgement on 5-11-04 as follows: " The accused is found guilty of offences under section 469, 509 IPC and 67 of IT Act 2000 and the accused is convicted and is sentenced for the offence to undergo RI for 2 years under 469 IPC and to pay fine of Rs.500/- and for the offence u/s 509 IPC sentenced to undergo 1 year Simple imprisonment and to pay fine of Rs.500/- and for the offence u/s 67 of IT Act 2000 to undergo RI for 2 years and to pay fine of Rs.4000/- All sentences to run concurrently." This is considered as the first case convicted under Section 67 of Information Technology Act 2000 in India.

CONCLUSION

To conclude with it can be said that 'Hacking' has become the most common crime todays to which about all netizens fall easy prey. To remain safe from such types of cyber-crimes, it is necessary to spread awareness among people. Although there exists Law for the purpose of punishing the cyber-criminals, but punishments can be awarded after commission of crime. It is better not to be victim of such crimes by knowing the basics of cyber-crimes.

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IMPACTING STUDENT LEARNING USING CASE STUDY METHOD IN MANAGEMENT EDUCATION

Seema S. Desai

Associate Professor – Marketing Management,Department of Management Studies (MBA)
Rajarambapu Institute of Technology, Islampur, Sangli - Maharashtra – 414415.
Email: *seema.desai@ritindia.edu*

ABSTRACT

The teaching method of using case studies is becoming gradually more common strategy in Management education. Most of the students still presume that solving cases in management classes is a tough task. As well as most of them think that case study is an unexciting task. All these aspects make the student incapable to specialize a particular course very well, as well as they feel reading all those long pages of a case study becomes very complex task. Taking all these aspects into consideration this research was carried out to think of a better situation of teaching and learning the case studies through the application of the Think-Pair-Share model. The research applied for this experiment was classroom action research. The most essential factor of this research was to make students actively involved in the teaching-learning process when conversing with their fellow mates. Information required for this research was obtained from the answers to each question through test given after every phase. This research tested that case study is more effective than lecture method to promote learning of key Management concepts like, developing oral and written communication skills, and understanding the importance of Decision making concepts in corporate life.

After the implementation of the Think-Pair-Share model in the experiment, it was found that the student's capability and interest to solve cases enhanced. This was observed by the progress of the mean marks for each test, the improvement of the marks was like 76 marks in phase I which raised 87 marks in phase II. Also, the student number who exceeded the Minimum Levels of Learning Standard improved to 51 students in phase III from 35 students in phase II. The results presented here suggest that case studies using TPS (Think-Pair-Share) are significantly more effective than other methods of content delivery in increasing performance and can provide a rich basis for developing students' problem solving and decision making skills. Based on these findings, T-P-S should be considered as a preferred method for teaching Cases in the Management courses.

Keywords: *Think-Pair-Share, Reading, Active Research in the classroom.*

INTRODUCTION:

Importance of Using Case study in teaching Management Course:

Many students learn better from examples or demonstrations than from logical development with basic principles. Case studies can therefore be a very effective classroom technique to teach a management class. Case studies are often used for teaching a course in business schools, law schools, medical schools and social sciences, but they can be used in any discipline when faculty want students to investigate how they apply the theories they have learned to the real world situations.

There are many methods applied by experts to support the teaching - learning events. Many of the researchers in their study explain that there are a lot of beliefs associated to teaching and learning events. The faculty's opinion should also be considered in the teaching procedure, and this turn out to be the necessary groundwork in the plan of policy and technique.

The case study approach for teaching a particular unit has become most important method in the teaching learning. This approach is termed as the student centric approach which is carried out by the faculty through experiential learning. In experiential learning, the role played by the student is very much important rather than the faculty member. Experiential learning method has been proved to be successful because the faculty can make use of multiple designs to get the idea clarified to the students. The learning done by the students in this method is fast and speedy; they learn in groups and teach each other the content from the course. Basically here the faculty does not play the major role in teaching but is only the facilitator to teaching learning.

Think-Pair-Share Technique helps the students to be more active in the learning process by conversing with their fellow mates. Students enjoy through this TPS methodology and have fun while learning the concepts. This activity gives positive results while the students understand the concept well in class. T-P-S activity is carried through following the five steps, the first step is to arrange the students in pairs, make available the case to the students, allotting them some time to think individually, then inviting students to discuss with their respective allotted pairs and share their thinking, and then asking few of them to share their thoughts with the class.

Many of the explorations related to Think-Pair-Share activity have been carried out by researchers. Some researches point out that TPS (Think-Pair-Share) has been doing well in improving the student achievement. On the other hand, few say that TPS has assisted in improving student's enthusiasm as well as student's progress in studying management concepts.

Many B-school students still think that solving case study is the most difficult and boring lecture. Hence, students are unable to specialize well in the management concepts due to all these aspects.

The advantage of teaching with case studies is that the students are actively engaged in outlining out the principles by abstracting from the examples. This develops their skills in: Problem solving, Analytical tools, quantitative and qualitative, depending on the case, Decision making in complex situations, & Coping with uncertainty.

Many students assume that all the basic skills are difficult, but in many cases, Solving Management Cases becomes the most difficult skill. Case study is used to identify a problem in a firm. In addition, it is also used to understand the main idea and the message in an Organization. Case studies are a text that contains a story in the past, and can be a fiction or a non-fiction. The purpose of this case study is actually to gain knowledge by the reader. In addition, there are many messages implicitly expressed in the case. To understand the message in the case, students must identify it in the right way. In fact, many students had difficulty identifying and understanding them because the method used by the faculty member is inappropriate and boring. Hence, the faculty member has to find a method that can motivate students to solve this problem, and as per this study Think-Pair-Share model may be one of the response.

The presentation of the case study establishes a framework for analysis. It becomes supportive if the declaration of the case provides sufficient information for the students to outline clarification and then to recognize how to relate those solutions in other alike circumstances. Faculty may choose to use several cases so that students can identify both the similarities and differences among the cases. Faculty members must also find a method that can motivate students to solve the case study, and the Think-Pair-Share model may be one of the answers.

Rajarambapu Institute of Technology, Department of Management Studies (MBA) is one of the many business schools that apply and develop Case studies for Teaching Management Concepts. The teaching-learning process in some management institutes still continues to be dominated by the Faculty and not by the students. Faculty members were the main performers in the teaching-learning process, from the observation of researcher in August 2018. Faculty was not only motivating the students to learn, but also providing and explaining all the resources. And as such the students became inactive learners and their knowledge did not increase noticeably. Hence, 45% of students scored lower than the Minimum Levels of Learning Standard.

In Management teaching, mainly during case teaching skill faculty members usually implement the same method and the media from time to time. The focus of this method is typically to have students read the case study and does the SWOC analysis of the firm – Strengths, Weaknesses, Opportunities and Challenges / Threats. The other aspects such as the understanding of the purpose of the Case and the identification of the existing problems in the case study will be explained by the faculty member. This makes students struggle if they try to understand and identify the message about the firm by themselves, especially in long cases such as in descriptive cases of more than 15 to 20 pages.

For the students of First Year MBA Semester One, the main problem they in general face in solving a case study is, making decisions, giving a concrete solution, and identifying alternative suggestions. Students many times make mistakes when interpreting the main idea of the case study and as such, they are not able to answer questions related to these topics.

The researcher understood that the Think-Pair-Share technique is suitable to apply in teaching solving cases to students of First Year MBA Semester One, Rajarambapu Institute of Technology, Department of Management Studies (DMS). This technique was selected mainly to inculcate Decision Making Skills in the students. This can help students solve the problems of the Firm and also gain some skills like Problem solving, Analytical tools, quantitative and/or qualitative, depending on the case, Decision making in complex situations, and Coping with ambiguities. Researcher thinks that by using this type of technique, the teaching-learning procedure will be more attractive, and thus the students will gain the required knowledge rapidly.

Teaching Technique:

To prove this approach the faculty member needs a technique. Technique is a system used as a guide for the faculty member in teaching. When working out the cooperative learning method, there are some models that can be used as Jigsaw, Think-Pair-Share, and fish bowl. Think-Pair-Share technique is one such method that has been implemented by many faculties. Think-Pair-Share model was first proposed by Professor Frank Lyman, and is being developed by many scientists in recent years. The foundation of this technique is to make students active in the teaching-learning process while discussing with their fellow mates.

Think-Pair-Share Technique: It consists of a five steps:

1. To organize students in pairs:

In the Think-Pair-Share technique students are divided into random pairs. Random selection is to avoid the gap between slow learners and fast learners. There is a greater chance of getting to know each other very closely and thus will increase the respect with each other.

2. Hand over the Case study:

The next step is to hand over the case study and pose a question to students. This question should be general and can have many types of answers. Like "what do you know about the Organization?", "what is the problem in the Case study?" This makes the students think deeper, and they can pose their ideas in many ways.

3. Give the students time to think:

The faculty member should give the students some time to ponder upon the case study and response to the question. Students are expected to analyze the matter and use their critical thinking to answer the questions.

4. Invite students to talk to their pairs and share their opinion:

Now, each student shares his/her own opinion to their pairs. They will share their thinking and discuss with each other to find the best solution. This activity can be developed at a higher level by merging one pair into another pair, so that there will be some groups consisting of four students in each group. It means there will be many ideas that will be shared to find the best solution, and help students to improve their critical thinking and analysis. This technique helps students develop not only their concepts, but also their communicative ability and confidence.

5. Invite some students to share their ideas with the rest of the class:

The last step of this model is to invite some students to share their ideas with rest of the class. Some students share their ideas, and others can give their opinion on these ideas. This improves the student's ability to take decisions and boosts their confidence.

There are many benefits of the Think-Pair-Share model. This type of model can help students improve their communicative ability by discussing with their classmates. In addition, they can share their knowledge with each other, and make their affective aspect improve quickly.

As per Kagan (2009) some benefits of the Think-Pair-Share technique are:

1. When students have enough time to think, the quality of their answers improves.
2. Students actively participate in thinking.
3. Thinking becomes more focused when discussing with a partner.
4. More critical thinking is maintained after a lesson in which students have the opportunity to discuss and reflect on the topic.
5. Many students find it easier to have a discussion with another classmate, rather than with a large group of students.
6. This technique can be easily incorporated into the teaching as no specific materials are needed for this technique.
7. the most important skill for students to learn is Building on the ideas of others.

Research Methodology:

The applied research methodology was Research Action in Class (RCA), since it was intended to improve the quality of the teaching-learning process. It consisted of two phases, and each phase as divided into four steps, planning, action, observation and reflection.

The subject of the research is students of First Year MBA Semester One, Rajarambapu Institute of Technology, Department of Management Studies (DMS). The number of students is 60, consisting of 35 male students and 25 female students. The instrument used in this research is a test. The purpose of using the test as an instrument is to obtain the marks after solving a case study. It will interpret student’s understanding of case problems in border way. The test will be given at the end of each phase, and will measure the student's understanding of the cases they solved earlier.

The student's understanding is analyzed by using the analysis-evaluation technique. This step is to know if these students are successful or not in gathering the material that has been learned before. To know the student's marks, the students' response is measured by the formula as follows:

$\sum X/n$

X = Marks obtained by Student.

n = Number of Students.

The Minimum Levels of Learning Standard is 70, so students can be declared successful when they marks 70 or higher.

Recommendations:

After analyzing the data, the results were as follows:

PRE-PHASE:

i. The teaching-learning process is still dominated by the faculty members at Rajarambapu Institute of Technology, Department of Management Studies (DMS) as they still implemented a faculty-centered approach.

ii. The students did not know any type of teaching technique, mainly in the cooperative learning.

iii. The average marks of the students were 73. Although their average marks already exceeded the Minimum Levels of Learning Standard (70), which was not satisfactory.

PHASE I:

i. Students were not familiar with the new technique applied in the teaching-learning process, so they sometimes had difficulty interpreting the instructions given by researchers. As well as, they were still unable to show teamwork. The researcher went out of his way to

facilitate and encourage the students to improve their enthusiasm.
ii. Only a few students actively gave their opinion in the sharing step, while others just listened to the explanation of their friends.
iii. The number of students who passed the Minimum Levels of Learning Standard had improved than in the pre-phase. The percentage was 58% of the total number of students. In addition, his average marks improved from 73 in phase I to 76 in phase II.

PHASE II:

i. In this phase the students were familiar with the teaching technique, and made them better able to interpret instructions and work as a team.
ii. The stages of paring and sharing were more attractive because students were more active in sharing their opinions and ideas.
iii. As compared to phase I, the number of students who passed the Minimum Levels of Learning Standard was improved, the percentage was 85% of the total number of students. Students average marks improved from 76 in phase I to 87 in phase II. Hence we can conclude that Think-Pair-Share as the teaching technique implemented by researcher was successful.

Table No 1. Table Showing Student progress

Number of students	Pre-Phase 60 students		Phase I 60 students		Phase II 60 students		Progress
Students who pass the Minimum Levels of Learning Standard	26 students	43.33%	35 students	58.33%	51 students	85 %	41.67 %
Average rating	**73**		**76**		**87**		**14**

Observation:

There were few facts that could be considered for further discussion from the above examination of data, such as limitation to the study, how to overcome these limitations and make the activity more conducive to achieve the outcome of the course, and make the TPS activity more fun oriented and interesting to the students by its successful implementation.

Initially students were very much confused with the TPS technique as they were unfamiliar with this method which was implemented by the faculty member.

Even though the faculty member had briefed about the technique, few students still had problem in understanding few steps of the activity. As such the students were unable to conclude the discussions in pairs of the case study, as well as they were unable to answer the questions given at the end of the case study. The faculty members went out of their way and assisted the students to solve the case study and helped them in answering the questions posed. This helped the students a lot and the conversation was working well with this technique.

The other difficulty the students were facing was that of conveying their idea and the outlook. The discussion was dominated only by few students who were good in communication skills and would express their views. Some students were not opening up because they were scared of making an error by sharing their point of view. The faculty member assisted the students to analyze the case through group discussion, motivating them, and encouraging their ideas. The faculty member also helped the students to boost their self-confidence to come and speak in front of the class during the presentation.

This technique also helped in bring all the class together and understand the value of team work. Male and female students were also talking to each other freely, without any gender bias. There were few conflict groups in the class who worked separately, but they were brought together and made to discuss the case in this TPS activity. They were counseled about the significance of having a good relation with fellow mates, the importance of having colleagues at the place of work and the benefits of cooperation, collaboration and team work. This way it was luckily a helpful clarification to solve the dilemma.

Although there were some troubles faced by the students and the faculty member, it can be concluded that the research was successful. This can be represented by the progress of the student's marks and the number of students who exceeded the Minimum Levels of Learning Standard. The complexity of the problem was the main feature that made this Think-Pair-Share activity successful in improving student performance. All the students took efforts in solving the case study in groups, as a team. They read the case study thoroughly in the first step, then analyzed the case and attempted individually to answer the questions given to them. They assembled with their pairs and made small groups in the next step to share their ideas to find the best response to the questions they had been asked.

This method helped them to gain enough information which benefitted to answer the questions which were asked at the end of the case study related to the concerned unit. The student's capability to make decisions regarding the problems in the case study improved speedily.

Here we can say that the Think-Pair-Share technique has helped students to actively participate in making a decision, Focus of thinking increases when discussed in a team, thinking becomes more critical and focused after a unit is discussed, in which students get the chance to discuss and reflect on the course, Students find it uncomplicated to enter into an disagreement with their fellow mates, rather than with a large group, and thus, when students have to revisit the questions and make decisions, the quality of their answers improve and as such their communication skills also developed well.

It was identified of the improvement of student activities in the discussion before, and after the Think-Pair-Share model implemented. In addition, in a group discussion, there is a possibility that students will progress with their communication skills. Sharing the opinion and exchanging ideas with others will automatically improve the communication skills of the students in a group.

All the steps proved that there is progress in terms of the capability of students. The steps of pairing and sharing were the most critical steps that gave a significant improvement to the students. The students helped each other by sharing the idea in pairs, the opinion and the thought to answer the questions that were asked to them. This method was much effective than if the faculty had explained the case study and then they answered the questions asked by the faculty.

In pairs students have the opportunity to think focused with his classmate about their answers before they are asked to share their ideas openly. This strategy provides an opportunity for all students to share their thinking with at least one other student, which increases their sense of participation in classroom learning. The students try to give respect to each other's views which is important for their psychological development.

Some students shared their ideas with the class, while the others gave their judgment in the sharing part. Through sharing of views students gained more knowledge that had not been exposed before. This was beneficial for all types of students the slow learners as well as the fast learners. By implementing this Think-Pair-Share technique it proved advantageous to students and faculty members also. Students spent more time on the task assigned and heard more when they participated in Think-Pair-Share method. The faculty just had to focus on facilitating and encouraging the students. Although the class strength is quite large, i.e. capacity of 60 students, the faculty can handle it in a better manner. The method of Think-Pair-Share technique is almost same as cooperative learning. In cooperative learning students work together to achieve a common goal in circumstances that include some fundamentals such as optimistic interdependence, individual responsibility, face-to-face promotional communication, suitable use of mutual skills and group dispensation.

Conclusion:

The main intention behind this research was Using Think-Pair-Share model to enhance the student's ability to understand the proper method to solve case study and understand the management concepts. This experiment has shown a considerable progress in the ability of student to make correct decisions after using the TPS activity. This can be said so, by observing the achievement of the student which has increased from 73 to 87 after using the TPS method. In this activity a faculty member should be patient enough and deal with the slow learning students in a caring manner and pay more attention towards them. The MBA classrooms with large capacity of students (usually consisting of 60-65 students in each class) can actively use this Think-pair-share activity. The main feature of TPS (Think-Pair-Share) method is that this activity provides an equal chance for every student to think and share their thoughts with their fellow mates. TPS activity is found to be beneficial because it does not take much time and fewer efforts are required of the faculty member. TPS highlights the application of cooperative or collaborative learning in the class room.

Suggestions:

With the previous discussions held and the findings of the study, following suggestions can be given:

A. Faculty member involved in practicing the Think-Pair-Share activity may consider some points before implementing the technique - Faculty member should construct a good planning before coming to the class. Identify a good case study, brief reading has to be done by the student prior to solving the case, Faculty has to give clear information and clarification of the activities that the student is supposed to do in the class. Faculty must inspire and give confidence to the students to remain energetic during the teaching learning practice. Faculty must go round in the class and approach every student to supervise the actions they are involved in and provide them some help if they get stuck up somewhere or are having any complexity. Proper guidance and assistance is expected from the faculty to the students during the teaching-learning method.

B. Those faculty members who are interested in executing the Think-Pair-Share technique in their classroom teaching can also use the TPS activity for teaching other skills like Reading skills, writing skills, listening skills and speaking skills.

Hence we can conclude that Think-Pair-Share (TPS) activity support a high amount of classroom involvement which helps the student in developing a clear conceptual understanding of a particular topic.

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A CASE STUDY OF CO-GENERATION PROJECT OF RAJARAMBAPU CO-OPERATIVE SUGAR FACTORY RAJARAMNAGAR, DIST- SANGLI

Dr.Shinde Ashok Ramchandra
Head, Dept. of Accountancy, Y.C.College,Rajaramnagar,
Email- shindeashok369@gmail.com

ABSTRACT

This paper present "A Study of Cogeneration Project of Rajarambapu Sugar Industry Islampur".Cogeneration plants provide both process heat and electrical power from common fuel. State government of Maharashtra support sugar for starting and developing cogeneration project. Government provides 5% of the capital expenditure on cogeneration project while the factory concerned puts in an equal amount. Rajarambapu sugar industry consume their bagass to run their mills during season and generate steam to run the boilers and turbines, they generate power to run their plants. In 2017-18 Rajarambapu Sugar Industry get 5768 lakh amount from electricity. Expenses of cogeneration production was 5 cror rupees for per MW .They have produce more electricity through high pressure turbine and steam.

Keywords:*bagasse,cogeneration, turbines, electricity*

Introduction:-

Co-generation of bagasse is one of the most attractive and successful energy projects that have already been demonstrated in many sugarcane producing countries such as Mauritius, Reunion Island,India and Brazil. Combines heat and power from sugarcane in form of power generation offers renewable energy options that promote sustainable development, take advantage of domestic resources, increase profitability in the Factory, and cost-effectively address climate mitigation and other environmental goals. State government of Maharashtra support sugar for starting and developing cogeneration project. Government provides 5% of the capital expenditure on cogeneration project while the factory concerned puts in an equal amount.

According to World Alliance for Decentralized Energy (WADE) report on Bagasse cogeneration, bagasse-based cogeneration could deliver up to 25% of current power demand requirement in the world's main cane producing countries.

State government of Maharashtra support sugar for starting and developing cogeneration project. Government provides 5% of the capital expenditure on cogeneration project while the factory concerned puts in an equal amount. This paper present study of cogeneration project of Rajarambapu co-operative sugar factory, Rajaramnagar (Tal-Walwa, Dist- sangli, State – Maharashtra, India) and their success of electricity production. Rajarambapu sugar Factory consume their bagasse to run their mills during season and generate steam to run the boilers and turbines, they generate power to run their plants. In 2017-18 Rajarambapu Sugar Factory get 5768 lakh amount from electricity. Expenses of cogeneration production was 5 cror rupees for per MW .They have produce more electricity through high pressure turbine and steam.

Objective of Study:

- To Study concept of cogeneration
- To study cogeneration project ofRajarambapu sugar factory,Rajaramnagar.
- To find out electricity production by cogeneration project of Rajarambapu sugar factory, Rajaramnagar.

Research Methodology:-

Researcher use secondary data for his study.i.e.books,annual reports and different websites.

Cogeneration:-

Cogeneration or Combined Heat and Power(CHP) is the use of a heat engine or power station to generate electricity and useful heat at the same time. Cogeneration is more efficient use of fuel because otherwise wasted heat from electricity generation is put to some productive use. Combined heat and power recover otherwise wasted thermal energy for heating. This is also called combined heat and power district heating. Small CHP plant are an example of decentralized energy. The supply of high-temperature heat first drives a gas or steam turbine powered generator. The resulting low-temperature waste heat is then used for water or space heating. At smaller scales typically below 1MW a gas engine or diesel engine may be used.

Need for Cogeneration

- Cogeneration helps to improve the efficiency of the plant.
- Cogeneration reduce air emissions of particulate matter, nitrous oxides, sulphur dioxide, mercury and carbon dioxide which would otherwise leads to greenhouse effect.
- It reduces cost of production and improve productivity.
- Cogeneration system helps to save water consumption and water costs.
- Cogeneration system is more economical as compared to conventional power plant.
- optimizes ecological and economical benefits in the empower generation

Advantages of combined Heat & Power:- CHP is an integrated system that harnesses wasted energy in traditional power generation. It offers a wide range of advantages including financial, efficiency, ecological and legislative.

1)FinancialBenefitsReduces energy costs: A single system can offer energy savings of up to 40% offering a permanent reduction in energy costs.

Zero cost outlay options available: For larger scale systems zero capital funding options are available so that you can finance the system cost effectively.

Enhanced Capital Allowances Eligible: Tax can be claimed back on procurement of large and small-scale CHP systems for use in commercial buildings or district heating schemes.

Renewable Obligation Certificate Compliant: Biomass and other sustainably fuelled CHP systems may qualify for Renewable Obligation Certificates which function in a similar fashion to the feed in tariff – providing an income from your system dependant on run hours (metered)

Renewable Heat Incentives

Heat pumps (Ground Source & Air Source), Solar Thermal and biomass CHP systems are eligible for renewable heat incentives – financial incentives designed to increase the uptake of renewable technologies.

2)Environmental BenefitsReduced CO2 and S02 Emissions

CHP systems reduce CO2 emissions with biomass and biogas CHP being essentially carbon neutral.

Helps New Construction Meet Carbon Legislation Compliance.

Carbon legislation compliance in construction is greatly helped by CHP systems thanks to the energy savings and environmental benefits of the systems.

Reduces Transmission Losses from the Grid

CHP systems help to reduce loss from the grid by providing a regular and consistent supply of energy.

3)EfficiencyBenefitsIncreases Energy Security.

CHP systems can operate entirely off grid or supplement larger energy demands. This provides exceptional energy security.

Fuel Choice Benefits

CHP systems can work on a wide variety of fuels including biomass pellets, biogas, natural gas and other fuel types.

4) Legislative and New Building Benefits

Helps with Part L Compliance

Helps meet CRCEES targets

CHP systems help you meet the CRC Energy Efficiency Scheme targets.

Helps new buildings avoid the Climate Change Levy. The climate change levy applies to industrial, commercial, agricultural and public service sectors and applies to electricity, gas and solid fuel consumption.

CHP can use the thermal heat which is traditionally wasted in power stations enabling energy savings of up to 40%.

CHP is a recognised sustainable way of generating electricity which can be sold back to the National Grid or used within a private wire network to supply homes and businesses.

CHP used in community energy schemes can assist with planning applications and consent, as well as assisting to meet regional carbon emission targets and support energy reduction strategies.

CHP generation also contributes towards reducing CO2 emissions against standard plant room boiler use and obtaining electricity from conventional coal fired power stations.

Disadvantages of Combined Heat and Power

The main disadvantages of combined heat and power are that it is capital intensive and that it is not a sustainable energy source unless used with renewable fuels.

Disadvantages

1) Not Suitable for All Sites :-CHP systems are only suitable for sites where there is a need for heating and hot water systems. For larger scale systems heat and power demand need to remain fairly consistent for maximum efficiency. This particularly applies to heating which is powered continuously on larger systems.

2) **Financially Intensive**:-The initial costs for a CHP system can be high without funding. Which can make it prohibitive for smaller scale (non-domestic) installations.

3) **Not Necessarily Environmentally Friendly**:-Not all CHP systems run on environmentally friendly fuels. Though at Helec we always recommend systems run on environmentally friendly or sustainable fuels.

Cogeneration Project of Rajarambapu Sugar Factory Rajaramnagar :-

From last three year Rajarambapu Sugar Factory running cogeneration project. Their target is creation of 1000 MW electricity production. For this purpose they sanctioned 56 lakh share capital from government. They achieved their target. Rajarambapu Sugar Factory have create 9 cror 87 lakh 61 thousand KWH unit electricity.

Advantages of cogeneration through adoption of new technology:- Under unit 1 they establish cogeneration project.They selected high pressure boiler with working pressure for this project.The capacity of this boiler has 140 tonne for per hour and 110 K.G working pressure. 28 MG blidcome backpressure turbine of high pressure has also selected.

1) 140 tonnepeer hour capacity and 110 KG/C.M2 high pressure boiler:- This boiler produce high pressure steam for 28 MG turbine.High temperature and high pressure steam produce more than old low pressure boiler.Following table shows the comparison between ratio of Low and High pressure.

Sr.No	**Boiler**	**Steam to Fuel Ratio**	**Tempreature**
1	Low pressure Boiler(32KG/CM2)	1.85	385 degree C
2	High Pressure Boiler (110KG/CM2)	4.86	540 degree C

2)28 MW Turbine Set:- High pressure and High temperature steam use for 28 MW turbine in 140 tonnepeer hour capacity and 110 KG/C.M2 high pressure boiler.

The following table shows that,high pressure turbine get high temperature than low pressure turbine.

Sr.No	Turbine	Steam to Power Ratio	Temperature
1	Low pressure Turbine (32KG/CM2)	10.00	385 degree C
2	High Pressure Turbine (110KG/CM2)	4.86	535 degree C

3)E.S..P(ElectroStaticPresipitetor):-

This system has used for high pressure boiler. In this system flied ash of high pressure boiler has collected. This ash collecting in ash silo through ash handling system and it used for compost fertilizer for farming.

4)V.F.D.Drive:-

V.F.D Drive used for boiler,i.e.for all fans, boiler feed water pump. Cooling water pumps ,cooling water fans, air compressors etc.

Income from Cogeneration Project of Rajarambapu SugarFactory Rajaramnagar:-

In last two year Rajarambapu SugarFactory run cogeneration project successfully.They have used modern technique machinery and also up gradation of staff and get memorable success through cogeneration project. Following table shows income from cogeneration project from last two years.

Sr.No	Particular	2016-2017	2017-2018
1	Production of Electricity per tonne	79.57	96.2
2	Electricity used by sugar factory in per tonne	7.53	6.88
3	Electricity export in per tonne	44.30	61.84
4	Total electricity produced by sugar factory (Unit)	45385045	98761673
5	Total Export of electricity (Unit)	25269000	63601308.75
6	Plant load factor	91.18	85.59
7	Total Income from export of Electricity (amount in Lakh)	4075.643	1693.023
	Total income from Electricity(amount in Lakh)	5768.666	

Conclusion:-

Rajarambapu Sugar Factory get various advantages of cogeneration .They operate automatically all machinery and using less manpower through cogeneration project. High pressure turbine is grater than low pressure turbine in the department of electricity production.Indusry control air pollution through ESP system. ESP system destroyed fly ash.300 Kg steam made inhigh pressure boiler in per tonne bagasse. In last two year Rajarambapu Sugar Factory get 5768 lakh rupees income from their cogeneration project.

Abbreviations

Wade = World Alliance for Decentralized Energy,

MW = Mega watt

CHP = combined Heat & power

Co – 2 = Carbon dioxide

SO-2 = Sulphar dioxide

KG = kilo gram

ESP = Electro static presipitetor

KWH = kilo watt per hour

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CONTRIBUTION OF WOMEN ENTREPRENEURS IN INDIAN ECONOMY

Dr.Mahadeo B. Deokar
Head, Dept. of Commerce,VidyaPratishthan's,Arts,Science and Commerce College,Baramati
Email id:-mahadeodevkar@gmail.com

ABSTRACT

Women entrepreneurs, as opposed to men peers, make significant contribution towards the well-being of the family. "Women entrepreneurs put 90 per cent of their earnings into education, healthcare and nutrition of their family as opposed to 30 to 40 per cent done by male entrepreneurs. Be it a mother, sister, wife or daughter; once they step in the business world, they are willing to give back to the society and economy. So that is the power of women entrepreneurship.

There are many aspects in which women are one step ahead of men – women are believed to be good listener, substantial, emotional, build long term relationships, have the ability to prioritise and are detail oriented in nature. They can manage family, elders, home and businesses single-handedly without failure.

Keywords:*Women Entrepreneurs, Economic Freedom, Economic Contribution*

INTRODUCTION

Entrepreneurship is gaining significance in the modern era. It is a global phenomenon. The developed countries are already enjoying the fruits of the entrepreneurship development. On the contrary, in the developing economies like India, entrepreneurship has gained importance in the recent past. In developing countries it is considered as method of promoting self-employment. But one has to see far beyond this to improve and sustain the economic growth of the country. But in the modern times the situation has changed and women have become the most innovative and inspirational entrepreneurs. Women entrepreneurship is a recent phenomenon which has come into existence in 1970. But this concept became prominent in the year 1991, when the new industrial policy came into existence. This policy promoted globalization, liberalization and privatization which created maximum self-employment opportunities to both men as well as women. The urge of women to be economically self-dependent and the spread of education also encouraged the entry of women in the entrepreneurship. Earlier people looked strangely at the woman who was running a Xerox centre or STD booth. But today the scenario has changed totally and we see women entrepreneurs in almost every type of industry – a manufacturing or service industry or any trading business. The reasons behind this may the

favourable response shown by the women towards the changing conditions and also the awareness among the women regarding the financial stability and independence. The Government schemes and incentives are indeed major factors influencing the increasing number of women entrepreneurs. Today the role of women in the economic development cannot be ignored, rather their contributions in the economic development is quite significant. But still there is lot of scope in development of women entrepreneurship. Women entrepreneurs need to be properly trained to acquire the entrepreneurial skills and traits to face the challenges in the changing global scenario. In India we have a long list of women entrepreneurs. The reasons these women have entered into entrepreneurship may be different. Some might have entered to develop their family business, some of them to be financially independent. There are certain women who have started enterprise to bring out their family out of financial crisis. As the reasons are varied, the problems faced by the women entrepreneurs are also multi-faced. But irrespective of the problems the women entrepreneurs are efficient risk bearers, innovators and organizers. The fast moving global scenario has brought about major changes in our economy. The competition in the environment is going to limit the employment opportunities thus creating a necessity of self-employment. The self-employment and the entrepreneurship development opportunities will have to be extended to both the male and female entrepreneurs without any gender discrimination. Thus entrepreneurship development will be a powerful tool in fighting the problems of unemployment. Entrepreneurship is one of the major factors which contribute to the development of the nation. The enterprising spirit of the people accelerates the economic development. The discussion of significance of entrepreneurship will be incomplete if the significance of women entrepreneurs is ignored. Women entrepreneurs can be termed as new engines for the growth or the rising stars of the economic development of the developing economies.

As per Census 2011, workers constituted 39.79 per cent of total population whereas the ratio of female workers was 25.51 per cent. At All-India level the percentage share of females as cultivators, Agricultural labourers, workers in the household industry and other workers stood at 24.92, 18.56, 2.95 & 47.20 respectively. The percentage of female main workers to total female population stood at 25.5 which shows an increase as compared to 14.68 reported in the 2001 Census.

- **Contribution of women entrepreneurs in India**

In India, women dominate the micro enterprise sector both in rural and urban areas. According to the central statistical authority women account for close to 70 per cent of the micro enterprises in India are run by women. However, their participation in small, medium and large enterprises diminishes. Beyond the participating in productive activities such as agriculture, trade and industry, women have multiple roles in society. They participate in productive activities such as agriculture; they are responsible for caring for the family including the preparation of food, health care and education. Women need to balance this different role and therefore they are multitasked, managing their businesses alongside all other roles they are expected to perform. Women account for a larger share of the informal economy operators, as well as those running micro and small enterprises in India .MSME‘s make a significant contribution to the socio-economic development of the country by way of supporting the people to earn money and make a contribution to family income, and by supplying basic goods and services for local consumption. However this contribution is not fully recognise or understand, and there is little in the way research or statistics to provide a broader understanding of women's experience as business owners, their contribution to economic development or the challenges they face in setting up, managing and growing their enterprise.

Women entrepreneurs are often described as'survivalist' and dominate the low skill, low capital intensive and often informal and micro business. Women tend to focus on business that is a continuation of their domestic roles, such as the service sector. The potential for the growth of women's enterprises is said to below and is driven less by entrepreneurial drive than the need for survival. Women comprise 74 per cent of those employed in the micro enterprises sector. More than 65 per cent of all women in cottage\handicraft industries (micro enterprise) were engaged in processing food products and beverages.

- **Economic contribution:**

Women's economic activities contribute directly to growth and efficiency in dealing with informal business problems and poverty reduction is one of the main issues for policy makers

i) Capital formation:

Entrepreneurs mobilise the idle savings of the public through the issue of industrial securities. Investment of public savings in industry results in productive utilisation of national resources.

The rate of capital formation increases, which is essential for rapid economic growth.

ii) Improvement in Per capita Income:

Women entrepreneurs in India have also been exploiting the opportunities the opportunities. They convert the latent and idle resources like land, labour and capital in to national income and wealth in the form of goods and services. They help increase the country's net national product and per capita which are important yardsticks for measuring the economic growth.

iii) Generation of employment:

Women entrepreneur in India are playing an important role in generating employment both directly and indirectly. By setting up small scale industries, they offer jobs to people.

- **Social Contribution:**

Women entrepreneurs are also contributing towards improving the balanced regional development and improvement of living standards in the country.

i) Balanced Regional Development:

Women entrepreneurs in India to remove regional disparities in economic development. They set up industries in backward areas to avail of the resources concessions and subsidies offered by government.

ii) Improvement in living standards:

With the setting up of small scale industries, reduction of scarcity of essential commodities and introducing new products can be achieved. Women entrepreneurs in this country are producing variety of goods on a large scale and offering them at low rates, as a result, achieving improvement in the standard of life.

iii) Innovation:

Innovation is the key to entrepreneurship. It implies the commercial application of an invention. As an innovator, the entrepreneur assumes the role of a pioneer and an industrial leader. Entrepreneurs have contributed many innovations in the developing new products and in the existing products and services. All these have resulted in economic development by way of generating employment, more income etc.

- **Other contributions:**

Women entrepreneurs are the main actresses in charging the culture of the society. In our country, women are workaholics and participate outside the house and develop the sense of independence and the like.

Thus women entrepreneurs in our country are directly or indirectly playing an important role in environmental protection, back ward and forward integration and are acting as charge agents, thus contributing to the economic growth of the country.

- **CONCLUSION**

The above discussion reveals that though women entrepreneurs are gaining recognition recently, still there is a long way they have to go. The transition from homemaker to women entrepreneur is not so easy and in the same way it is also difficult for a woman to succeed and sustain in her business. She has to learn from her experiences, adapt herself and overcome the challenges in her field. She has to creatively utilize her strengths to overcome the threats and grab all the opportunities to minimize her weaknesses. This will be certainly be a mantra for her to develop and grow her business successfully.

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A STUDY OF QWL OF POLICE EMPLOYEES: DEMOGRAPHIC OVERVEIW

Dr. S. B. Tiruke

Assist. Professor, Commerce Department, DKASC College,Ichalkarnji

Prof. V. S. Wandre

HOD &Associate Professor, Commerce Department, DKASC College, Ichalkarnji

ABSTRACT

Police employees are 24x7 available for providing services to the society. However, their QWL in consideration of present working condition as well as present life is in poor situation. There are majority of respondents are form rural area with having ancestral agricultural land as a income source with supports the employees for financial balancing, but due to continuous workload police employees are unable to concentrate on agriculture land and it affects adversely on financial situation.

Keywords:*police employees, QWL, land holdings, earning members, family type and size.*

1. Introduction:

The Police Department plays a vital role in providing services to the society. They are the most important aspect in day to day life of the society. Any crisis, problems are occurred or human is in need, Police is the best answer for it. The Police have a constituted body of persons which enforced the law, who protects the property and limits the disorder which occurs in the society. The Police Station is the main theatre of the actual activities of the Police Department. It is the service station which never closes. The Police Employees are 24X7 available for providing services to the society. The society cannot disregard the availability of the Police because the human being can take sound sleep only because of the availability of the Police[1]. The Police play an important role in the social justice of the society. The researcher has selected Kolhapur District to study the Quality of Work Life of the Police Employees.

The present Police force has the branch of Ministry of Home Affairs. The Police force has categorized under two sub heads i.e. Central security Force which has headed by Additional Secretary and Internal Security Force which is headed by Special Secretary. Under these two sub heads the Police Department has distributed as Police I and Police II which has separately headed by Joint Secretary. Through these sub heads the overall structure of Police has administered and run for the protecting law and order.[4] The Police Department has plays a vital role in the society. To provide the services to the society is the main aim of the Police Department. The slogan of the Police Department is *'sadrxaNaayaKlainaga`hNaaya'*, it means protection of the just and distraction of the wicked. The department has square- shaped flag with white coloured five points star against dark blue background. The star has a human palm at its centre, symbolizing protection and rests on a flag carrying this motto; *'sadrxaNaayaKlainaga`hNaaya'*. This flag and the slogan motivate the Police Employees to work with extra energy. The Police are responsible for performing multifaceted such as the prevention of crime, maintenance of law and order, conduct of investigation of crimes, production under trials before the Courts and post sentence surveillance over the criminals etc. The researcher has considered these all factors and criteria while selecting the samples. The functions of Police are within the legal framework of Constitutional and Municipal Laws. The Police Department, society and Government expect form them extra.[14]

The study, Quality of Work Life (QWL) among Police Employees in Kolhapur District has used scientific and statistical based research methodology. The researcher has considered various aspects like work environment, workers participation, career opportunities, facilities offered, Government policies, legal aspects etc to study the QWL of Police Employees in Kolhapur District. The responsibilities of the society over the Police Employees are high and the work procedure is multifaceted. The QWL has the important aspect of Human Resource Management which helps to hold the people and attract the people in the organization.

2. Objectives of the Study:

In the present researcher, the researcher has attempted the QWL of Police Employees and explores the relevant dimensions of QWL.

1. To know the present situation of Police Departmental Employees regarding services rendered by Policeman in the sample area.
2. To draw appropriate conclusion and suggest acceptable and practicable suggestions to the authority, if necessary.

3. Research Methodology:

The researcher has studied the QWL of Police Employees in selected sample area i.e. Kolhapur District, Maharashtra, India. The researcher has used appropriate methodology for the sample selection, data collection, data analysis and interpretation. The researcher has interacted with Police Officers, Police Employees and members of the society. It means that the researcher has made three strata's for data collection. These strata's have made on the basis of categories of the sample respondents. One stratum is Police Officers; a second stratum is Police Employees and a third stratum is Members of the society.

Chart No. 1.2 Number of Sample Respondents

The researcher has selected the sample size and sample respondents from each stratum as follows...

Table No. 1.5: Distribution of Sample Data:

Sr No	Particulars	Total Population	Sampling Method used	No. of Respondents
1	Police Officers	39 *	Purposive sampling method	29
2	Police Fellow Employees	2336 *	Stratified Random Sampling Method	357
3	Members of the society	Infinite population	Convenient sampling method	384
4	Total	-	-	770

Source: District Police Administrative Office, Kolhapur

4. **Tools and techniques of analysis and interpretation of data:**

The researcher has used statistical formulas for the selection of the samples for the present research work. The researcher has collected data from the Police Officers, employees and members of the society. The researcher has interviewed **770** respondents out of which **29** are officers, **357** are fellow employees and **384** are members of the society. The researcher has used separate questionnaires for collecting information. The researcher has prepared three questionnaires, one for employees, second for respected officers and third for members of the society. The researcher has asked **90** questions which include 4 open ended questions to the Police Employees and **64** questions including 6 open ended questions to the Police Officers. The third questionnaire has prepared for the members of the society which includes **44** questions out of which 4 are open ended. The researcher has conducted face to face personal interview of sample respondents and asked sub questions to collect reliable data. The collected data has tabulated and analyzed with percentage as well as appropriate statistical tools, techniques and parameters. The researcher has interpreted the collected date vertically, horizontally and cross sectional interpretation has made. Beside this the researcher has used descriptive and standard statistical tools i.e. percentage, mean, SD, CV, and simple t-test etc., for data analysis and interpretation.

5. **Data analysis and interpretation:**

Table No.3.7 Land Holding

Sr. No.	Particulars	Officers		Employees	
		Respondents	%	Respondents	%
1	Yes	18	**62**	173	48
2	No	11	38	184	**52**
3	Total	29	100	357	100

Sources: Field Work

Table No. 3.7 shows land holding of sample respondents *for assessing the present situation of the employee because having a land helps to provide financial support to the*

employee and causes to improve the life style. It has reveals that 62% respondents have land and 38% respondents are haven’t land. There are 48% respondents are having land and 52% respondents are not having land. Majority of respondents are having support from their land and less burden on their monthly salary. Income from the land supports the respondents to fulfil their regular needs.

It has interpreted that the majority of respondents have their own land. The majority of respondents are from rural area and having land also. There is a one of the important source of financial support to the respondent and his family members. Having land is a supplementary or supportive aspect for the respondent. Due to the support of land and its earnings, respondents can financially get relaxed. Having a land can support every time or not is another part but farmers are always happy with his farm. So the respondents can minimise the burden on his monthly compensation which gets from the department. Rural people are very much attached with the farm and farm also supports for earnings. The employed person in Police Department is unable to attend in the farm. So the responsibility of the farm belongs to the other family members but respondents are happy with their farm. The financial support helps to improve the habit of the saving and standard of living of the sample respondents. This affects on the quality of life as well as present working condition.

Table No.3.8: Number of Acres Land

Sr. No.	Particulars	Officers		Employees	
		Respondents	%	Respondents	%
1	Up to 1 acre	4	22	56	32
2	2 to 3 acres	6	**33**	64	**37**
3	4 to 5 acres	4	22	36	21
4	6 acres and Above	4	22	17	10
5	Total	18	100	173	100

Sources: Field Work

Table No. 3.8 reveals the number of acres of land having the respondents. It has found that out of the total officer respondents there are 62% respondents are having land and 48% employee respondents are having land. There are 22% officer respondents are having land only up to 1 acre, 33% respondents are having land up to 2 to 3 acres. There are 22% respondents are lies between 4 to 5 acres land and 22% respondents are having land above 6 acres. Whereas the 32% employee respondents having land below 1acre, 37% respondents having 2 to 3 acres land. There are 4 to 5 acres land owned by the 21% respondents and only 10% respondents owned 6 and above acres of land. The higher percentage respondents i.e. 37% have an own land is of 2 to 3 acres. There is an average classification of having land and the earnings from that land. There is a supportive factor of the earnings to the Police Officers.

It has interpreted that there are average respondents having sufficient land so the officers having financial support for their family. The supportive income helps to develop the saving habit of the person. Today's small saving converts into large capital for tomorrow. The Police respondents are having less amount of compensation so the respondents have some sort of financial support from the land. At the time of marriage of boy and girl, parents ask firstly about job and secondly about having a land. The same thing can be consider for the Police respondent. The land holding in sufficient number of acres helps to improve the financial stability and also helps to improve the level of satisfaction. The satisfaction at family helps to perform well at work which supports to the positive present working condition. It has noted that the majority of respondents having their own land. There is a financial support due to which employees are able to survive themselves. It has supposes to less burden on the monthly payment of the employee.

Table No.3.9 Family Type

Sr. No.	Particulars	Officers		Employees		Society	
		Respondents	%	Respondents	%	Respondents	%
1	Joint	13	45	180	**50**	252	**66**
2	Nuclear	15	**52**	153	43	93	24
3	Single	01	03	24	07	39	10
4	Total	29	100	357	100	384	100

Sources: Field Work

Table No. 3.9 reveals the classification of all three respondents as per the type of the family. The researcher has made three criteria's i.e. joint, nuclear and single. The researcher has found that the first respondent i.e. officers are out of the total respondents 45% respondents are living in joint family, 52% respondents are living in nuclear family and only 3% respondents are living single. The researcher has found in case of employee respondent that 50% respondents are belongs to joint family, 43% respondents are belongs to nuclear family and only 7% respondents are living single. It has found in case of society respondents that out of the total respondents there are 66% respondents having joint family, 24% respondents having nuclear family and remaining 10% respondents are having single. The researcher has found that the majority of officers are belongs to nuclear family whereas majority of employees and society members are belongs to joint family. It means that majority of sample respondents giving responses who belongs to joint and nuclear family.

It has interpreted that the average superior respondents are from joint family type. There are two sides of one coin in case of joint family and nuclear family. There are positive as well as negative aspects of each family type. The joint family having an average responsibilities and have more expenditure. The members of the family have to be financially strong and stable. Again there are more than one familiar's who can look after the problems occurred if any in the family. As compare to the joint family the rate of expenditure may be less but the responsibilities cannot be minimized in nuclear family. The researcher has interpreted that there is a need to consider the family of that employee which has to make the balance between family and the work. The work life balance leads to the positive effects of the present working condition. It has observed that the Police Employees have to do balancing between family and the work. The social justice depends on nature of the family and size of the family. The family may be responsible for minor disputes, whichsuppose to converts in crime. The Police Employees have to handle every critical situation with due care. They must have to protect the human rights and to maintain social justice.

Table No.3.10 Family Size

Sr. No.	Particulars	Officers		Employees		Society	
		Respondents	%	Respondents	%	Respondents	%
1	Up to 5	23	**79**	247	**69**	278	**72**
2	6-10	2	7	86	24	106	28
3	11-15	4	14	14	4	0	0
4	16and Above	0	0	10	3	0	0
5	Total	29	100	357	100	384	100

Sources: Field Work

Table No. 3.10 reveals the classification of respondents as per size of the family. The researcher has found that out of the total officer respondents, there are 79% respondents are the family members up to the 5, 7% are having the family size from 6 to 10 and 14% respondents are having the family members from 11 to 15. Majority of respondents are having small family size i.e. up to the 5. Whereas 69% employee respondents are having family size up to 5 and 24% respondents are having 6 to 10 family members. There are only 4% respondents are having 11 to 15 family members and remaining 3% respondents are having 16 and above number of family members and in case of society respondents there are 72% families which having the members in the family up to 5 and remaining 28% respondents which having the familiars up to 6 to 10. There are less number of respondents who are living in joint family where the size of family above 5 and up to 10. There are majority of respondents who are having less number of familiars in their family i.e. up to 5.

The researcher has interpreted that the size of family has a slight influence of the work. The above table shows that the majority of family size is up to the five. Though there is family size is less, the quantity of the responsibilities cannot be minimized. There is a less number of respondents have big family size i.e. above 10. The size of family includes the number of dependents in that family. The size of the dependency affects on the behaviour of the respondent and his concentration at work. There is an initial stage that human works for his family to fulfil all their requirements.

Table No.3.11 Earning members in the Family

Sr. No.	Particulars	Officers		Employees		Society	
		Respondents	%	Respondents	%	Respondents	%
1	Upto 1	18	**62**	231	**65**	159	41
2	2 to 3	09	31	108	30	199	**52**
3	4 to 5	02	07	18	05	00	00
4	6and Above	00	00	00	00	26	07
5	Total	29	100	357	100	384	100
6	**Mean**		1.40		1.31		1.94
7	**SD**		1.24		1.17		1.56
8	**CV**		88.89		89.44		80.22

Sources: Field Work

Table No. 3.11 reveals the classification of earning members in the family of selected sample respondents. There are 62% officer respondents who earns by himself, 31% respondents who having the 2 to 3 earning members in the family and 7% respondents are of 4 to 5 earning members in the family. ***As the calculated value i.e. mean value is 1.40, SD 1.24 and CV 88.99 which shows the high variation in the opinion of the selected sample officer respondents.*** In case of employee, 65% respondents are alone in earning income. Only 30% respondents are having more than 2 to 3 earning members in the family. Rest of the 5% employees are majority of number of familiars are earning from 4 to 5 sources ***and mean value 1.31, SD 1.17 and CV 89.44 shows that there is a high variation in opinion of the selected employee respondents.*** The third respondent i.e. society are 52% are having2 to 3 earning members whereas 41% respondents are having only one earning member and remaining 7% respondents are having 6 and more earning members in the family. There are majority of respondent i.e.52% which are having 2 to 3 members are employed in the family. ***The mean value 1.94, SD 1.56 and CV 80.22 shows the high variation in the opinion of the selected society respondents in relation of earning members in the family which shows the majority of families are surviving only because of one member in the family.***

It has interpreted that the majority of respondents are of alone to make earnings for his family. It is financial burden on respondent himself and it has observed that the compensations become limited. Earning of the individual affects on standard of living of that individual and his family. Overall life style develops with the proper earnings of the individual. The researcher has observed that due to changing definition of life style the present compensation seems to be limited. The income from individual person and more than one person affects on the total earnings of the family. It has observed that majority of Police respondents have to manage his family by himself. This pushes the family satisfaction towards negative and affects the present working condition. It is found that majority of the sample respondents are very less those who earns the money in the family.

It is noted that in the family few persons are earned money and others are dependent members so that main earning/responsible person is facing more financial problems due to increasing cost of living and other increasing expenses. It has depicted that the majority of respondents are having only one earning member in the family. Total family burden is on that member only. The over burden of family responsibilities adversely affect on present working**.**

Table No.3.12 Monthly Income of the Family

Sr. No.	Particulars	Officers		Employees		Society	
		N	%	N	%	N	%
1	Up to Rs.50,000/-	20	**69**	315	**88**	345	**91**
2	Rs.50,001/- to Rs.1,00,000/-	4	14	22	6	13	3
3	Rs. 1,00,001/- to Rs.1,50,000/-	0	0	6	2	13	3
4	Rs. 1,50,001/- to Rs. 2,00,000/-	0	0	6	2	0	0
5	Rs. 2,00,000/- and Above	5	17	8	2	13	3
6	Total	29	100	357	100	384	100
		Mean	66,386.36		36,773.58		36,857.99
8		SD	74354.49		38,184.20		40,456.69
9		CV	112.00		103.84		109.76

Sources: Field Work, Note: N = Number of Respondents

Table No. 3.12 reveals the classification of respondents as per criteria of their monthly family income. The researcher has found that out of the total officer respondents there are 69% respondents are up to 50,000/- monthly income and 14% respondents are of 50,001/- to 1,00,000/- monthly income. The remaining 17% respondents are having income above 2,00,000/-. Majority of respondents are having monthly income below 50,000/-.***The calculated values shows that the mean value has 66,386.36; SD is 74354.49 and CV 112.00 which shows the high variation in opinion of selected officer respondents.*** In case of employee respondent 88% respondents are below the category of income up to 50,000 though it may be 5000 or it may be 50000. The respondents are become adjusting from their life, from their job and from their situation. Only remaining 12% respondents are above 50,000 earning income. Among them 6% from 50,001 to 1,00,000, 2% from 1,00,001 to 1,50,000 , 1,50,001 to 2,00,000, above 2,00,000 respectively. ***The mean value is 36773.58, SD 38,184.20 and CV 103.84 which shows the high variation in the opinion of selected employee respondents*** There is a society respondents which having 91% respondents' total monthly income is below 50,000/- and remaining 9% respondents having the monthly income above 50,000/-. It found that the majority of respondents are below the 50,000 income level ***and mean value36,857.99, SD 40456.69 and CV 109.76 which shows the high variation in opinion of selected society respondents.***

It has interpreted that the majority respondents are having average monthly income. The researcher has found that majority of respondents have to make proper arrangements to fulfil the needs of the family. The majority of respondents are belongs to middle level family. Due to the high rates of every usable product, the respondents have to adjust the monthly income as per priority of the family requirements. This situation increases the stress and adversely affects on performance. The poor performance leads to poor present working condition. The members of the society observe the Police life and Police work life. It has found that Police Employees having expectations from their job which fulfils all the family requirements.

6. Findings:

The majority of respondents are having their own land. There is a financial support due to which employees are able to survive themselves. It has supposes to less burden on the monthly payment of the employee. The researcher has concluded that the financial support from land helps to improve the life condition of the police respondents. It has also found that the residence is rural and having a land helps to maintain the work and family smoothly (Table 3.7).

The family type affects on the performance of the employee. The joint and nuclear families are having positive and negative aspects which affects positively or negatively on the performance of the employee. The police employee wants to make adjustments to keep smoothness in the work and family. The balancing between work and family helps to improve present working condition. The researcher has found that the officers positively make balancing as compared fellow employees. The researcher has concluded that, to carry the family at every transfer may create problematic situation to the employee and if the family members are more, the situation became more critical. The majority of respondents are having average family size. This helps to maintain the satisfaction at family as well as at work (table 3.9, 3.10).

The majority of respondents are having only one earning member in the family. There are majority of respondents replied that he is alone earning member in his family. Total family burden is on that member only. The over burden of family responsibilities adversely affect on present working condition. It has concluded that, the majority of employees' monthly income is below 50,000/- and majority of respondents are having only one earning member (Table No. 3.11, 3.12).

7. Observation:

1. The researcher has observed that the majority of respondents are from rural area with having ancestral land causes to give some time for it. Due to this reason majority of employees give preference for doing up and down from the residential area. There is less number of employees give preference to shift the family and continue their work. As the rural people are satisfied with less availability of facilities and there is a supportive land for the satisfaction. However, the employee unable to attend 24X7 for work as per the requirement.

2. The police employee gives first preference to the work and second preference to the family. The employees are always ready to attend for detection of crime in time. They work with full of efficiency for the society and it also observed that having family is the destination of taking relief from the work; but there is a requirement of smoothness in family. The type of family and size of family both considerable factors of the performance at work.

3. The Government taking initiative to provide the accommodation facilities to their employees but there having some lacking points. There is a slight negligence done by the Government. However, the researcher has observed that, there are some lacking in maintenance of available accommodations and Department having depended on other organisation such as MC, PWD, MSEB, etc. for the availability of accommodation and basic facilities. It takes long period of time with heavy paper work and due to this time of need passes back and problems remains as it is. However, researcher has observed that the Army, Navy are not depended on these organisation instead of this there is a provision has made independently by these organisation. There is a requirement of availability of proper accommodations for the employees which helps to improve the working life of the employee.

8. Suggestions:

1. The researcher has suggested that ancestral land is another part of the employee's income source; instead of this the Government should try to fulfil the employees' requirement within the compensation. The Government should provide the welfare facilities for the survival of employees' family.(educational facilities to children, education with concession, etc). It is also suggested that, to cultivate ancestral land of Police Employee. Government should provide loan with concessional rate with interest, high yield seeds, modern technology for agriculture etc.., which will help to get agriculture income, stress relief by way of cultivation of ancestral land and also, it helps for the improving standard of living of Police

Employee. In short, it is suggested that, Government should support for cultivation of agricultural land of Police Employees.

2. Government should take care and also motivate for increasing income of the family members of Police Employees. The Government can start or support home based business activities for the family members of the Police Employees e.g. preparation of papad, production of pickles, non confidential office work doing through family members e.g. running a Police Canteen, Gift item production, which will use for the Police Department Functions etc.. Financial position of Police Employee and QWL has partial positive co-relation. It means financial well being helps for maintaining of QWL. In short Government should directly or indirectly increasing family income, which will help for maintaining QWL.

9. Conclusion:

The researcher has concluded that land holding as one of the supplementary income source of Police respondents. Having a land is the supportive factor as income source which helps to develop saving habit of the respondents. Though land is having as income source their number of acres also necessary aspect however the size of the family represents the number of dependents of an employee and the number of dependents affects his spending and saving habit. The earning members in the family provide the supportive hands to the main member of the family. It supports the Karta member for making financial balancing. However, the researcher has made suggestions on the basis of findings and observation made by him.

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STRENGTH WEAKNESS OPPORTUNITIES AND CHALLENGES BEFORE HOTEL UNITS IN SHAHUWADI TALUKA IN KOLHAPUR DISTRICT STATE: MAHARASHTRA.

Mr.Rajendra Shivaji Sutar

Prof. Dr. N. D. PatilMahavidyalaya, Malkapur, Tal. - Shahuwadi, Dist. - Kolhapur

Introduction:

Hotel business is an important part of the life style of all the society people in upper income class ,middle income class and lower income class always in contact with hireling In every part of Nation, State and even in urban and rural area hotels and its services provided in hotel is matter of discussion. Hotels units provided employment opportunities in urban as well as in rural area, provided market for different types of goods and services. development of hotel units depends on inter-related development of industries and services in rural area and urban area .there is remarkable changes in living standard of society celebration of birthday, promotion party,etc are arranges in hotel.

Objectives:

I) What are the strength of hotel units in ShahuwadiTalukain Kolhapur district

II) What are the Weakness of Hotel units in ShahuwadiTaluka.

III) What are the opportunities before hotel units in ShahuwadiTaluka

IV) What are the challenges before hotel units in study are.

V) Find out role of hotels in ShahuwadiTalukato provdeemloyments opportunities

VI) Find out competency of hotels in study are to survive in competition with big hotel units

Methodology:

Survey method Survey of the number of hotel in Shahuwaditaluka has been taken by providing questionnaire to hotel businessman and data collected analysed in different way.

Strength:

Kolhapur district is popular for different type of customers and traditions.

Therefore there has been increasing tourism business and hotels play an important role to develop tourism business by providing best services to their customers. As the Location of ShahuwadiTalukais comparatively superior to other talukas in Kolhapur district in respect of healthy environment .there is no pollution problem in sense of water and air. AmbaGhat and Fort of Vishalgad is remarkable gift of nature toShahuwaditaluka lifestyle of the people in this area is also attracted to the tourist from different area.it is the gateway of Ratnagiri, Ganpatipule and Marleshwer. Availability of land water and access of transport facilities at moderate rate to the hotel industry in this area.As there is no scope to absorbed the manpower in other field than agriculture. Hotel industry has scope to absorbe this manpower. These are the point of strength in hotel business in ShahuwadiTaluka.Therefore is continuously increasing the number of these hotel business in short physical and human resources are available at low cost compare to other place.

Weaknesses:

Strength and weakness are the two sides of one coin. Hotel business in ShahuwadiTalukaalso suffer from different types of weakness its business as follows

I) Professionalism: professionalism is an important for the running business successfully. It seem that there is no professional idea and vision before some hotel businessman in this area because of lack of professional training in hotel management

II) Skilled workers/Servants :Services providedin hotel is the key factor for success. As these are located in rural and hilly area there is scarcity of skilled and professional servants

III) Publicity: Advertising and publicity is common thing to popularise the business hotel

Units in this area has not been aware of this important factor.

Opportunities:

Due to globalisation tourism has become important part of people therefore there is scope to develop hotel industry in the study area of ShahuwadiTaluka. Because of its location that is gateway of Ratnagiri, GanpatipuleandMarleshwar to the tourist of upper section of Ambaghat and its gateway of Kolhapur and sangli to the tourist of lower section of Ambaghat. Gradually there has been developing connectivity of the people in rural and hilly area to theimportant market places in taluka like Bambavde and Malkapur. because of transport facilitythere is opportunity to develop this industry in shahuwaditaluka.

Increasing number of school and colleges provide opportunity to maximise the sale Services in hotel industry in this area.

Challenges:

I) Use of information and technology is challenge before the hotel units in shahuwaditaluka,E-booking ,E advt are the challenges

II) Huge capital investment: hotel units in ShahuwadiTalukaare facing problem of huge Capital investment to compete with big hotel units in corporate sector.

II) Multifacility Services: requirement of multifacility services of the customers and its provision is the challenge before hotel units in Shahuwaditaluka. these services include tourist vehicle facility guide facility lodging facility

Conclusion:

I) existing educational institution in the study area should provide diploma and degree courses in hotel management

II) Government should design the policy to provide self-employment opportunities by providing financial assistances at concessional interest.

III) organisation of small hotel units is to be established to place their problems before government

IV) Government should frame particular policy of tourism development in this study area by providing special financial package for renovation and maintenance of historical places.

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THE EFFECTIVENESS OF STORES MANAGEMENT & GST

Prof. Shetye Prashant Hanamant
Assistant Professor, Mudhoji College, Phaltan.Dist, Satara.
Email:-*prashantnet36@gmail.com*

ABSTRACT

GST seeks to unify the entire country into a single market with only one value- added tax levy on all the goods and services across states at the point of consumption, subsuming up to 16 different taxes and levies that are imposed at present. This is expected to make the movement goods across the state borders smoother, faster and easier. GST council has raised the limit on input tax credit against excise duty payment to 60% from 40% of GST liability on items with tax rate above 18%, bringing some respite on sale of inventories stocked up before the implementation of new tax regime on July 1.

Key words: Single Indirect Tax, One Country one Tax, Integrated taxation
Keywords:*Stores Management, Discrepancies, Opportunities,, Relations of stores, Financial, Warehousing, Service consideration*

INTRODUCTION

In enterprises with a small quantity of stock, one person might be placed in charge of it, if the owner/manager does not look after it himself. Where the volume of stock is too large to be handled on a part-time basis, one or more storekeepers will be required. Enterprise with large quantities of stock must employ trained stores personnel (storekeeper, clerks, etc.) under the control of a Stores manager who might go by the designation of Head or Chief Storekeeper, Stock Controller, Stores Administrators or a similar title. It is impossible to state at what stage a Stores Manager will be appointed by a particular enterprise, as circumstances and sizes vary so greatly. But whatever its size and the volume of it’s the stocks, the success of the enterprise can depend to a large extent on the efficient management of its store and stocks.

Inventory management is concerned with keeping enough product on hand to avoid running out while at the same time maintaining a small enough inventory balance to allow for a reasonable return on investment. Inventory is used for stock of goods kept in organization and meant either for sale or for being consumed in production process. Organization has to maintain an adequate stock of goods or inventory in order to provide continuous production and sale of goods and services. Goods and service tax (GST) is an indirect tax throughout India to replace taxes levied by the central and state governments. It was introduced as the constitution (one hundred twenty second amendment) act 2017, tax slab of GST are 0% to 28%.

GST collected during the sale or purchase of goods is independent of the state where the purchase or sales taxes place. Some of the best GST, system across the world like Singapore and New Zealand use single GST, but India has adopted a dual GST model. The change in tax structure is expected to have a huge impact in supply chain in India

Store administration deals with various aspects like the cleanliness of the store premises, maintenance of the stores façade and the display window etc. Administration is also be responsible for utilizing the store personnel effectively. Time keeping for the stores staff is important. It is also necessary to keep track of holidays and the shifts that the staff may be required to work for. The premises of the stores need to be maintained as per the standards decided upon by the management.

OBJECTIVES OF STORES MANAGEMENT

1) Minimizing funds loaded up in stock of goods.

2) To account for all the materials received and issued, proper storage to avoid deterioration and loss of materials, economical material handling, stock verification and reconciliation of discrepancies.
3) To receive scrap and other discarded materials and arrange prompt and most economical disposal.
4) To maintain proper coordinate and cordial relationship with departments
5) Ensuring regular and continuous sale of finished goods
6) To provide services to operating functions by balanced flow of raw materials, components, tools and tackles and other consumable materials.

RESEARCH METHODOLOGY

This paper is conceptual in nature. Secondary data is used. Researcher has referred books, journals & websites.GST: Input tax credit limit on existing stock raised to support transition period sales

In a major relief to traders and businessman across the country, the GST council has increased the limit on input tax credit to 60% against excise payments from 40% earlier on items with tax rates at 18% and above without excise payment receipts, bringing some respite on sale of inventories stocked up implementation of the new tax regime on July 1. The input tax credit refund against excise on items with tax rates below 18% would remind at 40% of the total GST liability. Further, the council also ruled that entire 100% input tax credit against excise can be availed on high-value items above Rs.25000 with a chassis number. It must be noted that the input tax credit refund against is already at the full value in cases where the excise payment receipt is available. Distributors and dealer had begun cutting down on the stock of goods lying with theme ahead of the implementation of GST, as the earlier proposed rules provided for theme to claim tax credit for only up to 40% of their total GST liability against the excise duty already paid on the goods purchased before July 1 without furnishing the original excise payment receipt.

Some of the best GST, system across the world like Singapore and New Zealand use single GST, but India has adopted a dual GST model. The change in tax structure is expected to have a huge impact in supply chain in India.

A comparison of GST rates of some countries with the proposed India GST rates is given below:

S.No. Name of Countries Rate of GST
1. Australia 10%
2. Canada 5%
3. New Zealand 15%
4. Singapore 7%
5. Malaysia 6%
6. Sweden 25%
7. India 28%

FUNCTIONS OF STORES

Received and Dispatch-

All the incoming material from the suppliers and other units of the organization shall be received at stores. Arrangement need to be made for transportation, unloading and receiving of materials, and handing over the same to custody group checking up of packages, checking up material with details of invoices and purchase order.

Inspection of Materials

It has to be ensured that every item received in stores is checked from quality angle. Any failure of poor quality materials may put the organization to heavy losses, especially, those of components of vital equipment. Quality plans need to be developed for critical and high consumption value items.

Issue of materials & maintenance of records

Stores department, on receipt of requisition from user departments shall identify requirement and issue materials without any delay. Proper records need to be made of issue and receipt documents.

Warehousing and preservation:

All material received from Receipt section shall be stacked properly and bin location recorded to facilitate issues. Necessary steps need to be taken for preservation of martials especially those, which are to be stored for longer period. Preservation methods need to be developed in consultation with suppliers\user departments. Steps also need to be taken for security and safety of materials and also safety to personnel from various hazards by taking precautions in handling the materials.

Stock control records:

Day to day receipts and issues shall be posted in stock ledgers or computer master so that the current balances of each item are known without physical counting or checking.

DISCREPANCIES NOTICED IN STORES MANAGEMENT

1) Human error of omission- wrong issue of material, wrong codification, wrongs posting in stock-records
2) Improper documentation
3) Confusion of unit of measurement
4) Wrong stock-taking
5) Deterioration due to inherent characteristics of item
6) Weight differences-when items are received in bulk and issued on piece-meal weighting
7) Measurement difference- when different person carry out measurement of piece-meal issue

SUGGESTION AND CONSIDERATION FOR PROPER STORE MANAGEMENT

1) Financial Consideration

a) Minimize the working capital tied up in stock by keeping the range of materials and stock level of optimum.

b) To keep down stores operating cost including expenditure on manpower, storage. accommodation and over-head.

c) Minimize obsolescence and avoid deterioration losses.

2) Warehousing Consideration

a) Optimum utilization of storage space.

b) Keep down handling to a minimum

c) Proper Storage and preservation of stocks

Impact on supply chain management

The structure of the supply chain in influenced by differential taxes based on geographical location. To remove multiple state

taxes, the logistics companies are encouraged consolidate their warehouses instead of maintained one in each state to avoid central tax. This effect brings down the overall cost of product as the inventory cost and inventory carrying cost down. It affects the final cost of product and during selling price down. The cost saved by the companies as a result of GST can be used to invest further to improve serviceability. After implementing GST, the design of the supply chain will be based on customer service and logistic cost. It also

offers flexibility into demand and supply watching. Firms would also enable by GST to increase the accuracy of the forecast. Bigger warehouse and smaller warehouses can be merged into one and space optimisation will be achieved.

Impact on warehousing

The location of warehouse is generally chosen to minimize the cost of delivery for both the company and the customer. Other factory considered are access arterial highways, access to highways, ports etc. for shipment and labour availability. The local state taxes are also a factor considered by companies before locating a warehouse. Some companies prefer to have

warehouse in every state of the country to avoid local taxation while transporting from one location to another. With the implementation of GST, logistics companies can have restructure their warehouse locations and can have one central warehouse or can go for warehouse at specific locations or can adopt a hub and spoke model. With GST the local state taxes are eliminated and there will be only one goods and service tax across the entire country. This enables the companies to achieve cost efficiency in their operations and thereby transferring this cost benefit to the end consumer in the supply chain.

Advantages

On warehousing with respect to GST is that companies can consolidate stock at their warehouses. Demand variation at a particular warehouse can also be reduced. This in turn improves demand planning and improved inventory management.

3) Service Consideration

a) Avoid stock-out especially of critical material.

b) Respond promptly to request/emergency situations.

c) Ensure goods issued are in good conditions.

d) Issues are made to users without undue formalities.

e) Respond immediately to changing requirements.

GST- IMPACT IN INVENTORY MANAGEMENT

Planning before transition

There is a need to plan time of purchase during transition phase considering the factors such as credit eligibility, entry tax levy, days of delivery etc. presently, the interstate purchases suffer 2% CST against form C with is non-creditable. During transition phase, such purchases could be delayed by maintaining appropriate stock levels. In case entity has more interstate sales, then customers could also reduce purchase volume to save on CST cost. Therefore, stock requirementsto be studied well in advanced to plan for stock levels. The absence of check post would reduce the transit times also.

Despatch of rejected inventory

Rejected inventory needs to be returned to suppliers especially when the VAT input credit/ CENVAT credit has been availed on such inventory. Otherwise the benefit of tax deduction or re-credit may not be eligible for the suppliers which ultimately urder the person returning the goods. Therefore, identification of inventory due for return to the suppliers is critical during transitional phase.

Demand for discount

There could arise a situation where there is a need to procure more goods before implementation of GST if such a scenario arises, quantity/trade discounts could be demanded from the suppliers which would reduce the procurement cost of supplies.

Comparing the tax rates as per the present rates in indirect taxes and tax rate in GST could be necessary to decide on such purchases.

Stock transfer of goods

It is usual practise for most of the manufactures to open branches in different places either within the state or outside the tate for transport convenience or to avoid charging of CST which is non-creditable. Presently, transfer of excisable goods to other places including branches would be liable for applicable excise duties but not subject to VAT. In GST regime, all supplies including branch transfers would be subject to GST. This would have impact on cash flow. Therefore, the need for branches and level of inventory to be maintained at branches to be relooked during transitional phase.

CONCLUSION

GST is a win-win solution for all stakeholders. It is a key enables for increased prosperity. As the next level of logistics are the evolving in India and the corresponding regulatory policies has to be taken care well ahead of the GST introduction to have a positive and expected impact. Further, on account of the delay in implementation of GST, it is critical to gauge the opportunity loss for the various stakeholders. Store management is concerned with ensuring that all the activities involved in storekeeping and stock control are carried out efficiently and economically by those employed in the store. In many cases it will also encompass the recruitment, selection, induction and the training of stores personnel and much more. The work of any manager comprises different aspects. The technical aspect,which is concerned with the work to performed in the section, department or enterprise concerned and the human aspect, which is concerned directly with the people who are employed to perform that work.

The technical work of different managers might vary considerably; thus the technical work of a factory manager will be very different from the technical work of a sales manager or an office manager etc. Even the technical work of two stores managers working for two different enterprises might differ in many areas. However, the human aspect of the work of all managers must be similar because it involves managing the activities of other people.

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RECENT DEVELOPMENTS OF TEXTILE INDUSTRY IN ICHALKARANJI

Mrs. Rita S. Rodriques
Research Student, Department of Commerce, Shivaji University, Kolhapur
Dr. N. B. Bhagwat
Research Guide & Associate Professor, Department of Commerce, D. R. Mane College, Kagal

ABSTRACT

Government of India, Ministry of Textiles, is moving towards increasing productivity for increasing export growth of textile industry. In the modern era purchasing new machinery or enhancing the quality of the existing machinery, introducing new technology and providing infrastructural facilities are very useful in increasing the research and development (R and D) related activities. It is very important for increasing the industrial growth of a country. Ichalkaranji is one of the most prominent decentralized Textile centers of the India, having good number of spinning mills, sizing units, power looms, processing units and Industrial Estates situated is about 29 Km away from Kolhapur. Government of India has sanctioned scheme of Textile Cluster for Ichalkaranji city and Industrial Area at outskirts, under Industrial Infrastructure Upgradation Scheme (IIUS) and Power loom Mega Cluster scheme for the development of textile industry. Some of the recent trends and developments of Textiles business in Ichalkaranji are discussed in this article.

Keywords:*Textiles, ITDC, Development*

Introduction:

The Textile Industry occupies a vital place in the Indian economy and contributes substantially to its exports earnings. Textiles exports represent nearly 30 per cent of the country's total exports. It has a high weight age of over 20 per cent in the National production. It provides direct employment to over 15 million persons in the mill, power loom and handloom sectors. India is the world's second largest producer of textiles after China. It is the world's third largest producer of cotton-after China and the USA-and the second largest cotton consumer after China. The textile industry in India is one of the oldest manufacturing sectors in the country and is currently its largest one. The Textile industry occupies an important place in the Economy of the country because of its contribution to the industrial output, employment generation and foreign exchange earnings. The textile industry encompasses a range of industrial units, which use a wide variety of natural and synthetic fibres to produce fabrics. The textile industry can be broadly classified into two categories, the organized mill sector and the unorganized mill sector. Considering the significance and contribution of textile sector in national economy, initiative and efforts are being made to take urgent and adequate steps to attract investment and encourage wide spread development and growth in this sector.

Textile industry in India:

Textile industry in India occupies an important place in the economy of country. After China, India is the world's second largest producer of textiles. It is the world's second largest cotton consumer after China and third largest producer of cotton-after China and the USA. The textile industry in India is one of the oldest manufacturing sectors in the country. It accounts for 14 % of the total industrial production, contributes to nearly 30% of the total exports and is the second largest employment generator after agriculture. Around eight per cent of the total excise revenue collection is contributed by the textile industry. The textile industry accounts for as large as 21 per cent total employment generated in the economy. Around 35 million people are directly employed in the textile manufacturing activities. Indirect employment including the manpower engaged in agricultural based raw material production like cotton and related trade and handling can be stated to be around another 60 million. The recent measures taken by the state and central Government of India to reduce interest rates and liberalize labour laws, integrated and cluster textile development schemes help to augment investment in the manufacturing sector including in the textiles industry. As a result, growth and all round development of this industry has a direct bearing on the improvement of the India's economy.

Objectives of the study:

1. To understand the textile industry in India and Ichalkaranji.
2. To study the problems and challenges for rapid growth of textile industry.
3. To study the recent developments of textile industry in Ichalkaranji**.**

Research methodology:

This study is based on primary data and secondary data. Primary data is collected by conducting interviews with the manager of ITDC and Power Loom Mega Cluster. Secondary data is taken from annual reports of Ministry of Textiles and from the reputed Published Sources like various Books, magazines, research articles and Websites on Internet.

Problems and challenges for rapid growth:

The textile industry has obsolete equipment and machinery. The inability to timely modernize the equipment and machinery and lack of research and development (R and D) has led to the decline of India textile competitiveness. Due to obsolete technology the cost of production is higher in India as compared to china. Introduction of minimum tax on domestic sales would invite unavoidable liquidity problem, which is already reached to the alarming level. Also the textile industry was facing negative generation of funds due to unaffordable mark up rate on the one hand and acute shortage of energy supply and unimaginable power tariff for industry. The cost of production of textile rises due to many reasons like increasing interest rate, double digit inflation and decreasing value of Indian rupee. High cost of doing business is because of intensive increase in the rate of interest which has increased the problems of the industry. The load-shedding of electricity cause a rapid decrease in production which also reduced the export order. The cost of production has risen due to instant increase in electricity tariff. Due to load shedding some mill owner uses alternative source of energy like generator which increase their cost of production further. Due to such dramatic situation the capability of competitiveness of this industry in international market effected badly. Indian textile industry is facing problem of Low productivity due to its obsolete textile machineries. The above all reason increased the cost of production of textile industry which create problem for a textile industry to compete in international market.

Textile Industry in Ichalkaranji

Ichalkaranji is one of the famous textile centers in India. In and around Ichalkaranji there are about 35 spinning mills, covering wide range of counts, ply yarns, ring & open and yarns, and fancy yarns. There are about 180 sizing units, which includes conventional to modern machines and more than 1 lakh power looms in decentralized sector. These include plain loom, dobby, drop box, auto & semi auto looms such wide range of machines. More than 35 power process and about 80 hand processing units are fulfilling the need of the sector. From last 2 decades, there is significant change in this sector, reflected into product diversification, quality improvement, productivity which is a result of more than 10000 shuttle-less looms are in operation.

Growth of Power Looms in Ichalkaranji city and their Workers (1904 to 2011)

Sr. No.	Year	No. of Power looms	Growth Rate of Power looms	No. of Power loom Workers	Growth Rate of Power loom Workers
1	1904	01	--	N.A.	--
2	1908	02	--	N.A.	--
3	1945	1500	--	N.A.	--
4	1951	2000	33.33	500	--
5	1961	8000	300	12000	2300
6	1971	15000	87.50	13750	14.58
7	1981	33000	120.00	27500	100
8	1991	90000	172.72	49000	78.18
9	2001	128000	42.22	70000	42.86
10	2011	145000	13.28	125000	78.57

Source: *Computed by the Researcher*

Recent Textile Industry Developments in Ichalkaranji:

Ichalkaranji is one of the more prominent and progressive textile activity centers in southern part of Maharashtra. It has been identified as a sector most likely to respond positively to stimulus for technology up gradation. Power loom Industry is a house hold activity in the city as well as surrounding villages. There are about 35 Spinning Mills which produces wide range of excellent quality yarns. Here, very coarse to super fine fabrics are produced on 1.2 lakh Power looms, 20000 auto and semi auto looms and 6000 shuttle-less looms. Fabric processing and garmenting units are also fulfilling the needs of the sector. This Textile activity is being carried out in many small scale units, Co-operative Industrial Estates and Textile Parks. The cluster has huge dedicated work force, however, it lacks basic training facilities, skill development, adequate infrastructure support, modern technology, modern looms and other need based facilities like marketing facilities, etc**.**

The Government of India, through the Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, New Delhi has sanctioned the scheme of Textile Cluster for Ichalkaranji city and Industrial Area at outskirts, under Industrial Infrastructure Upgradation Scheme (IIUS). To enhance and improve the infrastructure facilities, The Ichalkaranji Municipal Council, Ichalkaranji Industrial Co-op Estate, DKTE’s Textile and Engineering Institute, The Laxmi Co-op Industrial Estate and Parvati Co-op Industrial Estate have jointly come together and formed a Special Purpose Vehicle (SPV) company viz. “Ichalkaranji Textile Development Cluster Limited (ITDC) which has been registered under companies act l956 and it was implemented the project. The individual members had contributed to the extent of about 50% of the project cost and the balance amount was collected in from the grant in aid from Department of Industrial Promotion and Policy, Government of India. In order to provide impetus to the Power loom Sector by creating state of the art infrastructure, it has been decided to develop Ichalkaranji in Maharashtra as Power loom Mega Cluster. The scheme of Power loom Mega Cluster has been commissioned to scale up the infrastructural facilities and production chain at traditional textiles clusters, which have remained unorganized and have not kept pace with the modernization and development that have been taking place so far. The prospects of the textile sector in this segment lie in infrastructure up gradation, modernization of the machinery, products diversification, innovative manufacturing as well as designing know-how, skill up gradation etc.

Conclusion:

The Government of India changed its direction from increasing export growth to increase production to educational institution strengthening and increasing employment opportunities. The Government of India and the Textile products manufacturing industry should collaborate each other and should create a plan for addressing the key parameter issues and promote the export of textile products from India with good strategies. Finally, this paper reflects that wholehearted joint efforts from manufacturers, buyers, suppliers, government, and other stockholders are highly expected to accomplish the development of potential and sustainable textile industries growth in Ichalkaranji

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RURAL ENTREPRENEURS: CHALLENGES AND REMEDIES

Dr.Jamge Santosh D.
B. P. Sulakhe Commerce College, Barshi
Email Id: *santoshjamge@gmail.com*

ABSTRACT

In India nearly 70% of the total population lives in rural areas. Agriculture and allied activities are the main source of income. So the economic development of India majorly depends on the development of rural areas and the standard of living of the rural mass. Rural entrepreneur is one of the most essential inputs in the economic development of India. Rural entrepreneur uses the scarce and scattered resources in the most efficient manner hence increasing profits and decreasing costs. Due to lack of facilities of education, majority of rural people are not aware of technological development, marketing etc. Scarcity of finance and raw materials are major problems in front of rural entrepreneurs. Most of the rural entrepreneurs face particular problems like lack of literacy, fear of risk, lack of training facility and experience, less purchasing power and steep competition from urban entrepreneurs. Promotion and support of rural entrepreneurship is important step to develop rural areas. This research paper focuses on the identification of various problems associated with rural entrepreneurship. Appropriate remedies have also been discussed to overcome these problems.

Key words:*Economic development, Lack of training, Purchasing power, Rural entrepreneur, Rural mass.*

INTRODUCTION

After over 7 decades of Independence and Industrialization India, still large part of population lives under poverty line. Agriculture sector continues to be the back bone of rural areas. As per study, 70 per cent of holdings are held by small and marginal farmers which results in overcrowding on the agricultural sector and less farm produce. This also results in migration of farm worker in large numbers to the urban areas. In both the cases the population remains under poverty line. Entrepreneurship can play an important role in rural development. "Entrepreneur means one who creates a product on his own account, who ever undertakes on his own an industrial/trading enterprise in which work men are employed". If entrepreneurships really encouraged in rural area it would, of course, be instrumental in changing the face of rural areas by solving the problems of unemployment, poverty, economic disparity, poor utilization of rural capacity ,low level of standard of living .Majority of the population still lives in rural India and the large chunk of population in urban areas still live through the learning of a village life. For the strength of the country there is a necessity to develop the villages. Development of a country is a choice loaded on its people, whether urban or rural. It is individuals who shape up a society and decide its progress and performance. Urban and rural are two sides of the same coin of economic development. While the urban sector has witnessed phenomenal growth and development, fuelled by the post independence era of industrialization, the rural sector saw little corporate growth. Rural development is more than ever before linked to entrepreneurship. Institutions and individuals promoting rural development now see entrepreneurship as a strategic development intervention that could accelerate the rural development process. Furthermore, institutions and individuals seem to agree on urgent need to promote rural enterprises.

Objective of Study

- To study the problems faced by rural entrepreneurs in India.
- To provide the remedies to solve the problems of rural entrepreneurs.

Problems in Rural Entrepreneurship:

Entrepreneurs are playing very important role in the development of economy. They face various problems in day to day work. As the thorns are part of roses, similarly every flourishing business has its own kind of problems. Some of the major problems faced by rural entrepreneurs are as under.

FINANCIAL PROBLEMS

1. **Scarcity of funds**

Most of the rural entrepreneurs fail to get external funds due to absence of tangible security and credit in the market. The procedure to avail the loan facility is too time-consuming that its delay often disappoints the rural entrepreneurs. Lack of finance available to rural entrepreneurs is one of the biggest problems which rural entrepreneur is bearing now days especially due to global recession. Major difficulties faced by rural entrepreneurs include low level of purchasing power of rural consumer so sales volume is insufficient, lack of finance to start business, reduced profits due to competition, pricing of goods and services, Financial statements are difficult to be maintained by rural entrepreneur, stringent tax laws, lack of guarantees for raising up of loans, difficulty in raising capital through equity, dependence on small money lenders for loans for which they charge discriminating interest rates and huge rent and property cost. These all problems create a difficulty in raising money through loans. landlords in Punjab proved to be major source of finance for rural entrepreneurs but the rates of land are reduced due to global recession so they also lack hard cash now a days. Some banks have not ventured out to serve rural customers because banks are expensive to be reached by rural customers and, once reached, are often too poor to afford bank products. Poor people often have insufficient established forms of collateral (such as physical assets) to offer, so they are often excluded from traditional financial market. Government is providing subsidies to rural areas but due to high cost of finance, these subsidies are not giving fruitful results. Major sources of finance in rural areas are loans from regional rural banks or from zamindars but their rate of interest are usually very high.

2. **lack of availability of infrastructural facilities:**

The growth of rural entrepreneurs is not very healthy in spite of efforts made by government due to lack of proper and adequate infrastructural facilities.

3. **Risk element:**

Rural entrepreneurs have less risk bearing capacity due to lack of financial resources and external support.

4. **Marketing Problems:**

Rural entrepreneurs face severe competition from large sized organizations and urban entrepreneurs. They incur high cost of production due to high input cost. Major problems faced by marketers are the problem of non-standardization and competition from large scale business units. They face the problem in maintaining the standards. Competition from large scale units also creates problems for the survival of new startups. Startups have limited financial resources and hence cannot afford to spend more on sales promotion and marketing. These units are non brand name and non standard under which they can sale their products. Startups have to come up with new and unique advertisement strategies those rural people can easily understand. The literacy rate among the rural consumer is very low. That’s why printed media have limited scope in the rural context. The traditionally attached nature, cultural backwardness and cultural barriers create more difficulty of communication..

Middlemen exploit rural entrepreneurs. The rural entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit. Storage facilities and poor means of transport are other marketing problems in rural areas. In most of the villages, farmers store the produce in open space, in bags or earthier vessels etc. So these indigenous methods of storage are not capable of protecting the produce from dampness, weevils etc. The agricultural goods are not standardized and graded.

MANAGEMENT PROBLEMS

Lake Of Knowledge: of I.T Information technology is not very common in rural areas. Entrepreneurs rely on internal linkages that encourage the flow of goods, services, information and ideas. The intensity of family and personal relationships in rural communities can sometime be helpful but they may also present obstacles to effective business relationships. Business deals may receive less than rigorous objectivity and intercommunity rivalries may reduce the scope for regional cooperation. Decision making process and lines of authority are mostly blurred by local politics in rural areas.

Legal Formalities: Rural entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses due to illiteracy and ignorance.

Procurement Of Raw Materials: Procurement of raw materials is really a tough task for rural entrepreneur. They may end up with poor quality raw materials, may also face the problem of storage and warehousing.

Lack Of Technical Knowledge: Rural entrepreneurs suffer a severe problem of lack of technical knowledge. Lack of training facilities and extension services crate a hurdle for the development of rural entrepreneurship.

Poor Quality Of Products: Another important problem is growth of rural entrepreneurship is the inferior quality of products produced due to lack of availability of standard tools and equipment and poor quality of raw materials.

Human Resources Problems

Low Skill Level Of Workers: Most of the entrepreneurs of rural areas are unable to find workers with high skills. Turnover rates are also high in this case. They have to be provided with on the job training and their training is generally a serious problem for entrepreneur as they are mostly uneducated and they have to be taught in local language which they understand easily. The industries in rural areas are not only established just to take advantage of cheap labour but also to bring about an integrated rural development. So rural entrepreneurs should not look at rural area as their market, they should also see the challenges existing in urban areas and be prepared for them. Rural entrepreneurs are generally less innovative in their thinking. Youths in rural areas have little options “this is what they are given to believe”. This is the reason that many of them either work at farm or migrate to urban land.

NEGATIVE ATTITUDE: The environment in the family, society and support system is not conducive to encourage rural people to take up entrepreneurship as a career. It may be due to lack of awareness and knowledge of entrepreneurial opportunities. The young and well educated mostly tend to leave. As per circumstances, rural people by force may be more self sufficient than their urban counterparts, but the culture of entrepreneurship tends to be weak. Continuous motivation is needed in case of rural employee, which is sometime difficult for an entrepreneur to impart with.

RemediesTo Solve These Problems:

Different organization like IFCI, ICICI, SIDBI, NABARD etc. are trying to sort these problems. Marketing problems are related with distribution channels, pricing, product promotion etc. In order to make the rural entrepreneurs to stat the business venture, the following measures may be adopted:

Creation of finance cells: The financial institutions and banks which provide finances to entrepreneurs must create special cells for providing easy finance to rural entrepreneurs.

Concessional rates if interest: The rural entrepreneurs should be provided finance at concessional rates of interest and on easy repayment basils. The cumbersome formalities should be avoided in sanctioning the loans to rural entrepreneurs.

Proper supply of raw materials: Rural entrepreneurs should be ensured of proper supply of scarce raw materials on priority basis. A subsidy may also be offered to make the products manufactured by rural entrepreneurs cost competitive and reasonable.

Offering training facilities: Training is essential for the development of entrepreneurships. It enables the rural entrepreneurs to undertake the venture successfully as it imparts required skills to run the enterprise. Presently the economically weaker entrepreneurs of the society are offered such training facility under Prime Minister's RozgarYojna. (PMRY) Programmed FICCI, (NGOs) Lions Clubs, Rotary Clubs and voluntary organizations can also arrange such training programmers for rural entrepreneurs to provide them stimulation counseling and assistance .For rural entrepreneurs, individual based EDI' approach is highly relevant where the motivation and familiarization processes coupled with promise of bank credit and support by way of escort services could persuade rural youth with certain basic skills of- hands on technology to start small enterprises.

Setting up marketing co-operatives: Proper encouragement and assistance should be provided to rural entrepreneurs for setting up marketing co-operatives. These co-operatives shall help in getting the inputs at reasonable rate and they are helpful in selling their products at remuneration prices. Hence, middlemen can be avoided and rural entrepreneurs derive the benefits of enterprise. Common production-cum-marketing centers should be set up with modern infrastructural facilities. Thus, proper education, comprehensive training, setting up of separate financial institutions, development of marketing co-operatives to a large extent help to flourish the rural entrepreneurs in India. Further, both government and non-government agencies should play an important role.

Suggestions

1. Govt. should provide separate financial fund of rural entrepreneur.
2. We should provide special infrastructure facilities whatever they deed.
3. Govt. should arrange special training programmes of rural entrepreneurship
4. Govt. should felicitate top ranker rural's entrepreneur.
5. Rural entrepreneur should more competitive and efficient in the local & international market.
6. Use should invite successful rural entrepreneurs from other states of country.

Conclusion

Rural entrepreneur is a key figure in economic progress of India. Rural entrepreneurship is the way of converting developing country into developed nation. Rural entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance. There should be efficient regulated market and government should also lend its helping hand in this context. Grading and standardization should be promoted and promotional activities should be enhanced. NGO's should be provided full support by government.

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RECENT TRENDS IN COMMERCE AND MANAGEMENT

Sanyogita S. Patil
Assistant Professor, Balwant College Vita
Email –: *patil.gitu10@gmail.com*

ABSTRACT

The growing phenomenon of globalization, liberalization and privatization has been immensely influencing the commerce education. This paper is conceptual research paper. Alvin Toffler in his book "Future Shock" says that, "To help avert future shock, we must search for our objectives, method in the future rather than past. We must create a super industrial rather than past. Education must shift into future tense the higher education sector in India is very vast. The role of higher education in national development is well established. The objectives of higher education can be achieved only through qualitative change in the system. The output of commerce education should be multidimensional and with full global competitiveness. But we have to realize that the commerce graduate have lack of practical knowledge. The practical knowledge. The practical oriented commerce Education is need of the age. Learning is part of any systematic knowledge. Teaching learning are important two sides of commerce education system. Learning process is also depends upon the teaching aids like library facilities, academic activities such as classroom seminars, fieldwork as well as study tours and non academic activities of the college. This research paper will focus on the recent trend in commerce education. Commerce area covers various branches of education i.e. accounting, marketing business law, taxation, economics, communicating, H.R. Management, Financing, auditing and so on. Commerce education is nothing but one of the skill management system Considering the constant changes under the effects of globalization on education the objectives of this paper is to emphasize requirement of revitalization in commerce education.

Keywords: - *Commerce education, problem in commerce education.*

Introduction:-

Commerce education has played important role in Indian industry and Indian economy .there is number of challenges before the commerce education. Nation income employment opportunities are depends upon the quality commerce education system. Learning is part of any systematic knowledge. Teaching learning are important two sides of commerce education system.

Commerce and management education is considered as one of the most popular career option in India. Commerce and management education is the backbone of business. This education stresses on developing the people and making effective use of available resources,

The quality of commerce and management education depends upon the role of teacher students participation in learning process .learning process is also depends upon the teaching aids like library facilities, academic activities such as classroom seminars ,fieldwork as well as study tours and non academic activities of the college.

Objectives:-

- The education system is developing very fast both qualitively and quantitavely
- The present paper is for to study the current status in commerce and management
- To study recent trend in commerce and management.
- To know the knowledge in the field of commerce industry

Methodology:-

The research article is depending upon secondary data as our college (*Balwant College Vita)*

Commerce Education:-

Commerce education is area of education which develops the require knowledge skill attitude for the successful handling of trade, commerce and industry. Commerce education is business education but in tune with the needs of the business and society.

Importance of commerce education:-

- To up lift young personnel into intellectually competent, morally upright, economically rational, socially committed and entrepreneurially desirous at the service of Nation for today and tomorrow, Commerce Education is prime requirement.
- Today's business world cannot run without commerce education.
- To realize the actual entity between the product and demand, there is an urgent need to overcome education to cope up with the fast changing global scenario.
- Commerce is a dynamic education system which can help handling the resources of a country rationally
- To bring economic prosperity in the field of tourism, agriculture, industry and commerce

Branches of commerce education:-

Business Economics: Economic is the central them of commerce education that teaches the laws of demand and supply, law of returns to scale, elasticity of demand, theory of pricing under different markets situation and cost benefit analysis in selection of investment proposal etc.

Cost Accounting: this deals in determination of overheads costing, standard and variance costing and budgetary control and cost control

Taxation: Taxation is the major accounting branch for all the heads of income calculation, taxation, deduction and estimation

Human Resource Management: Commerce Education is a combination of system and process that unitize human resources involve in an organization, lessons to take care how to reduce manual workloads in an organization in various level of payrolls, database for employee information, job design, attendance records etc.

Auditing: To deal with different organization in vouching valuation and verification of transaction take place both in government and private sector.

Entrepreneurship: The present world claims entrepreneurship as an extended housing of a business in the society applying social and economic activity. Commerce education begets an entrepreneur to develop a business plan.

Business Finance: Finance is the lifeblood of every business concern similar to the circulation of blood in human body for maintenance of life. There are number of ways of raising finance for a business from national and international sources.

Business Law: This subject discusses the different laws in business like sales of goods company law, banking laws, partnership law, contract of sale etc.

Marketing Mix: Commerce education deals with product design, pricing methods, promotion, channels of distribution logistics selection etc this can be expressed with the help of four C's-Commodity,Cost, Communication & Channel, through which a business concern can establish its social entity

Maximization of wealth: While trace back to the history of commerce education there is a saying we are traders not for steel making not for sheep building ……our basic aim is to earn profit through our commercial activities (**F.G.Moors)**. in past owners of business believed that there activity is carried only for profit earning.

Result and Discussion:-

1) **Activity based Learning:-**

Class room teaching is the old and tradition method for learning we have to change our teaching method and have to improve our teaching skill with following activities

- Class room seminar
- Project work
- Field work and student tours
- Guest lecture

2) **Problem in learning proces**s:-

Today information technology plays very important role in learning system. Traditional teaching method is become out of use today, so we have to accept new activity best education system for development of student's knowledge and skill.

3) **Elements of Education system:-**

Quality of education system is depends upon various element of education system. Which are very important today in education process our drop out ratio is very high as compare to world.

We have to improve the following factors for the improvement of existing systems.

- Teaching
- Learning
- Syllabus
- Teachers
- Students
- Management

Problems of Commerce Education:-

Commerce is considered as one of the most popular career option in India. Commerce education is the backbone of business and serial development of the nation. This education stresses on developing the people and making effective use of available resources. Commerce education develops the relationship of people with one another. It covers wide area of business and society. That how to use it for the betterment of self and oneself. It provides skill oriented education to student society. Even through skill the streams face following challenges.

Challenges of Commerce Education:-

- Many students come from poor family are financially helped by the teachers in pursuing commerce education.
- Students of commerce are offered major in Accountancy, Management and Finance.
- They jointly engage in bringing awareness of commerce education among the guardians.
- Teachers of commerce stream sacrificing their valuable lives to establish commerce wing.

Suggestions:-

- To bring the awareness in the society regarding Commerce education guardians and parents meeting should be held frequently.
- To collaborate with social organization to communicate job opportunity for commerce graduates and self employment.
- Close communication should be made with the feeder institutions and orientation lecture to be distributed for motivating students toward commerce education at their grassroots level.
- Computer education should be equally provided to the students of commerce considering the needs of their capacity development in field of accounting.

Conclusion:-

When we teach our students with various activities the learning become powerful and useful for the student to get employment and for the development their own business. The present economy requires the type of skill and knowledge that our courses offer. I hope that our main aim should be for quality education through the activity based education system.

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CORPORATE SOCIAL RESPONSIBILITY AND CLEAN INDIA CAMPAIGN IN CORPORATE SECTOR

Mr. Chile Sarjerao Sadashiv
Assistant Professor, Department of Commerce and Management,Balwant College, Vita (Maharashtra)
E-mail- *saistat3@gamail.com*

ABSTRACT

It is a conceptual paper. In this paper we tried to connect CSR (Corporate Social Responsibility) with SBA (Swachh Bharat Abhiyan) because it is found that 70% dirt is came from industrial area. We have tried to thrown lights on SBA which will be beneficial to whole corporate sector and to whole country. If corporate sector contributes towards SBA in terms of money there will be Rs 3515.52 crores (Only top 100 Companies contribution). Hon. PM of India has nominated 9 personalities for this SBA. SBA is now need of time because dirt and garbage many of the tourists and investors are diverting to other countries instead of India. India is losing its goodwill because of uncleanness. If 78 crores peoples contribute their 1 hour daily then India will become clean country and more than Rs 562320 crores will be saved annually. Corporate sector can make expenses through their one year CSR fund on SBA, this will be more beneficial. First of all people of country have to be realized the importance of SBA. 70% dirt or garbage is coming from corporate sector. SBA will help to corporate sector to become more sustainable. India has 13 lakhs companies registered with Ministry of Corporate Affairs. Top 100 companies are gaining Rs. 351552.99 crores profit per year. Their CSR fund is approximately Rs3515 crores. In Delhi TATA Power DDL has taken initiative for SBA. This paper is suggesting combining CSR with SBA. This will definitely come out with greater results. There are also some other effective and applicable suggestions given by the researchers. This combination will definitely lead to Dr. APJ Abdul Kalam's dream of 'Super Power India'.

Keywords: *CSR, Clean India Campaign*

1. Introduction:

It is a conceptual paper. We student tried our level best to focus on 'Corporate Social Responsibility' (CSR) activities with combination of 'Swachh Bharat Abhiyan' (SBA). What is Corporate Social Responsibility (CSR)? In simple words it is ethical liability towards society. Now-a-days CSR has been commercialized in huge manner. Organization runs when society supports it. If society or people of society oppose the firm then no one can save that firm. Every business is liable to pay something to the society, surrounding, stakeholders and competitors also. Chairman and CEO, Nestle, Peter Brabeck-Letmathe has said that "We believe that the true test of a business is whether it creates value for society over the long term." Although CSR has been an uprising issue for last two decades, it had practiced from long-long ago. Out of all the companies across Europe and the Americas, approximately 70 percentreport about the Corporate Social Responsibility initiatives taken by them.CSR means how one makes money rather than how one spends their money. ISO (International Standard Organization) had produced ISO-26000 on corporate responsibilities, launched in 2008. On 2nd October Hon. PM of India has declared 'Clean India Campaign' for clean country. Mahatma Gandhi had seen dream of 'cleanliest India' that dream is now started to come true. We hope, by 2019 India become clean country. From long ago Indian society has one community for cleaning the society, for collecting the shit. That community is called as 'untouchable' but they were doing the greatest work on the earth. For Gnadhiji's dream we all have to contribute. Hon. PM of India has also nominated 9 eminent personalities to contribute for 'Clean India Campaign'. As a citizen of India it is our prior duty to follow this campaign and take active part in 'Clean India Campaign'. As a part of this society every business has responsibility to make our country clean. Most of the garbage is come out from the industrial sector. If you take look on dirt of industries, you may shock because industries are responsible to about 70 % dirt or garbage in the society. Society is stakeholder of any firm and you are paying to society in the form of garbage? No, you cannot do that. It is your prime duty to pay the society in right manner. Whatever you are now is all because of society. There is a core part between industry and society that is CSR. Clean India campaign gives you an opportunity to contribute from your side. You have to participate in a campaign like 'Swachh Bharat Abhiyan' (SBA).

2. Objectives of the study:

1 To know the concept of CSR.

2 To know the role of CSR in 'Clean India Campaign'.

3. Research Methodology:

1. Data Collection:

A) Secondary data:

Present researchers have been collected data from magazines, newspapers, websites, books, articles and research papers etc.

4. Review of Literature:

Present researchers referred different reviews and on the basis of review of literature we contributed our views for this research paper. Following reviews are referred.

AnshikaAgarwal (2013) has studied on corporate Social Responsibility and sustainability for development of organization hence; it needs to be accepted as an organizational objective. According to New Company Law, 2012 corporate must contribute 2% of their net profits towards CSR which made Indian companies to consciously work towards CSR, as it required a prescribed class of companies to spend a portion of their profits on CSR activities.

GahlotSushmita (2012) has studied on the evolution of CSR in India. Apart from gauging the changes in the CSR scenario after the introduction of the Companies Act 2013, it throws light on the guiding principles laid down by the Draft Corporate Social Responsibility Rules (prepared by the Ministry of Corporate Affairs) and analyses the industry's reaction to the mandate.

Moon Urmila(2012) the importance of CSR emerged significantly in the last decade. Over the time, CSR expanded to include both economic and social interests. Companies have become more transparent in accounting and display 'public reporting' due to pressures from various stakeholders. It is possible for companies to behave in the 'desired' ethical and responsible manner towards consumers, employees, communities, stakeholders and environment.

VikramKaur(2012) He has studied that how CSR has become the linchpin for development of any corporate organizations. His paper tries to bring out CSR initiatives taken by various organizations in India. An exploratory research design was chosen in order to develop a profound understanding of the research topic and to obtain in-depth data about the research objectives. All main elements of the research paper, comprising theory, findings and analysis were incorporated in a lucid and cohesive manner and structured in order to address and evaluate the central research objectives appropriately.

5. Conceptual Framework:

1. Concept of CSR:

While there is no universal definition of corporate social responsibility, it generally refers to transparent business practices that are based on ethical values, compliance with legal requirements, and respect for people, communities, and the environment. Thus, beyond making profits, companies are responsible for the totality of their impact on people and the planet. "People" constitute the company's stakeholders: its employees, customers, business partners, investors, suppliers and vendors, the government, and the community. Increasingly, stakeholders expect that companies should be more environmentally and socially responsible in conducting their business. In the business community, CSR is alternatively referred to as "corporate citizenship," which essentially means that a company should be a "good neighbor" within its host community**.**

Definition: - "Corporate Social Responsibility is the way companies manage their businesses to produce an overall positive impact on society through economic, environmental and social actions."

Definition

It is said that CSR is a tool or technique for increase in goodwill and pay its liability towards society.

6. Problems of the study:

1. It is found than over 75 % firms are not interested in CSR.
2. Most of the pollution is because of industries.
3. Importance of cleanliness is not spread in peoples.
4. Industry is not realizing their social Responsibility.
5. Application of Clean India Campaign has to be done.

7. Significance of the study:

1. This study is significantly useful to Industries for improve their performance about CSR.
2. This study is useful to government for improve their strategies about Clean India Campaign.
3. This research is also useful to Society to aware about CSR and 'Swachh Bharat Abhiyan'.
4. This study is useful for further research in CSR and Clean India Campaign.

8. Results and Discussion:

- CSR Policy in India:

Under the Companies Act, 2013, that replaces the nearly six-decade old legislation governing the way corporate function and are regulated in India, profitable companies with a sizeable business would have to spend every year at least 2 per cent of three-year average profit on CSR works. This would apply to the companies with a turnover of Rs 1,000 crores and or more or net worth of Rs 500 crores and more or net profit of Rs 5 crores and more. As per new proposals, from the beginning of 2013-14, Top earning PSUs like ONGC, BHEL and NTPC may have to double their expenditure on CSR as per the new draft guidelines being finalized by the Department of Public Enterprises (DPE). PSUs with net profit between Rs 100-500 crores are required to earmark 2-3% of their income. They have to ensure that they spend full amount earmarked for, otherwise, they have to disclose why they have not spent these fund. Public sector companies with a profit of less than Rs 100 crores are required to contribute 3% of their income for undertaking such activities.

As companies are following CSR very effectively, even small-small companies are also following CSR and playing very vital role in society. But they are not only liable to pay society but also to the nature and country too. Before two month PM of India Hon. NarendraModi has declared 'Swachh Bharat Abhiyan' (clean India campaign).according to us it is very important that all corporate sectors also have to take participation in Clean India Campaign. Most of the dirt is because of corporate sector and if companies are following CSR then is their prime duty to make their country clean. If companies are following CSR by building hospitals, schools and schemes for employees, campaigns etc and on the other hand making garbage and leaving it irresponsibly then there is no need of any CSR and not useful too

- Action Plan For 'Swachh Bharat Abhiyan'(SBA):-

Under 'Swachh Bharat Abhiyan' (SBA), the Goal is now to make India Open Defecation Free (ODF) India by 2019 by construction of individual, cluster and community toilets; and villages will be kept clean, including through solid and liquid waste management through Gram Panchayats. Water pipelines have to be laid to all villages enabling tap connection into households on demand by 2019. In this matter, co-operation and convergence of all Ministries, Central and State schemes CSR and bilateral/multilateral assistance may become necessary as well as new and innovative ways of funding such interventions. In a federal set-up like ours, where sanitation and water are state subjects, it is all the more important that states take the initiative to complete all activities to achieve Swachh Bharat by 2019 by dove-tailing all schemes - Central or State.

9. Findings:

1. Hon. PM NarendraModi has nominated following 9 people from various sectors of Indian Society.
   1. Goa Governor MridulaSinha
   2. Cricket legend Sachin Tendulkar
   3. Yoga guru Baba Ramdev
   4. Congress lawmaker and former union minister ShashiTharoor
   5. Actor Kamal Hasan
   6. Actress Priyanka Chopra
   7. Actor Salman Khan
   8. Industrialist Anil Ambani
   9. Team of popular TV serial Tarak Mehta KaOoltaChashma.

These 9 personalities are initiating the mission of cleaning and then it will spread over the India. These 9 will encourage another nine and those nine will encourage more nine and these nine will became 120 crores in recent future. In 2019 we will see that India in cleanliest country in the world.

2. In India there are 13.25 Lakh companies are registered with Ministry of Corporate Affairs.
3. India's top 100 companies are having 351552.99 crores of net profit per year. From that profit they contribute 3515.52 crores for CSR.
4. India is having 78.12 crores (62.5%) people under the age group of 15-59 years.
5. It is found that in Delhi TATA Power DDL has taken initiative towards 'Swachh Bharat Abhiyan'. They have made an action plan for 'Clean India Campaign' that how they will become a part of that campaign. The detailed action plan is ready. They are now working on that action plan.
6. Industries are making so much dirt and garbage. Most of the garbage spread over India is because of Industrial sector and from corporate sector.
7. It is also found that cleaning campaign is need of time. Because of uncleanness India is losing its goodwill and foreign investors are not coming here.
8. India has more beauty but it is hidden behind the depot of garbage. Foreigners are not looking to India as a tourist place because of dirtiness of India and lots of revenue is not coming to our country.
9. India is traditional, devotional country. In various religions it is told that to celebrate various festivals but not to disturb the environment. Now-a-days it is wrongly celebrated by crackers and lots of fireworks. It is not good for environment. It is good to have traditional culture but it is wrongly taken by our people and just harming the environment. Lots of garbage is made while Diwali festival. It has to stop.

10. Suggestions:

The present researchers have suggested the following 'Action Plan' and some other suggestions for corporate sector and society to become a part of 'Clean India Campaign'.

1. Corporate sector or firms have to spend minimum 100 hours/year or 2 hours/week as PM of India Hon. NarendraModi said.
2. Firms have to raise fund for 'Clean India Campaign' from CSR funds.
3. Fund should be in following manner
   a. 2 % of Total net profit per year as per CSR provisions.
   b. Minimum 10% of total CSR funds should be expended on 'Clean India Campaign'.
   c. Funds should be maintained separately or with CSR fund.
4. If company is following 12 months on CSR then 7 days/ month separately has to give for cleaning or eradicating garbage.
5. Government has to help the companies to become a part of 'Clean India Campaign'.

6. State government should take initiative in Clean India Campaign with local corporate. Government has to encourage them for become a part of Clean India.
7. Government has to take some strict action against fireworks companies. It is the most dangerous part of our society. In Diwali or any other festival there is huge garbage creation takes place. This can stop by following ways.

a) Price of the fireworks should be high. This will lead to not purchasing of fireworks and it will be avoided.
b) As per the alcohol or driving is required license, playing with fireworks must have license.
c) Fireworks business must not grown and not to be supported by government.

8. Employees have to take active part in Clean India Campaign.
9. Retired military officers should appoint on remuneration for supervising the society whether they are making dirt or garbage, if it is found officers should charge fine on them. From that fine remuneration of officers will be paid.
10. Strict amendment of laws regarding to dirt or garbage should be done.
   11. Every Sunday there must be rite campaign about cleaning for the age group 5 to 18 years old
11. Students from 3rd standard must be aware about SBA.
12. Employees also have to contribute their daily 1 hour for SBA in office.
13. If 78.12 crores people (Under age group 15-59) will spend their 1 hour daily and if it assumed minimum wages are Rs 20/hr. then Rs.1562 crores/day will be saved. Monthly Rs. 46860 crores will be saved. Annually Rs. 562320 crores will be saved.
14. Companies have to spend 1 year's CSR fund for SBA then there will be Rs 3515.52 crores fund available for SBA (Calculation for top 100 Companies).
15. In the schools, colleges there should be 1 period (Lecture and practical) for SBA.
16. If CSR+SBA applied in Corporate Sector result will be as follows.

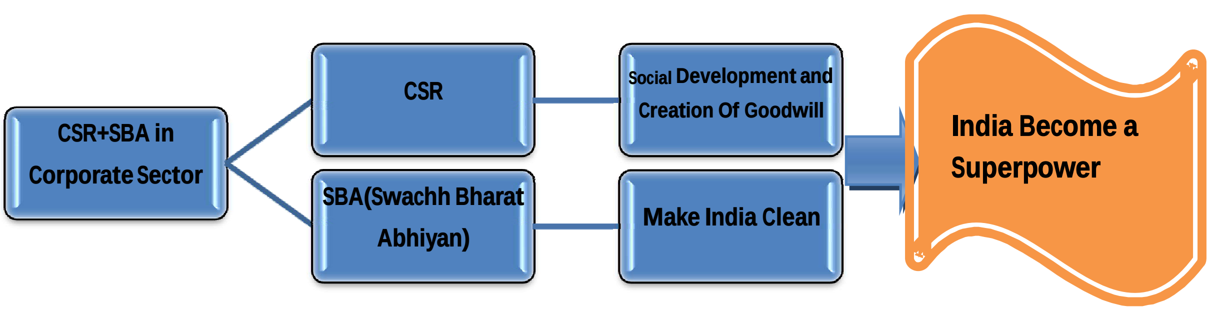

Figure No. 1

In the above figure it shown that if CSR and SBA (Swachh Bharat Abhiyan) comes together it will lead to India become a Superpower. CSR is important but if it collectively works together with SBA it will be more effective. Above diagram shows, there is a need of simultaneous efforts on both CSR and SBA in corporate sector.

11. Conclusion:

CSR is raising star from last 2 decades for corporate sector. CSR is playing very significant role in Indian economy. Under the CSR most of the companies become socio- commercial. It is not sufficient to only pay attention to other activities. Corporate should pay attention to make their country clean. It will very helpful to government to actively participate in CSR. 'Swachh Bharat Abhiyan' is also having much importance in corporate world. Initiatives have started towards SBA. If corporate sector has followed SBA then only it will be successful.

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USE OF ACCOUNTING SYSTEM IN A AGRICULTURE SECTOR BY INDIAN FARMERS: A STUDY OF CHANDGAD TALUKA DIST: KOLHAPUR

Dr. Goral Sonappa Dajiba

Head, Commerce & Management Dept.,R.B.MadkholkarMahavidyalaya, Chandgad

ABSTRACT

In agro-based India, farmers play a major role in overall development of the nation. Agriculture and allied sector is the largest production endeavor in India, but this sector remains uncertain to get expected return / output. It is depends on various factors like rainfall of mansoon, variations in geo-environment, climate, soil, weather etc. Indian agro-based sector is unorganized and dominated by small farmers. Most agricultural farms are family oriented. The education levels of average farmers are not good to adopt the agricultural accounting system. They are unaware to apply accounting data in their agro-based occupation. The family members participate into management only by providing the labor. So our farmers are need aware the concept of farm accounting and management. Hence, in this context, a paper emphasizes to understand the importance and use of farm accounting in agriculture sector by farmers and verify that, the farmers of ChandgadTaluka of Kolhapur districts financially profitable or not. It also focus to assess the problems with necessary measures thereon.

Keywords:*Farmers, Agricultural sector, Accounting system, rural development.*

I. Introduction:

In a predominantly agricultural country, farmers play a major role in socio-economic and overall development of the nation. Farmers are the most important productive workforce in the economy of the developing nations including India. Agriculture sector is the largest production endeavor in India, but Indian agricultural sector is depends on the variations in geo-environment, climate, soil, weather etc. The economy of our country is agro-based. About 70% of Indian peoples are engaged in agricultural and allied occupation. 2/3 population is living in the rural India and almost half of national income is generated from it.

Agricultural sector in India is unorganized and dominated by small farmers. Most agricultural farms are family oriented and part of the farm-produce is consumed by the family members. The education of the average farmers is not sufficient to adopt the agricultural accounting system. They are also not aware of the techniques of using accounting data, for the purpose of proper decisions. The educated farmers are always turning from the farming and only illiterate and least-educated farmers are remaining in this occupation. So they are not keeping the accounting record of agricultural activities. Some of them try to keep it, but the proper way or method is not followed by them. Other reasons are also related with the farm management. It includes from the planning of the crops up to its marketing. In short, our farmers are aware the concept of farm management and farm accounting. The family members participate into management only by providing the labor. The farmers cannot afford the additional expenditure to hire the persons to maintain the accounts. Hence, in this context, the researcher focuses the importance and use of farm accounting in agriculture sector by farmers and confirms that, the farmers of ChandgadTaluka of Kolhapur districts financially profitable /viable or not.

II. Concept:

(a) Farmer/Agriculturer: A farmer is a person engaged in agriculture, raising living organisms for food or raw materials. The term usually applies to people who do some combination of raising field crops, orchards, vineyards, poultry, or other livestock.

(b) Farm accounting: Farm accounting is keeping a record of incomes, expenses and capital expenses. The primary objective of farm accounting, like any other business, is to develop an accurate income statement to fix the amount of every crop. But the farmers keep that heard record separately from the accounting records and they keep crop records separately from accounting records. Calvino defines, "*Accounting for agriculture, farming and rural business is known as farm accounting"* In simple terms farm accounting is measuring and recording in systematic way, all farm resources and all business transactions having financial consequences.

However, the term farmer means those person having age from 15 to 65 years and who are engaging in agricultural and allied activities directly or indirectly for the purpose of earning maximum income for their family.

III. (a) Objectives:

1. To understand the concept and significance of farm accounting system.
2. To assess the application of accounting system in agriculture sector of study area.
3. To understand the problems of applying accounting system in agriculture sector of study area.
4. To suggest necessary measures as may be appropriate.

(b) Hypothesis:

"***There is not properly use of accounting system in agriculture and allied occupation by farmers of study area***"

IV. Review of Literature:

Milton E. Bliss's,(2007) in his articles entitle "Farm management." It helps in making and implementing of the decision involved an organizing and operating a farm for maximum production and profit. Farm management draws on agricultural economics for information on prices, markets and agriculture policies. It also draws on crops for information on soils, seeds and fertilizers on control of weeds. The author states here importance of management in the farming, from the point of view of the profitability. But he hasn't suggested the proper methods of management in his literature.

Karl Franklin(2012): In his book entitle "Farm Accounting: Principles and Problems" He stated that records / accounting are kept for the information they give to various decision makers in any business. Much of the information contained in financial records is used to generate standard reports useful for gauging the health of that business over time and at single points in time.

Mr.McMurry has pointed out here the importance of accounting / records in the decision making of any business and problems in it. But, still, in the rural area the farming is the means of existence and he hasn't focused that view here.

James Hartsfield's (2012) The Importance of Keeping Good Farm Records- In his views that the key to becoming a successful farmer today is being a good producer as well as good financial manager. The first step in being a successful farm manager is keeping good accurate records and establishing a sound record keeping system. However, records-keeping place a much larger role in any business. Farming is a business and records can be helpful in planning improvements for that business and making proper management decisions. Here author points out the importance of accounting and management in the faming. But his view is related with the developed/ western countries, where farming has been treated as the profession. But in our country, farming is still considered as the means of existence by the majority of farmers, who are the owners of fragmented pieces of land.

V. Profile of ChandgadTaluka:

Chandgadtaluka of Kolhapur district is situated in the south part of district at head quarters and is located on the border of Karnataka and Goa state. This taluka is completely rural taluka, lies in tropical zone climate. Agriculture and allied activities are the main occupation of people. There are four rivers and three forts in talukahas a unique feature. As regard to the position of export-import rural resources in Chandgadtaluka. The most important three commodities exported from the taluka i.e., rice, sugar cane and fire wood. And three important commodities imported in the taluka i.e., cloths, china clay and non edible oil. The following table shows population size and agriculture workers or farmers

Table No. 1: Size of Population and Workers in ChandgadTaluka

Particulars	Total	Male	Female
Population	187220	92736	94484
Total workers	101445	54618	46827
Agricultural labors	14804	5718	9086
Sample size	**286** *(5%)*		

Source: Govt. census report- 2011

Table shows that total workers are slightly more than half (54.19%) proportion of total population. Considering the gender composition of total workers, male workers were more than female, but in agriculture labor female workers were more than male. In total male agricultural labor includes farmers (marginal, small and big farmers). Considering the size of agriculture labour / farmers 286 (5%) are taken in to account as sample farmers for study.

VI. Methodology:

Table No.2: Research Methodology

S.N	*Research Design*	*Description*
1	Research Type	Exploratory research
2	Source of Data Collection	Primary and Secondary
3	Research Approach	Survey Study Method
4	Research instrument	Discussion, Interview Schedule & Observation
5	Sampling Units	All (6) revenue circle of ChandgadTaluka.
6	Sample Size	286 Respondents (5%)

VII. Sampling Design:

This study is focuses only on farmers who engaged in agriculture and allied sector of rural Chandgad in Kolhapur District. The researcher has considered various parameters like age, religion, marital status, education, location, size of land holding, production crops etc while selecting the 286 sample population.

VIII. Data Analysis:

Table No. 3: Age wise Classification of Farmers

Age group in years	No. of Respondents	Percent
16-25 years	03	01.00
26-35 years	14	04.95
36-45 years	112	39.00
46-55 years	143	50.00
56-65 years	14	04.95
Total	***286***	**100.00**

Source: Field work

The above Table No. 3 shows majority of (½) farmers belong to middle age group i.e., 46-55 and 39% farmers are found from 36-45 years age group. They are regularly engaged in agriculture and allied field along with their family responsibility. Next about 5% farmers from 56-65 years age group and they are handling household responsibility as a family head with farming role. Whereas remaining about 6% farmers are below 35 years age. They are not full time farmer or they unable spend more time in agriculture work, due to more uncertainty on the output from agricultural and allied sector. It is clear that, majority of middle age farmers are found as fulltime agriculturer in the study area and they work for family livelihood and rural development.

Table No. 4: Marital Status, Religion, Education& Land Holding of Farmers

Particulars		No. of Respondents	Percent
Marital Status	Married	257	89.86
	Un-married & Divorce	29	10.14
	Total	**286**	**100**
Religion	Hindu	255	89.16
	Muslims	28	09.79
	Christians	03	01.05
	Total	**286**	**100**
Educational Level	Illiterate	138	48.25
	Primary	111	38.81
	Secondary	14	04.90
	Higher secondary	20	06.99
	Graduation	03	01.05
	Total	**286**	**100**
Size of Land holding	Marginal farmers	227	79.37
	Small farmers	40	13.99
	Big farmers	19	06.64
	Total	**286**	**100**

Table No. 4 shows that 90% farmers were married and very few of 10% respondents were found unmarried, divorce, widower etc. It clear that, married men are providing necessary source of income to their family livelihood by agricultural income. Majority of 89% farmers belongs to Hindu community, which is a dominant religion in the Taluka, whereas a merely 10% and 1% respondents from Muslims and Christians respectively. It means for the fulfillment of basic family needs and their development, farmers of Hindu community have main source to work in agriculture and allied field. The table further shows that, majority of 48% farmers are found remain illiterate and 40% of them have primary level education, whereas, very less proportion about 5% and 7% farmers have secondary and higher secondary education level only. It means although in the expansion and extension of education sector in this LPG era, but the literacy rate of farmers in study area is very low. It means highly qualified people are never prefer to work in agriculture and allied sector. Only residual workforce/ manpower kept in agriculture sector by their family. The above tables also reflect that, most of respondents accounting to 79% of total are found as marginal farmers, (agricultural land up to 1 hectare /2.5 acres), 14% respondents are treated as small farmers (agricultural land of more than 1 hectare and up to 2 hectares / 5 acres). and remaining 7% farmers are coming under big farming (agricultural land of more than 2 hectares /5 acres) category. Hence, majority of farmers in the study area are marginal farmers

Table No. 5: Farmers Engaged in Agriculture & Allied Sectors

Sectors and Activity	*Rate of Respondents Involvement (N=286)*
Agriculture	100%
Horticulture	1%
Animal Husbandry (Livestock, goat & sheep rearing)	4%
Poultry farming	3%
Dairy	14%
Sericulture	0%
Nurseries	**0%**

Table No. 5 shows that, 100% respondents are involved in agriculture sectors of land cultivation, preparation, sowing, transplanting, weeding, irrigation, fertilizer application, plant protection; harvesting, winnowing, storing etc. Their major working and income source is agriculture occupation. 14% farmers are found in engaging dairy occupation (i.e cattle management, fodder collection, milking etc.) along with agriculture sector. Whereas very few farmers are found in dealing horticulture, poultry and animal husbandry along with their agriculture occupation.

Table No. 6: Farmers Maintain Types of Farm Records

Sectors and Activity	*Rate of Respondents (N=286)*
Resource inventories	8.00%
Production accounts of crop operations & livestock	6.50%
Income and expenses records.	14.95%

Source: Field work

As a farmer, they use resources such as land, labor, machinery, breeding stock, manure, management and financial capital. There are three basic types of farm records: (1) resource inventories, (2) production accounts of livestock and crop operations, and (3) income and expense records. The table gives picture of maintaining types of farm records by farmers in study area. It is shocking to know that, only 15% farmers are maintaining records of income and expenses on agriculture cropping production with rough / unscientific manner in the study area. Whereas very few i.e., 6 to 8% farmers are keeping record of inventory resource and crop operation in terms of quantity only. It creates the problem of valuation in terms of money.

Table No.7: Farmers Opinions on Farm Accounting System

SN	*Statement*	*Yes*	*Can't Say*	*No*	Total
1	Do you know farm accounting procedure?	16 (5.60)	50 (17.48)	220 (76.92)	286 (100)
2	Have you writing farm transaction in a book daily?	22 (7.60)	07 (2.45)	257 (89.95)	286 (100)
3	Are you prepare journal entries in a book	07 (2.45)	16 (5.60)	263 (91.95)	286 (100)
4	Have you prepare ledgers of various part of farm accounting?	05 (1.75)	10 (3.50)	271 (94.75)	286 (100)
5	Are you prepared final accounts on farming transaction annually?	05 (1.75)	12 (4.20)	269 (94.05)	286 (100)
6	Have you maintain at least cash book of agriculture activities?	52 (18.18)	26 (9.09)	208 (72.73)	286 (100)
7	Do you applying mobile apps for agricultural record keeping?	03 (1.05)	10 (3.50)	273 (95.45)	286 (100)
8	Do you know internet banking?	10 (3.50)	10 (3.50)	266 (93.00)	286 (100)
9	Do ascertain the profitability of agriculture occupation?	40 (13.99)	30 (10.49)	216 (75.52)	286 (100)
10	Are there any problems in farm accounting?	243 (84.97)	14 (4.90)	29 (10.13)	286 (100)

Source: Field work. (Figures in bracket indicates percentages)

Discussion:

1. More than ¾ respondents are does not have idea about concept and procedure of farm accounting system. Whereas 5% respondents have know that the significance of farm accounting and application.
2. It is significant to note that about 90% farmers are never writing any farm transaction in a book regularly. It indicates these people are far away from controlling of cost to get maximum output from minimum inputs in agriculture sector.
3. It is shocking to know that, majority of 92% respondents do not prepare journal entries in a book for remembering various transactions over a period of time to ascertaining the profitability of agriculture sector. Whereas only 2% respondents reply positively about preparing entries of agriculture transactions.
4. It is interesting to note that hardly 2% respondents are prepared leadger of farm accounting. Whereas majority of 95% farmers are not prepare ledgers of various part of farm accounting in study area.
5. Except five, all most all respondents are not preparing and using final accounts on farming transaction monthly, half yearly or annually. Farmers are maintaining account record roughly and orally for few days only, not longer term.
6. It is interested to found that, about 20% farmers are writing and keeping rough cash book of agriculture activities to ascertaining gross profit or

loss. However majority of them (73%) are unable to maintain cash book for their farm accounting.

7. More than 93% of farmers are neither using mobile apps nor internet banking for agriculture records and accounts to fulfilling need of family and controlling over costs of agriculture activities
8. It is important to know that, merely 13% farmers are trying to ascertaining profitability on agriculture occupation with the help of rough or single entry accounting system by unscientific manner. Whereas more than ¾ farmers are not considering any accounting procedure for ascertaining profitability. They are always thanking and remembering on their intellectual level.
9. It is significance to know that, about 85% farmers are facing different problems in various stage or section of agriculture and allied occupation. These problems of farm accounting are given below:

- Illiteracy and unawareness of farmers about farm accounting
- Small and fragmented land-holdings
- Unavailability inputs in right time and place.
- Converting issue of physical quantity into monetary value
- Consumption of products by the owner or his members
- Family members' contribution in farm income is not taken in to account.
- Priority giving to barter system.
- Use of single bank accounts for personal and farm transactions.
- Problem of inter-activity transfer
- Issues of valuation of stocks, seeds, manure etc
- Problem of self-made assets and standing crops

IX. Measures to Improve Role of farmers and its accounting System:

1. Farmers requires a major change in traditional attitudes and mind sets of people in society rather than being limited to only creation of family livelihood.
2. Develop and infuse the rural entrepreneurship culture among farmers through periodical orientation, workshop and training at village or Taluka level.
3. Diversified use of new devices and techniques which, helpsincome generating steps in farm as well as home made products, dairy product, goat / buffalo rearing, vermin composting etc
4. Motivate to the rural farmers by giving examples of successful agro-preneurswhich have tried to change the way of thinking.
5. Measures should be taken to enhance farmer's literacy rates. Need to develop a separate farm accounting cum education policy for farmers and rural development with interactive learning modules.
6. Impart the information to farmers about government schemes and facilitiesthrough KrishiVigyan Kendra.
7. Need to appreciate of farmers with good reward and bring some changes in agro-social relationship.
8. Financial and non-financial facilities should be provided to farmers for land, agricultural and livestock extension services for sustainable, self reliant and people centered development with farmers' empowerment.

Hypothesis: *It is clear that, farmers are not properly use of accounting system in agriculture and allied occupation in study area"*

X. Conclusion:

In nutshell, the main occupation is farming and has lot of opportunities for the development in this occupation and makes it more profitable. So the farmers are not keeping accounting properly. It is the main hurdle. If the accounting and management is properly applied in farming, surely, it will help the small as well as marginal /big landlord farmers to yield maximum agro-products, with the help of available limited resources. Consequently, the per capita income of this area will be increased significantly. Hence, it is clear that, rural farming is fragmentary and small-scaled. It is not large scale or group farming. Majority of farmers are remaining illiterate or less educated, and unaware to use and implement accounting system in Indian agriculture and allied occupation in general and rural Chandgad in particular. On the other hand, educated and young people's are not much involvement in agriculture activities for contribution of rural development with use of systematic farm accounting. A farm record is a document that is used to keep account of different activities, events, materials etc. regarding the farm operations.Farm records are different from farm accounts, in the sense that farm accounts deal only with the financial aspects of all farm operations. There is ample scope of farm accounting system for crop, livestock, cottage industry, household and family maintenance activities, to transporting, marketing etc. Thus, farming is the backbone of the economy of our nation. But the traditional methods are still applied in it. It lacks the professional point of view. Consequently, the modern ways of keeping accounting and proper management systems are not followed in the farming. In this regard government should formulate proper policy for increasing farm accounting education with practical training, for imparting multi-dimension skills among rural farmers.

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EMERGING AREAS OF RESEARCH IN MANAGEMENT

Dr. M. A. Koli

Department of Accountancy, SadashivraoMandlikMahavidyalaya,Murgud, Dist. Kolhapur

E-mail: *kolimahadevo@yahoo.com*

Introduction

In modern time, there has been considerable increase in research activity throughout the world, and methods researches in the field of business and industry have become more rigorous and well-developed. A research work may occasioned simply by need for administrative facts on some aspects of public life, or be designed to investigate a cause-effect relationship or to throw fresh light on some aspect of business theory. Business research in its widest sense has been a feature of commerce and industry for decades. Whether through its executives, salesmen or professional advisers, ever business organizations try to study its market and its marketing methods. Research methodology in its modern from is enjoying a great vogue in all the developing countries, and no doubt, with modern mass-production of consumer goods and the increasing competition between brands, its importance will grow rather than decrease.

What is research?

Research is a logical and systematic search for new and useful information on a particular topic. It is an investigation of finding solutions to scientific and social problems through objective and systematic analysis. It is a research of knowledge that is a discovery of hidden truths. Here knowledge means information about matters. The information might be collected from different sources like experience, human beings, books journals etc. A research can lead to new contributions to the existing knowledge. Only through research it is possible to make progress in a field. Research is indeed civilization and determines the economic, social and political development of a nation.

Research is not confined to science and technology only. There are vast areas of research in other disciplines such as languages, literature, history and sociology. Whatever might be the subject research has to be an active, diligent and systematic process of inquiry in order to discover, interpret or revise facts, events, behaviours and theories. Research is done with the help of study, experiment, observation, analysis comparison and reasoning.

Objective of the Study

1. To study the emerging areas in management
2. To study the various stages in research.

Methodology of the study

Present paper is based on secondary sources of data. Secondary data has been collected from various sources like books, journals, websites etc.

What are the objectives of research?

The prime objectives of research are-

1. To discover new facts
2. To verify and test important facts
3. To analyse an event or process or phenomenon to indentify the causes and effect relationship.
4. To find solutions to scientific nonscientific and social problems and
5. To overcome or solve the problems occurring in our everyday life.

Various stages of a research

A general set of sequential components of research is the following-

1. Selection of a research topic
2. Definition of a research problem
3. Literature survey and reference collection
4. Assessment of current status of the topic chosen

5. Formulation of hypotheses
6. Research design
7. Actual investigation
8. Data analysis
9. Interpretation of result
10. Report

Research in Management

Management in general is said to encompass the aspects like planning, organization, staffing, directing and controlling, the discipline has spread itself to the specialised areas now. Thus we have management concepts as applied to finance, production, personnel and marketing. A brief explanation would help us to know the issues involved in each of these areas

Financial Management

Financial management is one of the most pivotal functional areas of management, as the effectiveness of a business enterprise significantly depends on the efficient utilisation of its financial resources. Shareholders provide capital to a company with the expectation of earning a competitive rate of return from their investment and if this expectation is not fulfilled, they may sell their shares which may push down the market price of the company's stock. This will tend to jeopardize its ability to raise additional financial resources in the capital market.

Financial management now is concerned with:

i) Determination of financial needs of the enterprise;

ii) Raising funds at minimum cost,

iii) Making of optimum allocation of funds to specific aspects,

iv) Development of tools of control for evaluating the financial performance of the enterprise; and

v) Development of financial dada for decision making.

Production Management

Production is concerned with the conversion of material and human inputs into outputs of goods and service. The production system creates utilities through this process of conversion. All the things which we consume and services that we utilized during the courses of our daily lives are the result of performance of production functions. With the advent of industrial revolution during the 1770s, machines were invented and high growth in production was achieved. This also led to the need of systematic analysis of production problems. Fedrick W. Taylor was considered to be the pioneer in the development of modern production management thought. He found that the manufacturing methods were largely determined by workers who held them as trade secrets. He advocated that methods of production should be determined by management on the basis of scientific investigation**.**

Personnel Management

Personnel management has great relevance to organisations, as organization are congregations of people. Of the four factors of production- land, capital, labour and organisation- the latter two assume significance, as they are involved with the human element. Event the term management is defined as the art of getting things done through and with the help of people. In this context, dynamic personnel management aims at obtaining and maintaining a capable and effective workforce, motivating the employees individually and in groups to contribute their optimum to the fufilment of organizational goals, while advancing towards their own individual and group goals. Personnel management is, thus, the development and administration of programmes, policies and procedures which aim at motivating the employees to work cooperatively and willingly.

Marketing Management

Marketing has assumed such a great significance in these days that most corporate managements consider customer satisfaction as the only source of profitable operations. Companies are now adopting the marketing management concept and are continually adjusting their organisation design to suit the market policies and practices. Marketing, in fact, is the principal revenue generating activity. All other activities of the firm are revenue consuming. If marketing fails to generate sufficient revenues for meeting all expenses and producing profits, the firm will be unable to survive and grow. Marketing is the means through which a firm matches its total effort with the market. Marketing creates various kinds of utilities. It creates place utility by making the goods and services available wherever they are in demand. Time utility is created by supplying the goods as and when they are needed. Thus marketing covers the issues like product, planning and development. Pricing, promotion and distribution.

Conclusion

This study is mainly focus on financial, production, personnel and marketing management. Each of these areas now has grown to be a major discipline for teaching and research. In fact, there are separate institutes like the Institute of Marketing and Management, National Institute of Personnel management, Institute for Financial Management and Research specialising in these disciplines.

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THE EMERGING NEW CONCEPTS OF HUMAN RESOURCE MANAGEMENT

Mujawar. M. I.
Department of Commerce, AjaraMahavidyalaya, Ajara
Email: *mumtajmujawar25@gmail.com*

ABSTRACT

This paper attempts to explain the emerging new concepts in human resource management. These new concepts are help to maintain relations of employee and organization. Some concepts are improve efficiency of organizations such as TQM are help to continuous improvement in products and services, Assessment Centres for selection, promotion, training and development of employees. QC are develop tools and techniques for solving problem related to the work. ISO develop some standards for improvement quality and management. humans are the most valuable assets. We develop relations and these relations are the outcome of our actions but it depends upon our ability to manage our actions .The primary focus of the paper to understanding concepts which are helpful for managing relations. It is necessary to HR Manager to learn, understand and develop such new methods and implement these concepts.

***Keywords**: emerging new concepts, total quality management, ISO updates, assessment centres, quality circle.*

Introduction:

The human resource industries undergoing a major innovative change from last few years like workforce diversity, changes in political and legal environment, changing in IT trends. A number of new concepts have emerged in the management field, such as Total Quality Management , ISO updates Quality Circles, Assessment Centers etc. These concepts help to improve the overall effectiveness of the organizations. All these new concepts are responsible for maintaining and retaining relationship between organization and employees. The significant impact of HR Managers leadership style, supervision policies, plans and procedures on an individuals performance. The HR manager not only has to know them well but has to prepare himself to implement some of these new concepts.

Objectives of the study:

1) To understand the role of HR Manager.
2) To study the emerging new concepts in HRM.
3) To study the impact of new concepts on organization.

Significance of the study:

1) To improve efficiency of the organizations
2) To implement new ideas in the organization

Research methodology:

Following method will be followed:

Secondary data:

The secondary information will be collected from the various management journals, management books, articles and ICT sources.

Limitations of the study:

The study suffers from the some limitations like, all new concepts are not included in these study and secondly these study is purely based on only secondary data.

Review of literature:

Some of the reviews on the related literature are taken. They are as under:

Several best practices that a HR manager can adopt in ensuring effective management of workplace diversity in order to attain organization goals.(**Thomas 1992 and Cox 1993**)

ISO updates provide guidance to ensure that their products and services and that quality is consistently improved. (**Sarathkhanna. D. And Dr.AUmesh Samuel, Dec.2014**)

The recent quality management standard ISO 9001and ISO 9004 of 2000 focus more on people centric organizations.(**Dr.Prabhat Kumar Pani**)

HRM is a strategic tool for value creation so as to gain competitive advantage through superior organizational performance. (**Merudi, 2016**)

Emerging New concepts of HRM:

Human resource management refers to that part of management which manage the people at work. The benefits of improved employer- employee relationships and recognition given to employee laid the foundation stone for the emergence of human resource management as a separate field of study. Manpower is the most important resource of an organization, without employee organization cannot exist. HRM is the process which co-ordinate people with organization to achieve each other goal.

We always develop and manage our relations. These relations are the outcome of our actions and it depends upon our ability to manage our actions. HRM is responsible for the relationship between organization and employees.(Dr.PrabhatPani)

According to Edwin Flippo:

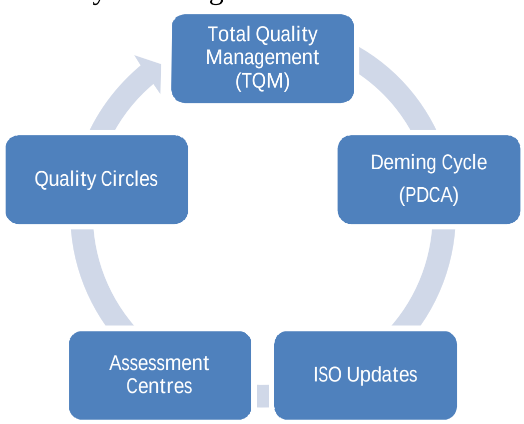
" Planning, organizing, directing, controlling, procurement, development, compensation, integration, maintenance and separation of human resources to the end that individual, organizational and social objectives are achieved."

"HRM is a process of which is responsible for people, bringing people into the organization, helping them to do their work ,compensating to their work and solving problems when it is arises."

"HRM means getting the work done through others people in an organization".

The main objective of this paper is to focus on emerging new concepts in HRM. So, in this section present the some concepts in the field of HRM.

Some new concepts are as follows:



1) Total Quality Management (TQM):

TQM is an integrated organizational approach in delighting customers(both internal and external) by meeting their expectations on a continuous basis through everyone involved with an organization working on continuous improvement in all product, services and processing along with proper problem solving methodology,(by Indian statistical institute)

As per Deming's 14 principles such as reliability of products, adopting philosophy, minimize total cost, improve planning process, training, leadership, break down barriers, self improvement ,eliminate slogans, work accomplishment etc. these set of management policies to help companies increase their quality and productivity. TQM is a culture based on the realization that the high quality of products and services and associated customer satisfaction are the keys to organisational survival. (Dr.PrabhatPani)

Deming's develop PDSA cycle in TQM. According to the Deming's its interacting four steps management method used in business for the contol and continuous improvement of processes and products.

PDSA cycle made for that:

P- Plan- choose a process and set objectives.

D-do- implementation and collection of data.

S- study- analyse the results using statistical methods.

A- Act- decide the changes and improve the process.

2) Assessment centres:

In these concept, several trained observers and techniques are used. Judgments about behavior are made by these especially trained observers. At the end of assessment the assessors get together to share their data which is scientifically recorded on a set of evaluation forms. assessment techniques evaluate complex behavior with special focus on leadership. the assessment method is best method. It is research oriented and it has subjective manner.

These concept has been applied to individuals being considered for selection, promotion, placement of special training and development in management.

3) **Quality Circles**:

In these concept the members of a particular team should be from the same work area or who do similar work so that the problems they select will be familiar of all of them. Quality circles are concept to identify, define, analyze and solve work related problems. It involve seven to eight members.

As per reference of these concept it helps to promoting job involvement, problem solving, improve communication, leadership quality, personal development, develop a greater awareness for cleanliness, awareness for safety, more effective team work etc.

Quality circle concept use for problem solving. Some tools and techniques used for solving problems in quality circle. these are the called QC tools, such as follows-

Histograms, scatter diagram, stratification, Check sheet, pareto analysis control charts and graphs diagrams, Brainstorming etc.

But recently new tools emerged in quality circle for solving problems. such as follows:-

Relations diagram, affinity diagram, Systematic diagram, tree diagram

Matrix diagram, process decision program chart (PDPC) ,Arrow diagram etc.

4) **ISO updates**:

The International Organization for Standardization is an international standard-setting body composed of representatives from various national standards organizations. It is the world's largest developer of voluntary international standards and facilitates world trade by providing common standards between nations.

The various ISO updates in HRM. Some of as follows:

ISO 9000 (Quality Management) it ensure that their products and services consistently meet customers requirements.

ISO 9001(human capital management) these standard help to manage human capital customer focus, leadership, engagement of people, improvement, relationship management.

ISO 14000 (Environmental Management):looking to identify and control their environmental impact.

ISO 30408:2016 provides guidelines on tools, processes and practices to be put in place in order to establish, maintain and continually improve effective human governance within organizations.

ISO 30401:2018 This provides guidelines for establishing, implementing, maintaining, reviewing and improving an effective management system for knowledge management in organizations.

ISO 30405:2016 provides guidance on how to attract, source, assess and recruit people. It focuses on key processes and practices, including recruitment policy development; the flow from the sourcing of potential applicants to the boarding of new recruits; evaluation and measurement, such as so many ISO updated impact emerging in HRM.

Impact of concepts on organization:

So many concepts develop in management it helps to improve processes and productivity. It increases efficiency of organization.Humans are the great assets of any organization without them every day functions could not be completed. So these new concepts helps to retain employees. New selection procedure, training method, leadership styles are follows in organization according to these new concepts.

Findings and conclusions:

To conclude , it can be said that so many new concepts emerging of HRM. These new concepts helps to improve efficiency making suitable for selection process. Identify the strengths and weaknesses of an individual for development purposes.ISO standards are also develop in HRM. Therefore. It is necessary to HR Manager to implement new ideas with emerging new concepts.

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STUDY ON CONSUMER BEHAVIOUR WITH RESPECT TO OTC MEDICINE

Rohit Ravindra Landge
Asst. Professor, Sanjay Ghodawat University, Kolhapur
Meenal Surdarshan Chougule
Researcher Scholar, Sanjay Ghodawat University, Kolhapur

ABSTRACT

In current scenario, due to convenient accessibility of number of over the counter (OTC) drugs, patients are able to treat minor sickness by themselves. The self-medicated schedule has directed to assured health problems irrespective of their professions in all age groups. The purpose of this paper is to find the consumer buying behavior regarding OTC medicine. Data is collected from the120 respondents of Jaysingpur. The descriptive & inferential statistics analysis of the study reveals that people prefer OTC allopathic medicine to cure common diseases and Curative time, Reasonable Price, Own Recommendation, Easy availability are also highly influenced on the decision of the respondents while purchasing OTC medicine.

Keywords: *Consumer Behaviour, OTC Medicine*

Introduction:

Over-the-counter (OTC) drugsare medicines sold straight a way to a consumer without a prescription from a healthcare professional, as opposed to prescription drugs, which may be sold only to consumers possessing a valid prescription. In November 2016, India's drug consultative committee declares that it was board on establishing a definition of drugs which could be give out without a prescription. Prior to this, the general assumption was that any drug which did not fall into a prescription schedule could be purchased without a prescription. However, the needed definition had not been enacted by early 2018. The lack of legal definition for OTC drugs has led to this US$4 billion market segment being effectively unregulated. (Wikipedia)

India currently represents just U.S. $6 billion of the $550 billion global pharmaceutical industry but its share is increasing at 10 % a year, compared to 7% annual growth for the world market overall. Also, while the Indian sector represents just 8 % of the global industry total by volume, putting it in fourth place worldwide, it accounts for 13% by value, and its drug exports have been growing 30 % annually. The Indian market for over-the-counter medicine is worth about $940 million and is growing 20 % a year, or double the rate for prescription medicine. The researcher has focused on determining the factors that influencing on purchasing of OTC medicine, he also interested to find the how different demographic factors are impacting on purchasing of OTC medicine. (sho)

Objectives of The Study:

1. To Study the Demographics of OTC medicine Users.
2. To Study the Most preferred OTC medicine to cure common diseases.
3. To Study the Factors influencing while purchasing OTC medicine.

Hypothesis of the Study:

1. H0 : Opinion about Factors influencing in purchasing OTC medicine is in dependent to respondents Income level.
2. H0 : Opinion about Factors influencing in purchasing OTC medicine is in dependent to respondents Income level respondents education level.

Literature Review:

1. (Patel & Prajapati, Dec 2013) Said In Research That The Consumer Buying Behaviour Regarding Otc Product And Study Revels That The Criteria On Which The Consumers Rely For Making Their

Purchase Decision Regarding Otc Products. The Study Is Very Important For Marketer, To Know About Consumer Buying Behaviour Regarding Otc Product. In India, Most Residents Are Aware That Otc Medicines Could Be Purchased In Convenience Stores, Although Most Still Showed Preference For Making Purchases In Pharmacies.

2. (Cinziapanero & Persico, 2016) Said In Research That Use Of Otcs By Teenagers And The Factors That Influence Their Consumption. The Research Revealed That Teenagers Seem To Be Familiar With Otc Medicines. Four Factors Influencing The Attitude Of Teenagers Toward Otc Medicines Were Identified And Used To Segment Them. This Is A Valuable Contribution Of The Paper, Since It May Be Argued That Different Groups Of Teenagers Need Different Educational Approaches, Which Should Be Designed In Accordance With Their Different Attitudes And Behaviours As Well As Their Level Of Knowledge.
3. (Dixit & dadhich, 2017) In This Paper The Researcher Aims To Investigate The Consumer Perception And Behaviour Towards Selection Of Otc Medicine And Impact Of Various Marketing Strategies Adopted By Major Pharmaceutical Company's.TheStudyalso Aimed To Investigate The Various Influencing Factors Contributing To An Individual's Brand Of Choice Decision Within The Over-The-Counter (Otc) Medicine Available In Pharmaceutical Market. The Present Study Revealed That Consumer Preferred To Use Otc Medicine For Treating Common Ailments Which Also Presented That People Are Aware Regarding Use Of Otc Medicine. The Pharmacist Play An Important Role In Pushing And Providing Information About New Otc Brand Product.The Study Also Presents That Consumer Buy Same Branded Drug Because They Believe That Branded Otc Medicines Are Effective And Hence The Pharmaceutical Companies Has To Also Work On Quality Of Otc Product To Retained the loyal customer with their branded otc medicine.
4. (Helen, August 2006) The Thesis Explained That Self-Care Has Been Promoted In Many Countries (United States, Canada, Britain, Australia, Japan Etc) As Part Of A Public Policy Agenda.According To This Study, 96 Percent Of The Study Population Believed The Otc Medicines Really Did Help. Another British Study Reported That 66 Percent Of The Respondents Had Taken Otc Medicines During A One-Month Study Period, In Contrast To The 25 Percent Who Had Taken Prescription Medicines During The Same Period. The Present Study Revealed That Location Of Sale Does Not Appear To Influence Consumers' Expectations Of Otc Medicines Along Clinical Attributes. This Finding May Prove Useful To Legislators Involved In The Deregulation Of Medicines.
5. (Prinsloo, March 2016) The Thesis Explained That the Provision Of And Access To Consumer Health Information In England, Specifically With Reference To Over The Counter Medicines To Promote Understanding Of The Consumers' Attitudes And Opinions To This Type Of Medicine And Their Health Information Seeking Behaviours. The Study Told Us That Over The Counter Medicines Are A Widely Used Commodity But Respondents Continue To Have A Heavy Reliance On The General Practitioner For Prescription Medicines, Especially For Minor Ailments. Evidence Exists That Individuals Utilise Information Seeking

Behaviour For Self Treatment And The Use Of Over The Counter Medicines. However, Adoption Of Self Care Models Need To Be Increased Through Educating Health Care Consumers To Maximise The Potential Benefits Of These Frameworks For The Stakeholders.

6. (Srivastava & wagh, 2017) The Study Intends To Study Consumers' Perception Towards Over-The-Counter (Otc) Products And Factors That Influences Otc Products In India. It Also Aims To Study The Impact Of Demographic Variables On Consumers' Purchase Behaviour Towards OtcProducts.Proposed Study Shows That There Is A Significant Difference In Perception For Over-The-Counter Pharmaceutical Products; This Fact Must Be Considered While Creating Advertisements For The Products Which Are Either Female- Centric Or Male-Centric.
7. (Woźniak-Holecka, Grajek, Czech, & Epidemiol, 2012) The Goal Of The Paper Was To Evaluate The Awareness In The Studied Group Of People Concerning Purchasing And Usage Of The Otc Drugs And Paper Reveals That Pharmacies Are The Most Popular Place To Buy Drugs Without Prescription And Pharmacist's Opinions Are Mostuseful For The Consumer. Income Is Positively Correlated With The Number Of Purchased Otc Drugs.
8. (Yousif, Apr 2016)In This Paper The Researcher Identify The Factors That Affects On The Decision To Buy Drugs Without A Prescription, The Impact Of Medical Examination Price On The Individuals Decision To Purchase Medications Without A Prescription, The Impact Of The Trust In Pharmacist On The Individuals Decision To Purchase Medications Without A Prescription, The Impact Of Family Members And Friends On Decision To Purchase Medications Without A Prescription, The Impact Of The Information On Decision To Purchase Medications Without Prescription, The Impact Of The Past Experiences On Decision To Purchase Medications Without A Prescription. And The Study Told Us There Is No Existimpact For The Information Published By The Media On The Decision To Purchase Medications.
9. (R & Dr.Hamsalakshmi, March 2017) The Study Indicated Thatfactors Influencing The Brand Preferences On Purchase Of Ayurvedic Healthcare Products And The Study Reveals That Most Of The Customers Are Prefer The Ayurvedic Healthcare Products For The Reason Of No Chemical Product And Quality Of The Products.
10. (Arya, Thakur, & Kumar, 2012) The Study Indicated Thatthe Consumer Behavior In Consuming/Purchasing Ayurvedic Medicines/Products And Their Attitudes Toward Herbal Medicines In Joginder Nagar Region Of Himachal Pradesh, India. The Study Concluded That The People Of Joginder Nagar Are More Interested In The AyurvedicOtc Products As Compared To The Product/Medicine Recommended By Physicians. Hence, Scientific Knowledge Of The Ayurvedic/Herbal Drugs Has To Be Transmitted Out In A Systematic Manner To Compete The International Market And Provide Consumer Satisfaction. The People Of Joginder Nagar Had Not Responded As Per Our Estimation And Hence The Results Are Little Bit Deviated From Exact Situation Prevailing In India For Ayurveda.

Research Methodology:

Data Collection: Descriptive research methodology was selected to discover the factors influencing while purchasing the OTC medicine. To accomplish the stated objective primary data was collected through self-designed structured questionnaire. The questionnaire comprises of scales to assess the factors in terms of respondents prefer. To unfold the significant factors which influencing while purchasing OTC medicine, list of 12 different factors were identified and respondents were requested to grade the items at five-point category scale, where 1 represents not at all influenced and 5 highly influenced.

Sampling Design and Sample Size: All the items under consideration in any field of inquiry constitute a "Universe" or "Population". The researcher must decide the way of selecting a sample or what is popularly known as the sample design. A sample design is a definite plan determined before any data are actually collected for obtaining a sample from a given population. **Sample Size** in the present study a sample of 120 people was considered as a sample size. **Sampling Technique** In this study, simple random sampling method was adopted for selecting the respondents.

Data Analysis: For analysis MS office Excel and SPSS 20.0 was used. To understand the factors influencing while purchasing the OTC medicine Descriptive analysis of the data was done through SPSS with frequency & percentage.

Statistical Tools:

In this study researcher has done the descriptive analysis. Frequency tables are created to understand the variation of the sample data. Relatively percentage is calculated to interpret the data in a suitable manner.

Data Analysis and Interpretation:

The primary objective of this research was to discover the factors influencing while purchasing the OTC medicine. Descriptive analysis of the data was done through SPSS with frequency & percentage prepared to identify the influencing factors while purchasing the OTC medicine.

Demographic Analysis:

This of the analysis contains general information about the respondents and helps to understand the demographics of the respondents. The questions aim to find out respondents Gender, Age, Occupation, Monthly Income and Education of the respondents in from Jaysingpur.

Table No. 1: Demographic analysis

Sr. No.	Factor	Option	No. of Respondent	Percentage %
1	**Gender**	Male	59	49.2
		Female	61	50.8
2	**Age**	20 – 29	40	33.3
		30 – 39	43	35.8
		40 – 49	20	16.7
		Above50	17	14.2
3	**Occupation**	Student	23	19.2
		Working Class	32	26.7
		Self Employed	60	50.0
		House Wife	5	4.2
4	**Place of Residence**	Developed	27	22.5
		Developing	58	48.3
		Underdeveloped	35	29.2

5	**Monthly Income**	10000 - 19000	34	28.3
		20000 – 29000	52	43.3
		30000 – 39000	19	15.8
		Above 40000	15	12.5
6	**Education**	Below HSC	22	18.3
		Graduate	62	51.7
		Post Graduate	27	22.5
		Doctorate	9	7.5

The above frequency table reveals that there is almost equality in terms of the gender from the selected respondents from the Jaysingpur, as per age of the respondents almost 80% of the respondents are above 20 years of the age then according to the occupation of the selected respondents it shows that maximum respondents are self-employed with 50% from the total, in terms of the place of the residence almost 70% respondents are living in developed and developing area from the city, according to the income level of the respondents it is found that almost 70% respondents income level is up to 30,000 Rs. and at the last the education status of the respondents reveals that 80% respondents education level is graduate or above graduate.

OTC Medicine Purpose & Type

Here the researcher has categorized common diseases and tried to find out the most preferred OTC medicine type respondents were uses to cure the common diseases.

Table No. 2: OTC Medicine Purpose

Common Deceases	Yes		No		F Total	P Total
	F	P	F	P		
Cold	82	68.3	38	37.7	120	100
Cough	59	49.2	61	50.8	120	100
Fever	71	59.2	49	40.8	120	100
Body Pains	53	44.2	67	55.8	120	100

Table No. 3: Most Preferred OTC Medicine Type

Option	No. of Respondent	Percentage
Ayurvedic	10	8.3
Allopathic	77	64.2
Homeopathic	32	26.7
Other	1	8

Table number 2 and table number 3 reveals that respondents were using OTC medicine mostly for cold & fever with 68% and 59% than the cough and body pains with 49% and 44%. Table number 3 reveals that maximum number of respondents was using Allopathic medicine with 64 % from the total than remaining type of Ayurvedic, Homeopathic & other.

Factors Influencing While Purchasing OTC Medicine

Here the researcher wants to find the influencing factors while purchasing the OTC medicine from the Jaysingpur. For that researcher has framed 12 different factors and descriptive analysis was done to understand the impact of factors while purchasing.

Table No. 4: Factors Influencing While Purchasing OTC Medicine

Factor	Mean	S.D.
Own Recommendation	4.21	1.0363
Other's Recommendation	2.78	1.0057
Reasonable Price	4.30	0.8362
Curative time	4.40	0.7029
Best value for Money	2.91	0.8579
Quality of Product	3.13	0.7885
Convenience of Usage	4.15	0.8163
Product safety	3.90	0.8195
Advertisement	2.54	1.0764
Easy availability	4.11	0.8075
Company Reputation	3.68	1.0859
Less Side effects	3.79	1.0656

The above descriptive table reveals that Curative time is the most influencing factor with highest 4.4 mean while purchasing OTC medicine while Reasonable Price, Convenience of Usage,Own Recommendation, Easy availability are also highly influenced on the decision of the respondents with the mean above 4, then Company Reputation, Less Side effects, Quality of Product & Product safety are the moderately influenced on the purchasing decision of OTC medicine and Best value for Money, Other's Recommendation and Advertisement are the least influencing factors while purchasing decision of OTC medicine. From the above analysis it is been clear that people were mostly going with their own thinking ability, knowledge and convenience while purchasing OTC medicine.

Hypothesis Testing:

Before Testing the Hypothesis researcher has to test the normality of the data which decides the appropriate test to test the hypothesis.

Normality Testing

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Opinion about factors influencing	0.117	120	0.000	0.979	120	0.022

a. Lilliefors Significance Correction

Above result shows that Shapio-Wilk test statistics value 0.979 with P-value 0.024. It indicates that the test results are significant, normality assumption is violated. Hence to test the hypothesis we have to use non-parametric tests.

Hypothesis 1

H0: Opinion about Factors influencing in purchasing OTC medicine is independent to respondents Income level.

Test Statistics[a,b]	
	Opinion about Problems & Challenges
Chi-Square	0.672
df	4
Asymp. Sig.	0.024
a. Kruskal Wallis Test	
b. Grouping Variable: Income Level	

Above table gives the test statistic value and corresponding P-value. The test statistics value is 0.672 and P-value is 0.024 as the P-value is less than 0.05, the null hypothesis is Rejected and hence it is concluded that Opinion about Factors influencing in purchasing OTC medicine is dependent to respondents Income level.

Hypothesis 2

H0: Opinion about Factors influencing in purchasing OTC medicine is independent to respondents Education level.

Test Statistics[a,b]	
	Opinion about Problems & Challenges
Chi-Square	0.721
df	4
Asymp. Sig.	0.008
a. Kruskal Wallis Test	
b. Grouping Variable: Education Level	

Above table gives the test statistic value and corresponding P-value. The test statistics value is 0.721 and P-value is 0.008 as the P-value is less than 0.05, the null hypothesis is Rejected and hence it is concluded that Opinion about Factors influencing in purchasing OTC medicine is dependent to respondents Education level.

Discussion:

The above study reveals that there is almost equality in terms of the gender from the selected respondents from the Jaysingpur, as per age of the respondents maximum respondents are above 20 years of the age then according to the occupation of the selected respondents it shows that maximum respondents are self-employed with 50% from the total, in terms of the place of the residence maximum respondents are living in developed and developing area from the city, according to the income level of the respondents it is found that maximum respondents income level is up to 30,000 Rs. and at the last the education status of the respondents reveals that 80% respondents education level is graduate or above graduate.

In terms of Type of Common decease and type of medicine preferred it reveals that respondents were using OTC medicine mostly for cold & fever with 68% and 59% than the cough and body pains with 49% and 44% & maximum number of respondents was using Allopathic medicine with 64 % from the total than remaining type of Ayurvedic, Homeopathic & other.

As per influencing factor the study reveals that Curative time is the most influencing factor while purchasing OTC medicine with the highest mean of 4.21 while Reasonable Price, Own Recommendation, Easy availability are also highly influenced on the decision of the respondents with the mean above 4, then Company Reputation, Less Side effects, Quality of Product & Product safety are the moderately influenced on the purchasing decision of OTC medicine and Best value for Money, Other's Recommendation and Advertisement are the least influencing factors while purchasing decision of OTC medicine. From the above analysis it is been clear that people were mostly going with their own thinking ability, knowledge and convenience while purchasing OTC medicine. From the hypothesis testing it is concluded that Opinion about Factors influencing in purchasing OTC medicine is dependent to respondents Income Level & Education level.

Conclusion:

This research contributes to the understanding of factors influencing while purchasing OTC medicine by the people. From the above study it is been clear that people still sues the Allopathic medicine to cure the common diseases. The study also reveals that people believe on them self they purchase the medicine and use it without doctor's prescriptions. It shows in our country we still required the awareness about the correct practices to cure the diseases. People are trying to save the medical cost of the entire family but they should also thing on the point that they are playing with their lives. So by these research the ultimate massage given by the researcher is life is important than money follow the doctor's advice.

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INNOVATIONS IN TEACHING-LEARNING METHODOLOGY FOR 21ST CENTURY

Tejashree U. Sawant
Research Scholar
Dept of Commerce &Management Shivaji University, Kolhapur
tejashreesawant2@gmail.com

Dr. Urmila R. Pol
Asst. Professor
Dept of Computer Science Shivaji University,Kolhapur
urmilec@gmail.com

Dr. Pratibha S. Pathankar
Head & Professor
Dept of Education
Shivaji University, Kolhapurpratibhaspatankar@gmail.com

ABSTRACT

The emergence of a global movement that calls for a new model of teaching and learning for the 21st century, it has been argued that formal education must be transformed into enable new forms of teaching-learning that are needed to tackle complex global challenges. Researchers recognize that the use of lecture method is not effective method for teaching in 21st century students, still widespread use of lecture method is in use. In spite of worldwide agreement that learners need skills such as critical thinking and the ability to communicate effectively, innovate, and solve problems through collaboration, pedagogy has seldom adapted to address the noticed challenges. Modern Pedagogy is the need for 21st century to identify new competencies that students need to develop. This paper deals with the modern methods of teaching and learning for faculties and students which aims at futures of teaching & learning, explores pedagogies and learning environments that may contribute to the development and developing of 21st century competencies and skills, and advance the quality of teaching & learning. Also this study aims to develop a fuller understanding of the motivations that drive faculties to adopt the innovative approaches and the considerations they have when using it in the teaching and learning of corecontent.

Keywords*: 21st century, higher education, teaching, learning, pedagogy, classroom, students, achievement.*

HIGHER EDUCATION IN A FAST-CHANGING WORLD: AN INTRODUCTION

Higher education in the 21st century is about more than acquiring knowledge from a single discipline. Higher order skills, such as critical thinking, creative problem solving, teamwork, and communication, are becoming even more fundamentally valuable. As information and facts proliferate, the ability to navigate across a wide range of disciplines and to critically evaluate, extract and communicate meaning have become essential attributes for success in modern society. Increasingly, the most important element of modern pedagogy in higher education is not simply the teachers' transmission of information and the students' retention of facts. Now we must teach students how to handle and interpret concepts, evidence and ideas, how to think and act as experts and, ultimately, how to produce original insights and valuable knowledge for the benefit of society. As aresult, higher education is entering a new and exciting period. Leading universities now understand that they need to change pedagogy from fact-based traditional lecturing to interactive teaching with the aim of fostering durable skills such as critical thinking, developing and expert mind set, and problem-solving.

BACKGROUND STUDY

In order to achieve quality teaching and learning, greater attention must be paid to teaching and learning practice [1]. The literature leaves no doubt that the higher education sector must change and that change will be difficult and expensive. Trends indicate that universities must make decisions about their academic programs and as such, what students they want to attract. This will impact on how they change their structure and business model. Central to this will be how the university embraces technology and contemporary models of teaching andlearning

[4]. One of the many factors preventing teachers from doing so is a lack of technology training. Too often, teachers have not been provided with the necessary technology skills to create a modern learning environment. Teachers not only need to understand how to use technology in their teaching, they need to understand how to help student use technology to helpguidetheirownlearning.Teachersneedto

Researchers have proposed model on teaching-learning effectiveness for 21st century respectively. fig. 1 Innovations in Teaching & Learning for 21st Century.

INNOVATIONS IN TEACHING AND LEARNING

Innovations in teaching and learning practices can be done by providing exposure to new and different practices. It can also help educational institutions to think outside the box in response to new challenges. Preventing student drop-out and attracting disengaged or at-risk students can also lead teachers to innovate in order to better adapt to students'needs.

INNOVATIONS IN TEACHING

Within higher education, new technologies have enormous potential to effect change. They facilitate

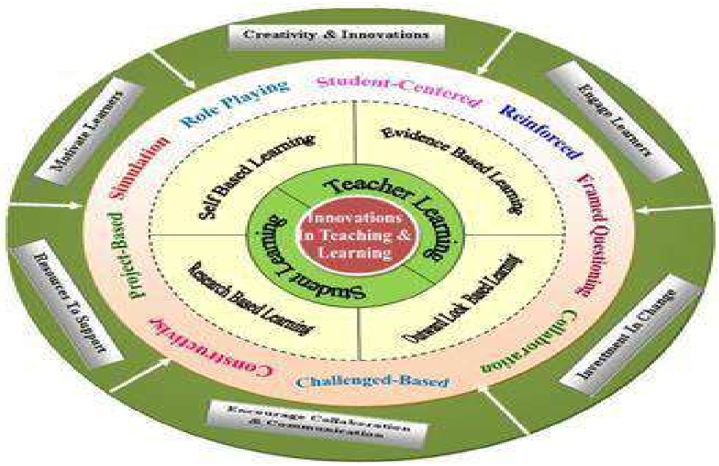

Fig: Innovative Teaching Learning Model for 21st Century

universities to meet a broader range of learners'provide students with the tools to learn both within and outside the classroom [5]. Today's students are fundamentally different than those of even a decade ago. The students we see in the classroom today are digital natives; they have grown up with technology around them rather than being forced to learn the technology later in life [6].needs, adapting traditional teaching methods and offering a mix of face to face and online learning possibilities that allow individuals to learn anywhere, anytime. They also create openings to engage in new kinds of collaboration and offer opportunities to distribute resources more effectively. Apart from the conventional "Chalk and Blackboard" method, different innovative teaching techniques used to improve the standard or quality of teaching. Effective teaching is necessary for quality enhancement of the students and this can only be materialized by interactive sessions. Interactive session means both sided communication in between the faculty and students. *Simulation* is nothing but imitation of real- world activities and processes in a safe environment. Aims to provide an experience as close to the 'real thing' as possible. Allows learners to develop experience of situations by applying wider learning and knowledge [2].*Role Playing* is representation of situations generated in the field of work, to experience the senses and roles that we are going to play. At work many emotions are generated, ranging from joy to tension, nerves and stress [2]. *Reinforced Teaching Method* is to break the conventional though process the teacher of the concerned subject arranges a tutorial class to be taken after completion of every chapter/module by a faculty from another section or a teacher who has taught the subject in the precedent semesters. This method not only gives them an exposure to different analogy based learning but also might give a boost on placement based preparations. *Framed Questioning Method* suggests dividing the students into groups and asking them to give presentations on certain topics. The others students have been seen to be more comfortable in asking questions and sharing their view to their fellow friends than to a teacher. *Collaboration Teaching* also termed as cooperative teaching or team teaching which involves educators working in tandem to lead, instruct and mentor groups of students. Onsomeoccasions, teachers from the same department or grade level may team teach to target multiple levels of learning or provide a greater variety of supervised activities for students to practice skills. *Constructivist Teaching* Encourages students to use active techniques to create knowledge and to reflect on and talk about what they are doing and how their understanding is changing. *Student-Centered Teaching* shift the focus of activity from the teacher to the learners. It includes active learning, in which students solve problems, answer questions, formulate questions of their own, discuss, explain, debate, or brainstorm during class; cooperative learning, in which students work in teams on problems and projects under conditions that assure both positive interdependence and individual accountability. *Project-Based Teaching* for students is a flourishing approach to learning that is extremely useful in promoting critical and analytical thinking, and in addressing the rapid technological changes and dynamic workplace of the 21st Century[3].

skills and deep knowledge using interactive teaching methods.

INNOVATION IN LEARNING

Digital and online technology can fundamentally redefine the nature of the classroom. If delivered appropriately and to a high standard, courses that blend pedagogically-sound learning technologies can be highly effective, and participating students derive high levels of satisfaction [8]. Classroom and laboratory time can be more interactive when study materials are available online before classes; teachers can get real-time information about students' learning; space and place can become flexible concepts, enabling participation from across campuses and across geographies; and international perspectives can be brought directly into the classroom. Blended and online learning environments can stimulate, enhance, and amplify interactive and participative learning and if applied well, enhance a sense of community and participation. *Research- Based Education* enables our students to become independent learners with the curiosity and drive to continue learning throughout their lives. It shows them to look for evidence before they act, work together across disciplines, manage ambiguity,accept*Challenged-Based Teaching* is collaborative and hands-on, asking all participants to identify Big Ideas, ask good questions, discover and solve Challenges, gain in-depth subject area knowledge, develop 21st-century skills, and share their thoughts with the world. (Challenge Based Learning A Classroom Guide,2010)

ACTIVE LEARNING COMMUNITIES

Modern pedagogy in higher education regards students as active participants in the shaping of the learning and teaching environment, not as passive absorbers of knowledge. Today's Students are bright and driven, and we believe they are superbly placed to be co-creators of our research and teaching innovations. Learning can actively shape and enhance own experience and that of their peers and be partners in our academic community. Students should get their own learning journey and empower them to develop practicalthat making mistakes is a crucial part of innovation, understand there are no simple answers to big problems, be confident in the face of uncertainty and understand that positive change frequently requires a challenge to the status quo. These highly applicable skills and attributes are valued by employers and will benefit students in any future career. *Self-Centered Education* Self-centered education also means giving students responsibility for their own learning. They will participate in setting their own goals, manage their own learning process and have the freedom to find their own direction in their education. They will become independent thinkers by developing the strategies and the confidence to learn by discovery, rather than simply memorizing factual information. *Evidence-Based* Helps to evaluate the impact and effectiveness of learning and teaching on the staff and the student experience, and students' study success and learning gains, to form own evidence base, publish results in peer reviewed journals and contribute to the 'second generation' of global evidence on interactive teaching. Establishing departmental expertise to build capacity in educational research within each discipline.*Collaborative Learning* New applications are making it easier for classroom teachers to be both innovative and interactive, and this trend is expected to growexponentially in the coming years. Example GoogleDocs to interactive whiteboards to new applications that create quizzes and activities, this is an exciting time for collaborative learning in higher education. *Outward-looking* Students will develop the ability to look outside the classroom and laboratory and to think about how their learning can be applied to respond to global challenges and for the benefit of society. Also to ensure that the content of curricula remains. Using authentic, real life examples and make clear the relationship between our students' learning and their world beyond the classroom. Teachers encourage and facilitate opportunities for students to engage in work basedlearning.

INNOVATION DRIVERS

Resources to support learning Provides learning resources online can be used to ensure that on-campus activities can be focused and the time well used. In Science and Medicine, some UTAS teachers should provide online laboratory preparation activities to reduce the cognitive load on students when they attend the laboratory. Class time is then used more productively, and questions from students are more focused on the learning outcomes of the laboratory class, rather than lower order procedural questions. A positive climate in classrooms and on- campus, alongside interactive teaching, can improve students' persistence in learning, their academic and emotional development, and their future professional engagement. *Technology enhanced* Future students are growing up in a societal context that is very different even from recent memory. They are more connected to each other and the world and they have access to more information from more sources than ever before. They expect personalized, digitally augmented, and meaningful interactions in all aspects of their lives. Digital and online innovations will be used to support and enhance more interactive ways of teaching. With blended learning, online and digital technology can replace lectures and classroom time can be used for interactive education experiences. Emerging evidence shows that together interactive learning and digital technology innovation are particularly successful in improving students' learning. *Investing in change* Policy makers should build on these solid foundations as work with different departments to apply these approaches toallprogrammes using methods that are most effective in the context of the individual discipline. Using an evidence-based approach will identify the most effective pedagogies and assessment methods to suit specific learning outcomes and particular disciplinary needs. The implementation of change will be an ongoing and evolutionary process, which will require investment across many different areas of staff resources and infrastructure over the next five to ten years. The change are aiming at implementing is substantial. Faculty will need training, time and incentives to engage. We also need to be aware of two potential barriers to change that are perhaps more at the level of emotions, but also important. The first is related to the fact that even though the argument that interactive teaching is more evidence-based should be compelling to academics, for some, the message may appear to be that they have been 'doing it wrong' for a long time. That can lead to resistance to the proposed changes. The second factor relates to the phenomenon that academic staff often derives their identity more from research than from teaching. For the successful implementation of our Learning and Teaching Strategy it is crucial that innovation in education is valued by the College and that faculty pride and identity can be derived from being an education innovator as much as from being a successful researcher. Research faculty sometimes doesn't dare 'come out' as education innovators [7], for fear that it will hinder their career. Careful change management and communication will be needed. Both types of subtle resistance can be overcome if leading the change is perceived as prestigious enough and if a substantial number of departments and faculty will engage and feel supported by the central leadership. *Funding for departments to review and re-design their curricula* in all departments should be supported to review their undergraduate and postgraduate taught curricula in line with the Learning and Teaching Strategy. Additional staff resources should be available to enable departments to undertake thisprocess.

CONCLUSION

Great teachers using digital technology with certified computing skills will be the most powerful educators in the 21st century. This research clearly shows that traditional, primarily lecture-based teaching does not
yield the best results in terms of learning gains, 21st century skills and student success. Educational techniques that best enable learning are more interactive, engage the students at different levels, increase their sense of personal and professional identity, improve all students' learning and create a stronger sense of community. A number of departments and teachers at many different departments already employ many of the emerging, evidence-based techniques. This strategy will build upon this foundation to introduce interactive, digitally enhanced teaching across the whole university.

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INNOVATIVE TEACHING – LEARNING PRACTICES

Dr. BalasahebDnyandeoAwaghde.

Shri.RaosahebRamraoPatil. MahavidyalaySavalaj, Tal-Tasgaon, DIst-Sangli.(Maharastra) 416 311

Email ID – awaghadeBD@gmail.com

ABSTRACT :

Needs for continuous changes in the emerging areas of higher education are propelled by the enormous development and evolutions in the global society. The present scenario of Higher Education system in India compare to other nations needs substantial improvement. The percentage of students taking Higher Education is hardly about 15 % in India. To improve the quality& quantity of Higher Education. All Higher Education Instructions must concentrate on quality inputs among students & constantly updating the syllabus and curriculum in order to help students adopt with the changing world. To start with higher education institutions and related factors can look at making education liberal, and introduce new innovative practices in teaching learning, so that students would be attracted to pursue higher education and higher education became powerful tool to build a knowledge based information society of the 21st century.

Teaching learning process includes teacher, student, learning process, learning situation and teaching aids. The interactive teaching learning amongst teacher and students may be achieved by the following ways viz. interviews, focused group discussion, debates, projects, presentations, experiments and practices, internship and application of ICT resources & Organizing seminars workshops, symposiums etc.

Key words : *global society, quality inputs, curriculum, knowledge based information society.*

International Conference On " Advanced and Practices in Humanities and Their Role in Higher Education.

Organized by ShriVyankateshMahavidyalayIchalkaranji(Kolhapur), Maharashtra. Dated On 16th Feb. 2019

INTRODUTION :

The primary objective of higher education is to make students reach the frontier of knowledge. Therefore teaching them is the main job of teacher of higher education. To achieves this goal innovative teaching – learning practices must be utilized. ITL practices are nothing but an idea, practice or object that is perceived as new, instructional or assessment method that are different from traditional methods.

The purpose of this paper is to highlight the traditional methods of teaching & learning as well as mastery learning, Brain storming and to suggest other useful innovative teaching-learning practices that can be attempted in imparting knowledge to the students.

The use of innovative methods in teaching learning has the potential not only to improve higher education system but also empower people, strengthen governance and galvanize the effort to achieve the human development goal for the country.

CONCEPT OF TEACHING &LEARNING :

The process of teaching is not a simple act of conveying words that describe some subject, but rather it is the complex act of transferring understanding from one person directly to another, knowledge is acquired by receiving understanding, not by receiving words from lecture at the front of class.

Lowman's approach of teaching and learning effectiveness described as development of two skills among the students, evoking intellectual excitement and second crating positive report in the form of equation it may be written as.

Q(I) = IE + PR

Where Q(I) – quality of instruction

IE – intellectual excitement PR – Positive report

Therefore universities and colleges must adopt different instructional process involving different materials, styles, approaches. These processes are developed by teacher themselves to make the students learn in better way, there is a need of materials, gadgets, personnel, time and space etc. The scientific arrangement of all the components in proper order and their implementation only will cause effective learning. The proper arrangement of components to make the students learn and teachers to teach is instructional system.

TRADITIONAL TEACHING METHODS :

We know that the conventional lecture method in classroom is of limited effective in both teaching and learning. Student are purely passive and their concentration fades off after 15-20 min.

Limitations which prevail in traditional teaching method are,

BEST PRACTICES :

The best practices should be implemented in teaching learning processes are as follows:

1. Engage students in active learning experiences.
2. Set high meaningful expectations.
3. Provide receive and use regular, timely, specific feedback.
4. Become aware of values, beliefs, preconceptions, unlearn if necessary.

Following these important best practices in teaching – learning processes we can build knowledge based information society of 21st century.

SOME INNOVATIVE TEACHING-LEARNING METHODS :

- Mastery learning.
- Brain storming.
- Learning Management System.
- Computers, computer programs and internet teaching in humanities .
- Creativity.
- ICT and digital media.
- Multimedia.
- Audio

BASIC PRINCIPLES OF MASTERY LEARNING :

1) Ninety percent of students can learn what is normally taught in colleges and

1) Teaching in classroom using chalk and talk is “ one way flow “ of information.
2) Teachers often continuously talk for an hour without knowing students response and feedback.
3) There is insufficient interaction with students in classroom.
4) More emphasis has been given on the theory without any practical.

To overcome these limitations and encourage the students learning and gaining the educational objectives a lot of research has been carried out it is the necessity of present scenario to implement best practice.

5. Recognize and stretch students’ styles and developmental levels.
6. Seek and present real world applications.
7. Understand value criteria and methods for student assessment.
8. Create opportunities for student – faculty interactions.
9. Create opportunities for student – interactions.
10. Promote student involvement through engaged time and quality effort.

- Video.
- Voice PPT.

1) MASTERY LEARNING :

Mastery learning is one of the most important innovative method of teaching-learning. Now a days programs based on mastery learning principles operate in nations throughout the world and at every level of Education and it is found that when compared to traditionally taught cases, students inmastery learning classes consistently have shown to learn better, reach higher levels of achievement and develop greater confidence in their ability to learn in themselves as learners.

universities, if they are given enough time and appropriate instructions.

2) Enough time means :
   Time required to demonstrate mastery of objectives.

3) Appropriate instructions means :
    - Break course instructions.
    - Identify objectives of units.
    - Require students to demonstrate mastery of objective for unit before moving on to other unit.
4) Grades may be determined by :
    - Actual number of objectives mastered.
    - Number of units completed.
    - Proficiency level reached on each unit .
5) Students can work at own pace if course is so structure, but mastery learning can be accomplished with group instruction.

ADVANTAGES :

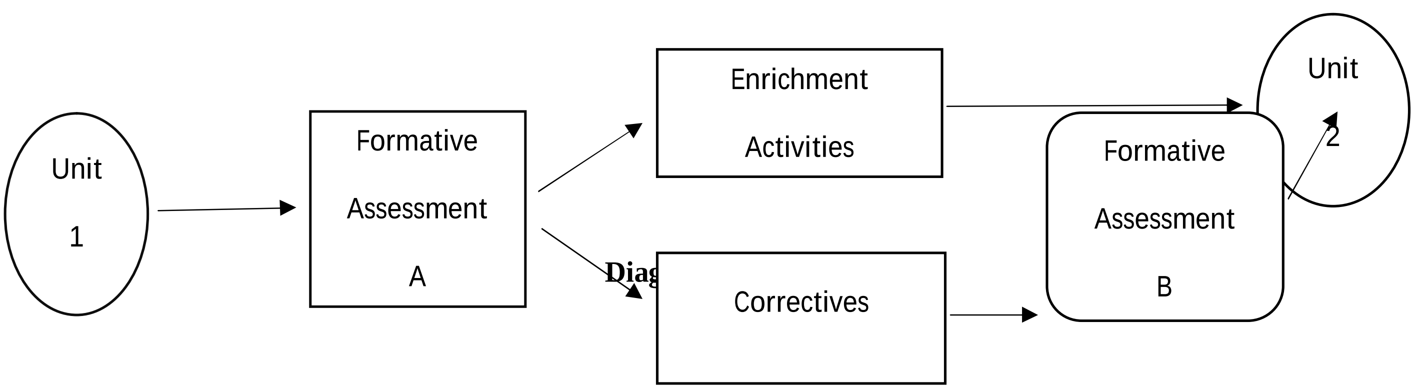
1) Students have prerequisite skills to move to next unit.
2) Requires teachers to do task analysis there by becoming better prepared to teach the unit.
3) Requires teachers to do task analysis there by becoming better prepared to teach the unit.
4) Requires teachers to state objectives before designing activities.
5) Can break cycle of failure.

DISADVANTAGES :

Not all students will progress at the same pace, this requires students who have demonstrated mastery to wait for those who have not or to individualize instructions.

1) Must have variety of materials for re-teaching.
2) Must have several tests for each unt.
3) If only objective tests are used can lead to memorizing and learning specifies rather than higher levels of learning.

Mastery Learning Instructional Process can be diagrammatically shown as :



Thus careful attention to elements of mastery leaning allows educators at all levels to make great strides in their efforts to reduce the variation in the students achievements, close achievement gaps and help all students to learn excellently.

2) BRAIN STORMING :

Brain storming method was developed by Osborn the great psychologist. This is the method for generating creative ideas and solutions through intensive and freewheeling group discussion. Every participant is encouraged to think aloud and suggest as many ideas as possible, no matter seemingly how outstanding or bizarre.

In this method analysis, discussion or criticism of the aired ideas is allowed only when, The brain storming session is over and evaluation session begins, thus it produce an idea or way of solving a problem by holding a spontaneous group discussion, " a brain storming session "

1. **ICT Digital Media :**
   ICT-Information communication technology. ICT's potential for enabling innovative and creative college/university environment it plays a crucial role in learner's lives and can act as a platform to foster learning and innovative teaching.
2. **Creativity :**
   As a source for innovation it is a process of generating ideas, expressions and forms which can in essence, amplify knowledge and lead to new ways of using the knowledge thus it is the main driver of sustainable development.
3. **Learning management system :**
   A learning management system (LMS) is software or web based technology used to plan, implement and asses a specific learning process. Typically a learning management system provides an instructor with a way to create and deliver content, monitor student and participation and asses student performance online. The LMS may also provide students with the ability to use interactive features such as threaded discussions, video conferencing and discussion forums.
4. **Computers, Computer programs aand internet-In teaching humanities:**
   Utilization of modern computer aids also economics teaching is based. The possibility to apply the innovative methods in chemistry and Economics, the use of computers, computer programs and the internet are based on the conducted practice and theoretical work in colleges and universities. Simplification of rules, phenomena, laboratory procedures and complex molecular structures is based on the simplicity in work.

SUMMERY

Needs for continuous changes in the emerging areas of higher education are propelled by the enormous development and evolutions in the global society. The present scenario of Higher Education system in India compare to other nations needs substantial improvement. The percentage of students taking Higher Education is hardly about 15 % in India. To improve the quality & quantity of Higher Education. All Higher Education Instructions must concentrate on quality inputs among students & constantly updating the syllabus and curriculum in order to help students adopt with the changing world. To start with higher education institutions and related

factors can look at making education liberal, and introduce new innovative practices in teaching learning, so that students would be attracted to pursue higher education and higher education became powerful tool to build a

knowledge based information society of the 21st centuryTeaching learning process includes teacher, student, learning process, learning situation and teaching aids. The interactive teaching learning amongst teacher and students may be achieved by the following ways viz. interviews, focused group discussion, debates, projects, presentations, experiments and practices, internship and application of ICT resources & Organizing seminars workshops, symposiums etc.

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INNOVATIVE TEACHING PRACTICES IN MANAGEMENT

Rajaram Gore
Research Student ,Department of Commerce and Management , Shivaji University Kolhapur
Email.**gorerajaram@gmail.com**
Dr. H. V. Ambawade
Associate Professor,Chintamanrao College of Commerce, Sangli

ABSTRACT

Management education across the globe is facing a unique crisis of relevance in the contemporary scenario. In this paper, I have examined the history and present status of management education in India. The present scenario of management education in India & major challenges that India's Management Education facing and possible enablers for the development of the management education. India is witnessing a simmer growth in business education institutions waiting to burst. Failure to understand the changing needs of MBA aspirants may lead to destruction of a large number of private B-schools that have mushroomed across India in the last decade. In the current economic scenario all over the world- "Management" - as a stream of education and training has acquired new magnitude. Management is an electrifying field where you can have an instantaneous impact on the operations of any business organizations. This is requiring use innovative practices in the teaching of management education.

Innovation is required in all fields whether industry, service or education, innovation play important role for strategic survival in competitive world. As far, as management education is concerned with the industry.So there is need of innovative techniques in teaching and learning process. For teaching of management especially in management education is complicated task. So the attempts are made to analyse different innovative techniques of teaching of management education. This will support for the growth of commercial activities. If proper communication mode and techniques are used than only there will be revolution in commerce and management education in India.

Keywords: *Innovative, Creative, Techniques, Management.*

INTRODUCTION

The word innovation" is derived from Latin word "innovare", which means to change something new. In other words it can be said that "innovation" involves the practical implementation of new ideas.Due to tremendous progress in information and communication technology, the scenario of contemporary teaching techniques is entirely changed and the teacher of 21st should shed traditional concepts and techniques of classroom teaching and should adopt the recent and innovative teaching techniques. Teaching depends on the potential excellence, skills and update knowledge of teachers. The role of teacher in present context has remarkably changed because of various factors such as social, cultural, economic and technology developments across the globe.The teaching is difficult activity and the difficulties the teacher faces are at large. Due to globalization the world is changing rapidly, hence a teacher has to improve and update knowledge of innovative techniques to meet the demand of changing period.

OBJECTIVES OF THE STUDY

1. To study the present scenario of management education
2. To study Major Challenges in 21st century of Management Education
3. To study innovative techniques for teaching of management education.

HISTORY OF MANAGEMENT EDUCATION:

In the last two decades, the growth of management education in India has been phenomenal. The first full-time MBA in India started way back in 1957, and the two IIMs in Calcutta and Ahmadabad appeared in 1961 and 62, respectively. It is interesting to note these two B-Schools promoted by the Federal Govt. had the collaboration of Sloan School of Business, and Harvard B-School. Many other B-Schools emerged in the 60's and 70's. However, the real growth was from 1991 (the year of liberalization in India). There were a few other interesting developments before this watershed year. XLRI, Jamshedpur, the number one business school in the private sector opened its doors to MBA in 1966.

Present Scenario of Management Education in India:

Process of liberalization, privatization, and globalization has not only replaced traditional approach with a more efficient professional approach; but also introduced new age courses in accordance with industry demand which have more economic value in today's time. Management education is one among those which got a new dimension with this changing time. Initially Marketing, Finance and Human Resource Management were considered as functional area of management, but now management education covers much more functional area like Corporate Social responsibility, Operations, Information Technology, International Business, Supply ChainManagement, retail and much more to add to the list. India has witnessed a continuing growth in this sphere of education because of the rising demand of trained management graduates. Management education has become one of the most sought after education today as a result of this; private sector has entered in Indian management scenario and invested an immense amount for this. However, recent trends tell quite a different story. While India is doing well on numbers, the quality of management education remains a major concern. Employability is on a decline, as industry complains that most of the management graduates lack the essential skills to succeed in a fast-paced global environment. Further, the global economic slowdown has put brakes on business activity, causing firms to go slow on hiring.

MAJOR CHALLENGES IN 21ST CENTURY MANAGEMENT EDUCATION:

1. Lack of awareness of Business World scenario
2. Lack of Infrastructure is one the major issues in management education.
3. Most of the MBA aspirants failing to understand the basic objectives of the Management programme.
4. Lack of understanding of industry requirement due to mushrooming of b-schools and in appropriate curriculum
5. Lack of adequate faculty is one of the common thing is most of the private colleges.
6. All most all b-schools have charging High cost for the management education when compare to University Departments.
7. There is a huge competition between Private, government and foreign universities in terms of quality of teaching & skill development and obviously this will leads to Global Competition
8. B-schools are concentrating more on commercializing the management education rather than the objective of the course and aspirants also look at only placement track rather than industry requirement.
9. Lack of a Practical Orientation and Clarity Regarding business world.

10. Lack of Developing leadership skills
11. Lack of Recognizing organizational realities and implementing effectively
12. Lack of Understanding the role, responsibilities and purpose of the business
13. Placement and Employability Issues

INNOVATIVE TECHNIQUES FOR TEACHING IN MANAGEMENT:

1. Creative Teaching-

Creative teaching Include playful games or forms of visual exercises that will excite young minds and capture their interest. This is a new method to identify every young student's creative abilities and encourage creative contributions. Bring aspects of creativity into all your subjects of commerce and management. Think of ways to develop their creative ideas.

2. Audio Video tools

Incorporate audio-visual materials to supplement textbooks and other study material during your sessions. These can be models, filmstrips, movies, pictures and other mind mapping and brain mapping tools.Such tools are help their imagination power,thrive and grow. These methods will not only develop their ability to listen but will also help them understand the concepts very better.

3. Real life learning

Infusing real-world experiences into your instructions will make high quality teaching moments fresh, and enrich classroom learning. Relating and demonstrating through real-life situations will make the material easy to understand and easy to learn easily. It will increase their interest and get the children excited and involved.

4. **Brainstorm**

Make time for brainstorming sessions are a great way to get the creative juices flowing.When you have multiple brains focusing on one single idea, you are sure to get numerous ideas.These sessions will be a great platform for learners to voice their thoughts without having to worry about right or wrong.

5. Classes outside the classroom

Students are best learnt, when they are taught outside of the classroom. Organize field trips that are concerning to the lessons or just simply take students for a walk outside of the classroom. Without taking much effort, they will learn and understand what you teach them.

6. Role Play

Teaching through role-playing is a great way to make children step out of their comfort zone and develop their interpersonal skills.This method comes in handy, especially when you are teaching literature or current events.The role playing approach will help a student understand how the academic material will be relevant to his regular tasks. Role playing is most effective for students of almost any age group of students. You just need to customize depending on the age group.This is most effective method for teaching.

7. Storyboard Teaching

Storyboarding is a good way to teach any subject which requires step-by-step memorization or visualization highly-conceptual ideas. Teachers can use a storyboard to recreate a famous event. Such visually stimulating activity will ensure that even complex ideas are easily put across to students. You can also encourage the use of storyboards as a form of communication and let the students tell a story in pictures using their imagination

8. Stimulating Classroom Environment

A classroom environment that is well-decorated, fun, and engaging will help stimulate a student's creativity and will help think and learn better.
Such a creative and stimulating environment will help them explore and will encourage them to learn about the subject matter. Children, especially young ones cannot be expected to sit all day and learn. An environment that positively impacts the children is beneficial for you as well.

9. Work together as a team

As everyone knows, the end result of the collaborative effort is always immense.
Think about spending some quality time with your colleagues. Ask them to share their views on improving teaching, you can see many of them come up with interesting strategies.So, collaborate and introduce innovative teaching methods.

10. Puzzles and Games

Learning is fun when puzzles and games are part of education. Students may not require taking conscious effort when their lessons are introduced through games.
Puzzles and games help students to think creatively and face challenges.

11) PowerPoint Presentations

Power-point presentations have become an extraordinary audio-visual tool in business conferences. Instead of merely delivering speeches which most participants may fail to register properly, power-point presentations create a terrific impact and helps better understanding of issues.

12) Video-conferencing

Video-conferencing has added a new dimension to today"s business communication trends. When you wish to talk to a person remotely and still want to see him or her to get a real personal meeting effect, you can opt for video-conferencing. Video-conferencing has now become quite commonplace in many business organizations and even employee interviews are done through video-conferencing.

CONCLUSION

Management education is one among those which got a new dimension with this changing time. Initially Marketing, Finance and Human Resource Management were considered as functional area of management, but now management education covers much more functional area like Corporate Social responsibility, Operations, Information Technology, International Business, Supply Chain Management, retail and much more to add to the list.
Lack of awareness of Business World, Lack of Infrastructure, lack of adequate facility, and huge competition between private, government and foreign universities those are the major challenges before the management education. The quality of management Education has become a major marketing issue in the changing environment. As per specialization, a practical training should be provided to the students. By make in relevant and practical oriented management Education, we may impact global competitiveness to our students. As a part of the society the social awareness among management students is the emerging need of present time.The creative teaching, audio video tools and role play those techniques are more useful for the development of MBA teaching.

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GLOBALIZATION IMPACT ON MANAGEMENT EDUCATION IN INDIA

Dr. Vijay k Bile

I/C Principal, YashwantraoChavanMahavidalay,Karmala

dr.vijaybile@rediffmail.com

ABSTRACT

The growth of management institutions in India in last 15 years has been rapid. Data on number of business schools established in India from 1995 suggest a 'mushrooming' growth in terms of numbers and often at the cost of quality. India has 2000 B-Schools, awarding MBA degrees, or an equivalent and often, more valuable post-graduate diplomas (like those given by IIMs). It is heartening to find two management institutes from India, the Indian Institute of Management, Ahmedabad (IIMA) and the Indian School of Business, Hyderabad, are placed 11th and 13th in the global ranking.

Knowledge is the driving force in the rapidly changing globalized economy and society. Quantity and quality of specialized human resources determine their competence in the global market. Emergence of knowledge as driving factors results in both challenges and opportunities. It is well known that the growth of the global economy has increased opportunities for those countries with good levels of education.

Globalization has a multi-dimensional impact on the system of education. It promotes new tools and techniques in this area like e-learning, flexible learning, distance education programs, and overseas training. Globalization will mean many different things for education. In the near future, 'it will mean more competitive and deregulated educational system modeled after free market but with more pressure on it to assure that the next generation of workers are prepared for some amorphous 'job market of 21st century.

Management education in India is at crabby path today. After the deregulation of the education sector in 1991, there has been an extraordinary growth in the establishment of management educational institutions in India. Though, there is a large number of management institutions in the country, a few have been accredited with the international accredited bodies and maintain international standards. This paper is an attempt to provide conceptual framework presents the impact of globalization on accreditation and business school standards along with stakeholders.

***Keywords**: Management Education, Management Institutions, Business Schools in India, Globalization, Management Education, Accreditation, Quality Framework*

INTRODUCTION

The first full-time MBA programme in India started way back in 1957. The two IIMs in Calcutta and Ahmedabad commenced in 1961 and 1962, respectively. However, phenomenal growth was from 1991, the year of economic liberalization in India. Although accurate figures are not available from the regulatory body – the All India Council for Technical Education (AICTE)-, based on the literature review, approximate numbers of business schools in different years as well as average annual additions of business schools for different periods is shown in Table-1.

Table 1: Growth of Business Schools in India Year	**Number of Business Schools**	**Period**	**Average Annual Addition of B-Schools**
1988	100	1957-88	03
1993	200	1988-93	20
1998	400	1993-98	40
2003	800	1998-2003	80
2008	1700	2003-2008	180
2011	2000	2008-2011	100

MAJOR ISSUES

- Some of the major or key issues that will be discussed and analyzed with respect to the various categories of business schools are:

- Quality of faculties, students and facilities Accreditation, rankings, and pedagogy Research outputs Placements and brand equity
- These key issues need to be discussed for better understanding in terms of how these are measured with respect to the various categories of management institutes.

MANAGEMENT EDUCATION IN INDIA

Education is an essential component for social and economic development of the nation. India is one of the largest education sectors in the world. The history of management education in India dates back to the 1950's when the Department of Commerce of the Andhra University Started the first M.B.A. programmes in India. IIM Calcutta and IIM Ahmedabad were both established in 1961 and 1962 respectively. IIMC tied up with the Alfred P Sloan School of Management (MIT), the government of West Bengal and the Ford Foundation. IIMA, in its initial years, tied up with the Harvard Business School. Many other management institutions came out in the 1960's and 70's. The third IIM in Bangalore was established in the year 1973 and the fourth IIM in Lucknow was established in 1984. But the real growth was in 1990's when the change due to globalization occurred. Many private bodies opened numerous management institutions across the country. Thereafter there was an immense rush in the number of B-Schools in the country. Government recognized organizations also established to control and maintain the standards in sector.

The All India Council for Technical Education (AICTE) was established in November, 1945 under department of higher education, Ministry of Human Resource Development. AICTE is responsible for proper planning and co-ordinate development of the technical education and management education system in India. It is a national level government body that gives approval and certification to MBA Institutes in India after surveying their standards and quality of education. At present 7,361 technical educational institutions are offering courses to nearly eight lakh students every year. The AICTE had given approval to 1,131 institutes last year and 545 new technical educational institutions to offer professional courses including engineering, management and Master in Computer Application (MCA), from 2010-11 academic session onwards. The National Board of Accreditation (NBA) was set up by AICTE in September 1994 in order to assess the qualitative competence of educational institutions from the Diploma level to the Post-graduate level in Engineering and Technology, Architecture, Pharmacy, Town Planning and Management. The National Assessment and Accreditation Council (NAAC) was established in 1994 with its headquarters at Bangalore. The NAAC is an autonomous body established by the University Grants Commission (UGC) of India to assess and accredit institutions of higher education in the country. The Association of Indian Management Schools (AIMS) was founded in 1988, a non-profit professional organization, has grown into a powerful network with over 400 management schools in India and is the second largest network of management schools in the world. It is officially represented in different bodies of Government of India connected with management education.

Structure of management education in India is divided into major divisions as outlined hereunder:

- Institutions of national importance and university departments;
- Colleges affiliated to the universities;
- Non-university autonomous institutions;
- Distance/correspondence based institutions; and
- Un-affiliated institutions.

At the top are the reputed institutes of national importance like IIMs and some university departments such as Faculty of Management Studies (FMS of Delhi University) which have maintained the high quality in their teaching and research of management education. The second rung institutes are those started by industrial houses, private institutes and state level educational institutes like MICA, Symbiosis and so on, offering quality management education at par with these reputed institutes. These come under the category of ―non university autonomous institutions. The third level management institutes in India are the university departments and other open universities which are providing management education through correspondence, distance and part-time mode.

GLOBALIZATION - EDUCATION AND HR DEVELOPMENT

Globalization has been a historical process. During the Pre-World War I period of 1870 to 1914, there was rapid integration of the economies in terms of trade flows, movement of capital and migration of people. The growth of globalization was mainly led by the technological forces in the fields of transport and communication. Indeed there were no passports and visa requirements and very few non-tariff barriers and restrictions on fund flows. Globalization, process was slow between the First and the Second World War. After World War II, all the leading countries resolved not to repeat the mistakes they had committed previously by opting for isolation. Although after 1945, there was a drive to increased integration, it took a long time to reach the Pre-World War I level.

In terms of percentage of exports and imports to total output, the US could reach the pre-World War level of 11 percent only around 1970. Most of the developing countries like India, Pakistan, Bangladesh, Srilanka which gained Independence from the colonial rule in the immediate Post-World War II period followed an import substitution industrialization regime. The Soviet bloc countries were also shielded from the process of global economic integration. However, times have changed. In the last two decades, the process of globalization has proceeded with greater vigour.

The former Soviet bloc countries are getting integrated with the global economy. More and more developing countries are turning towards outward oriented policy of growth. Yet, studies point out that trade and capital markets are no more globalized today than they were at the end of the 19th century. Nevertheless, there are more concerns about globalization now than before because of the nature and speed of transformation.

Knowledge is the driving force in the rapidly changing globalised economy and society. Quantity and quality of specialized human resources determine their competence in the global market. Emergence of knowledge as driving factor results in both challenges and opportunities. It is well known that the growth of the global economy has increased opportunities for those countries with good levels of education. Globalization has a multi-dimensional impact on the system of education. It promotes new tools & techniques in this area like E-learning, Flexible learning, Distance Education Programs and Overseas training. Globalization will mean many different things for education. In the near future, "it will mean a more competitive and deregulated educational system modeled after free market but with more pressure on it to assure that the next generation of workers are prepared for some amorphous 'job market of 21st century'.

Since "Life long jobs have been converted in to yearly contracts there is still possibility of even short duration jobs. Our education system should deliver such education and training so that professionals can adjust themselves as per market expectations. It has underlined the need for reforms in the educational system with particular reference to the wider utilization of information technology, giving productivity dimension to education and emphasis on its research and development activities.

The benefits of globalization accrue to the countries with highly skilled human capital and it is a curse for the countries without such specialised human capital. Developing and transition countries are further challenged in a highly competitive world economy because their higher education systems are not adequately developed for the creation and use of knowledge. Converting the challenges into opportunities depend on the rapidity at which they adapt to the changing environment.

India is also following the global phenomenon. As part of globalisation, the economic reform packages were introduced in India in the beginning of 1991. These reform packages imposed a heavy compression on the public budgets on education sector, more specifically so on higher education. This has trickled down to public expenditure on education in general, and higher education in particular.

Indian government and Indian corporate sector has recognized the importance of management education in the changing global scenario. Today under the reforming economic conditions, integration of the Indian economy with world economy presupposes efficiency and competitiveness in the domestic front as well as in the international arena. As the process of globalization is technology-driven, and knowledge-driven, the very success of economic reform policies critically depends upon the competence of human capital.

But, what is observed is the reverse. Even within the education sector, relative priority assigned to higher education has been on the decline. It is to be realized that higher education institutions play an important role in setting the academic standard for primary and secondary education. They are also responsible for not only providing the specialized human capital in order to corner the gains from globalisation, but also for training inside the country, provide policy advice, etc.

Globalization is expected to have a positive influence on the volume, quality and spread of knowledge through increased interaction among the various states.

Today our educational system is strong enough but Central and state governments should change their roles within the education system, reinventing themselves as facilitating and supervisory organizations. Teacher training, infrastructure and syllabuses need to be urgently upgraded. Industry should come forward to share experience with students and to offer more opportunities for live Projects.

The free market philosophy has already entered the educational world in a big way. Commercialization of education is the order of the day. Commercial institutions offering specialized education have come up everywhere. In view of globalization, many corporate universities, both foreign and Indian, are encroaching upon our government institutions.

Our Institutes like IIM'S and IIT'S have produced world class professionals. These institutes imparts quality education as per industry expectations and give due importance to Institute Industry Interface. Under the new scenario, Government - Private partnership is becoming important in Management Education.Now India is a transforming country. We are near to achieve status of developed nation.

The demand for higher education has been growing rapidly with comparatively faster growth in enrolment in higher educational institutions 1 than the growth in number of higher educational institutions (see Table 1). The growth rates are doubled among the students enrolled in post-graduate and research, while the number of institutions for post-graduate and research studies has grown at a slower rate in 1990s than in 1980s.

GLOBALIZATION AND ITS IMPACT ON IMPORTANCE OF ACCREDITATION

Accreditation is being used as a major tool for ensuring quality of management education (Bowonder and Rao, 2004). Authors and organizations have defined the accreditation in different ways but the basic core meaning of accreditation is ―the establishment of the status, legitimacy or appropriateness of an institution, programme (i.e. composite of modules) or module of study.

According to one of the regional accrediting bodies, Middle States Commission on Higher Education (2003), Accreditation is a means of self-regulation and peer review adopted by the educational community. The accrediting process is intended to strengthen and sustain the quality and integrity of higher education, making it worthy of public confidence. The extent to which each educational institution accepts and fulfills the responsibilities inherent in this process is a measure of its concern for freedom and quality in higher education and of its commitment to strive for and achieve excellence in its endeavors (MSCHE, 2003).

Fraser (1994) pointed out that, ―in some countries, accreditation would imply that at least a threshold standard was intended and being achieved. For example, in the United Kingdom professional bodies accredit courses of study (programmes) meaning that graduates will be granted professional recognition.

The European University Association [formally CRE] defines accreditation as, ―Accreditation is a formal published statement regarding the quality of an institution or programme following a cycle of evaluation based on agreed standards (CRE, now EUA, 2001).

According to the European Training Foundation (1998), ―Accreditation is the award of a status. Accreditation as a process is generally based on the application of predefined standards. It is primarily an outcome of evaluation.

Importance of accreditation of B-schools and other management institutions is growing internationally. Accreditation of business schools has been used extensively in Europe and USA to ensure that they fulfill the purpose for which they have been set-up. Accreditation has improved management education and there have been considerable improvements (Bowonder and Rao, 2004).

The factors behind this growing substance in accreditation are varied: competition in worldwide, the trend toward privatization in many countries, recognition and brand image, increased importance of quality in education and identifying the quality education is an important factor to develop nation’s economy. Business schools or MBA programs may be accredited by external bodies which provide students and employers with an independent view of their quality, and indicate that the school's educational curriculum meets specific quality standards’

Accreditation is increasingly becoming the most dominant form of quality assurance of management education in the world. Many private higher education accreditation agencies are increasingly visible in the global market. Some of the major accreditation bodies in the United States are Association to Advance Collegiate Schools of Business (AACSB), Association ofCollegiate Business Schools and Programs (ACBSP), and International Assembly for CollegiateBusiness Education (IACBE), the European Quality Improvement System (EQUIS) and Foundation for International Business Administration Accreditation (FIBAA) in Europe. Government accreditation bodies such as the All India Council for Technical Education (AICTE) and National Board of Accreditation (NBA) are accredits across the India only. But in India there is no separate accreditation body for management education.

AICTE and NBA are the formal government bodies that give approval and accreditation to all technical and management institutions and individual programmes except that under universities. The ―NAAC of UGC is another formal body which gives accreditation to institutions including universities. These bodies follow the same criterion for management institution and programmes which is used to recognize the technical education programme and institutions. The recognition in India is based on facilities, faculty and infrastructure.

Benefits of Globalization

Every event, activity and decision has its advantages as well as disadvantages. The benefits from globalization can be analyzed in the context of the three types of channels of economic globalization identified earlier.

Trade in Goods and Services

We know that international trade leads to allocation of resources that is consistent with comparative advantage. This results in specialization which enhances productivity. It is accepted that international trade, in general, is beneficial and that restrictive trade practices impede growth. That's why many of the emerging economies, which originally depended on a growth model of import substitution, have moved over to a policy of outward orientation.

Trade in goods and services is important for every type of economy weather developed or developing. Emerging economies will get the benefits of international trade only if So international trade agreements make exceptions by allowing longer time to developing economies in terms of reduction in tariff and non-tariff barriers. "Special and differentiated treatment", as it is very often called has become an accepted principle.

Movement of Capital

Capital is key factor of production. Capital flows across countries have played an important role in enhancing the production base. Without capital any type of economic activity is not possible. India had fund crisis several times. Capital mobility enables the total savings of the world to be distributed among countries which have the highest investment potential. Under these circumstances, one country's growth is not constrained by its own domestic savings.

The current account deficit of some of these countries had exceeded 5 per cent of the GDP in most of the period when growth was rapid. Capital flows can take either the form of foreign direct investment or portfolio investment. The inflow of foreign capital has played a significant role in the development in the recent period of the East Asian countries. For developing countries the preferred alternative is foreign direct investment. Portfolio investment does not directly lead to expansion of productive capacity. It may do so, however, at one step removed. Portfolio investment can be volatile particularly in times of loss of confidence. That is why countries want to put restrictions on portfolio investment. However, in an open system such restrictions cannot work easily.

Financial Flows

Emergence of strong capital market has been one of the important features of the current process of globalization. While the growth in capital and foreign exchange markets have facilitated the transfer of resources across borders, the gross turnover in foreign exchange markets has been extremely large. It is estimated that the gross turnover is around $ 1.5 trillion per day worldwide (Frankel, 2000). This is of the order of hundred times greater than the volume of trade in goods and services. Currency trade has become an end in itself. However, the volatility in the foreign exchange market and the ease with which funds can be withdrawn from countries have created often times panic situations. The most recent example of this was the East Asian crisis. Contagion of financial crises is a worrying phenomenon. When one country faces a crisis, it affects others. It is not as if financial crises are solely caused by foreign exchange traders.

Herd instinct is not uncommon in financial markets. When an economy becomes more open to capital and financial flows, there is even greater compulsion to ensure that factors relating to macro-economic stability are not ignored.

CONCLUSION

The quality of management education in India must be viewed as a considered issue for social and international development and economic growth. The objective of this paper is to provide a small contribution towards identifying the impact of globalization on management education through a conceptual framework. This paper give emphasis to that the theoretical and conceptual reference which played an important role to understand the various blockades to provide quality management education in India. The study shows that the impact of globalization on management education in India. The present global organizations have been giving pressures to institutions to provide global standard professional education. It becomes critical for successful survival in creating skilled people to face the challenges of the global environment. Finally it highlights the important points to understand the significance of internationalization of management education in a country like India.

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DAWN OF EDUCATION SYSTEM IN INDIA

Mr. Ravindra B. Chalwadi
Asst. Prof. in Law, D. G. B. Dayanand Law College, Solapur
Email id : ravi.chalwadi@gmail.com

ABSTRACT

The Indian Constitution has recognized the importance of education for social transformation and is committed to social justice. It is necessary for perfect development of body, mind and soul. The aim of education is to enlighten individual, broaden outlook, refine sensibility, enhance ability and remove superstition of his mind. It is needless to state that without recognition of right to education, realization of the right to development of every human being and Nation is not possible. Fundamental Rights enshrined under Article 21A cannot be accomplished without laying emphasis on primary education. The present article study evolution of Right to education as a separate Fundamental Right emerging from Article 21 which guarantees right to life & personal liberty of an individual.

INTRODUCTION:

Education is a crucial factor. The purpose of education is to educate individuals within society, to cultivate their intellect and also imparts values of society. Also, it promotes development of an individual in all spheres. It gives what is best for an individual life. Therefore, education becomes universal human right. Its presence in all conventions is a evidence of it.

ORIGIN:

A well-established education system was present in India in ancient times. It has rooted through the Gurukul System. Gurukul is a place where a teacher and students have to live together. The said teacher imparts knowledge of religion, philosophy, etc to all students. The students are not allowed to leave the place unless and until teacher feels that the students have gained good education. In this manner, students have to inculcate lessons of life.

ADVENT OF EDUCATION - PRE INDEPENDENCE PERIOD

Initially under the British rule in India, education has not that much importance. Britishers have focused only on trade and commerce. British East India Company gradually developed the policy of education system in India. Lord Macualay’s Education Policy, 1835 was an attempt to create education system which allows only to upper class of the society to get education. Wood’s dispatch was detailed plan for spreading of education throughout India. Hunter commission has emphasized on improvement of primary and secondary education. Although there were few Britishers who wanted to educate people of India but the company was nowhere concerned it. The system of education introduced by Britishers was absolutely unsuited to the India. They have produced only clerks. There was a huge demand of clerks in the work of company. They deliberately provided such kind of education which benefitted to them only.

The Government of India Act, 1935 has also made a provision with regard to education. It states that education should be made free and compulsory for both boys and girls. While debating in a bill in Imperial Legislation Council in 1911, a great social reformer GopalkrishnaGokhale strongly advocated that primary education in India should be both compulsory and free.

POST INDEPENDENCE PERIOD

The framers of Constitution were aware about the importance of education & were of opinion that the right to education should exist in India, but at that time the position was totally different. Therefore they have inserted an Article under the heading of Directive principles of state policy. Initially, Article 45 of Indian Constitution provides that State is under an obligation to provide education to the child up to the age of 6 years. The object to insert such provision is to abolish illiteracy from the country. Unfortunately, various states fail to do so.

COMMISSIONS AND REFORMS

To overcome on lacunas in then education system, Central Advisory Board of India decided to set up two commissions. One commission has concern with university education and the other commission has to deal with secondary education only.

University Education Commission

It was the first Commission on educationappointed under the chairmanship of Dr. S. Radhakrishan. The said commission has worked with efficacy and it has emphasizednot only on higher education but also on the issues related to school education. The Commission specifically stressed that the functions of a school are totally different than the function of a university. Because function of school is that it should attract students to learn the education and also students can join higher education as well. It should provide basic mannerism and nurture to all the students. As far as concerned to the university education, it should produce law abiding citizens. It should guide them in all situations. It should make them responsible citizens of India so that they can take responsibility of their own family as well as of society. It should make them worthy to lead their life in a successful manner.

Secondary Education Commission Mudaliar Commission

The secondary education commission was established under the headship of Dr. LakshamanaMudaliar by Government of India. The main work of the commission was to examine secondary education system which prevails during that period. The recommendations of this commission were very important. Therefore, it occupied a significant role in the education system. Country has accepted democratic form of government through Constitution. It proposed that education should train them insuch manner that they can taste democratic way of life.

Kothari Commission

The Kothari Commission has been appointed by Government of India. The Commission has stated that every child up to 14 year must be educated. For that purpose it strongly advocated that there should be free and compulsory education for the children up to 14 years. In this way, every child will be benefitted and this scheme should have to be adopted throughout India. It is a way to spread education in every corner of the country.

It basically aimed to examine education sector running in the country. This commission has made keen survey on the education policy as well. After that it has submitted its report to the Government. Basing upon that recommendation, India's first National Policy on education has been putforth. The commission has observed that education is an only way to eradicate all problems of the poor section. So it should be percolated in the society.

The Commission observed that there is no other way for the poor to climb their way out of this predicament.

National Education Policy (1968)

The most important development in improving the education sector came with National education policy in 1968. It drew out the prospects of education to all sections of the society to accomplish the goal of harmony and integration. It was well promoted use of regional languages in secondary schools for an effective teacher-student relationship. The prominence was given to Hindi as a medium of instruction in schools. It was viewed that education had the power to work as a popular instrument of social, economic and political change. Educational objectives were rather related to long term national aspirations.

National Policy Of Education (1986)

National Policy of Education, 1986 stressed on the provisions for fellowships of the poor, imparting adult education, reorientation of the whole system to promote gender equality, recruiting teachers from oppressed groups, the physically and mentally handicapped and for the areas which need special attention and also developing new schools and colleges.

SarvaShikshaAbhiyan

The Government launched the SarvaShikshaAbhiyan in 2001 to ensure education for the children from 6 to 14 years. Prior to that, it had launched an effective initiative Sponsored District Education Programme, which augmented the number of schools across the country. In a bid to attract children to schools, especially in the rural areas, the government also started implementing the mid-day meals program in 1995. Then, the Planning Commission of India stressed on the Universalization of Elementary Education (UEE) to make education system beneficial to the nation. The provision of proper infrastructure and number of trained staff was ascertained and publicized by states in 2008, through the local Panchayat.

CONSTITUTIONAL PROVISIONS

Education is a subject matter which has been comprised in the third list under seventh schedule of Indian Constitution. It gives authority both to the Central and the State government to make the laws with regard to education. It becomes the responsibility of state as well as central government to coordinate and maintain the education system. Since 1980, educational institutions have been established on very large numbers. It results in rapid growth of education. States are much more focused on imparting a good education.

India is a signatory to various international instruments which guaranteed the right to education. Universal Declaration of Human Rights, International Covenant on Economic, Social and Cultural Rights comprises of right to education.

Constitution 86th Amendment Act, 2002 has changed the scenario of education system in India. By the said amendment, Article 45 speaks that, State should have to strive to provide free and compulsory education to all children unless they attain the age of 14 years. The word ‘free’ speaks about the children specified age group should be exempted from any fees, charges. The word ‘compulsory’ emphasizes that compulsion with regard to admission, attendance. These duties lie on the concerned state that every child upto 14 years must get free and compulsory education.

Also, clause (k) has inserted under article 51(A) in the Constitution of India. It imposes obligation on parent or guardian that they should provide education to their child whose age is between 6-14 years. However, the said provision does not prescribe any kind of punishment if parents or guardians fail to provide education to their child.

RIGHT TO EDUCATION (RTE)

Right to Education Act (RTE) is an Act of the Parliament of India enacted on 4th August 2009. It describes the importance of free and compulsory education for children between 6 and 14 in India under Article 21-A of the Indian Constitution. India became one of the 135 countries to make education asa fundamental right of every child when the Act came into force on 1st April 2010. The Act makes education a fundamental right of every child between the ages of 6 and 14 and specifies minimum norms in elementary schools. Education in the Indian constitution is a concurrent issue and both centre and states can legislate on the issue. The Act lays down specific responsibilities for the centre, state and local bodies for its implementation.

JUDICIAL RESPONSE TOWARDS EDUCATION

In Mohini Jain Vs. State of Karnataka[1]

Question arose whether right to education is guaranteed to the people of India. The Supreme Court has observed that dignity is important thing for every human being and it is the duty of state to protect it. Education plays a vital role in the individual and it leads towards success in life. It is only education which develops an individual and assures him to live life with his dignity. The court further states that the right to education directly flows from the right to life under Article 21. Dignity of an individual abides with the right to education.

In UnnikrishanVs. State of Andhra Pradesh and others[2]

Supreme Court has stated that though the right to education is not specifically mentioned as a fundamental right in the part III of Indian Constitution. But merely on that ground it could not deny at all. The objectives set forth in the preamble of Constitution cannot be achieved if an individual do not get education and in that case the Constitution ultimately fail. Therefore they reiterated that right to education flows from the right to life which is guaranteed under Article 21.

Further Supreme Court also elaborated the importance of education in the life of an individual. Education is a process of development of body, mind, motions and spirit. In democratic form of government, education enlightens the mind of the people.

In T.M.A.Pai Foundation Vs. State of Karnataka[3]

In this case Supreme Court again stated that India is a land of diversity. There are number of religions, castes, communities and cultures. In spite of that, people are enjoying their freedom in a proper manner. But so far as the literacy is concerned, the ratio is still very poor. People are living below poverty line due to illiteracy. The single and most powerful tool for the development of these people is only education.

CONCLUSION

As Nelson Mandela says, “Education is the most powerful weapon which you can use to change the world.” Education is the key to eliminate gender inequality and thereby to reduce poverty.

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INFORMATION AND COMMUNICATION TECHNOLOGY IN HIGHER EDUCATION: A PATH AHEAD

Dr. Bharat V. Patil

MatoshriBayabaiShripatraoKadam, KanyaMahavidyalaya,Kadegaon, Dist-Sangli, Maharashtra (India)

drbvpan@gmail.com

ABSTRACT

*Information technology is a tool to achieve excellence in all sectors of economy. The investment in human resources is a long term investment. The growth of the economy depends on the human resources and the application of the technology. Information technology is one of the way to getting the right information at the right time. Now a day's knowledge is in the air. Development of internet is the great opportunities to share the knowledge for the betterment of the society. The use of modern information technology in education helps students to develop innovative approach. Communication between teacher and students become more faster which assists to save time and cost.Information technology benefits the management of classrooms in well manner. With the help of information technology management of virtual classrooms is possible. Information technology enables meaningful learning experiences for the students.Teachers can post important study material, e-books, research papers and solutions to the problems in the educational field. Assignments can be posted and submitted online and grades can be viewed in a single virtual space. The online class's open doors too many students who could not otherwise participate in educational system due to time and financial limitations. In the education pyramid higher education is at the top level. Make the rules and regulations for maximum use of the ICT in the classroom and for the communicating with students rapidly.*Financial *support should be provided for development of educational programmes to Central, State Universities*and *open universities.*

Key Words: Information technology, educational environment, information literacy

1 Introduction

The concept of information technology first applied in 1974. Information and communication technology has created an environment which enables the students to access rapidly changing educational environment. The quality of the education system depends on the higher education. Application of information technology in the higher education is increasing. The approach of the teacher and students towards the information technology is considerable changing. Growing higher education must be matched with the quality education. Information technology provides a platform for assess of quality education in the higher education. Teachers are using different ICT tools for the better communication with the students. Students understand the concept well with the help of information technology applied in the classrooms.Implementation of IT in educations helps the student to learn better and faster, makes education more flexible for the students. Higher education has undergone profound transformation due to recent technological advancements. Higher education promotes the research activities among the students.

2 Review of Literature

Ulka Toro (Gulavani) and Millind Joshi (2012) they suggested that use of ICT for education is a horizontal activity that requires elements from different verticals to come together to enable meaningful learning experiences for the students.

Susan Mathew K. (2011) in her study reveals that most of the library professionals have a positive approach towards the application of ICT based services in libraries. To compete in a technologically advanced world, the University administrators and Library associations must provide opportunities to develop skills in ICT applications, library management and soft skills.

NeeruSnehi (2009) in her paper revealed that ICTs can play significant role in bringing efficiency in the universities. Contribution of ICTs in developing Management Information System for the Universities/ colleges is vital to ensure collection of information, its analysis for identifying trends, keeping track of resources/funding and their monitoring.

Ramazan Mohammad (2004) concluded that Information Technology (IT) has become an indication of a country's wealth level. Countries which fails to prepare for information technology and do not use it properly, are likely to lose their global competitiveness. Muslim countries have paid little attentions to leverage the benefits offered by the IT use in their library and information centers. There is so much information that is generated and available in the Muslims would that is hardly indexed abstracted or competed in local databases.

Gowda, Vasappa et al. (2007) they revealed that research are the key factor for the development of knowledge in all the disciplines. Universities are the centers of research. Libraries play important role in providing information E-resources are claiming its importance in the research activities. The use of e-resources can be improved by providing proper training progrrames to the researchers.

ChinmoyGoswami (2014) concluded that technology can reduce the tremendous effort given by students to gather number of printed book and journals for acquiring knowledge and increase students focus on more important knowledge gathering process. The education technology also enables teachers to integrate project based learning. With guidance from effective teachers, students can use tools to construct knowledge and develop skills required in modern society to acquire knowledge and skills.

3 Methodology

3.1 Objectives of the Study

1. To find out what percentage of teaching done by application of information technology.
2. Identify what information technology tools are adopted for teaching in the classrooms.
3. To study the use of ICT in Higher Education by teachers.

3.2 Hypothesis

1. There is a significant association between availability information technology tools in the college and its application by the teachers.
2. There is a relation between the information technology training to the teacher and use of ICT tools.

3.1 Research Design

3.1.1 Selection of Area

The study was mainly based on the actual factual information related to application of ICT in the selected area. All information's were collected from the sample teachers of two colleges located in Kadegaon tehsil. Due to increment in use of ICT in teaching, the researcher selected Kadegaon tehsil for the intensive study.

3.1.2 Selection of Teachers

The list of the teachers was made available from the college and teachers are selected randomly.

3.1.2 Selection of Samples

Twenty teachers were selected from two colleges located in Kadegaon tehsil for the data collection. Both the colleges engaged in higher education.

4. Results and Discussions

Information and communication technology (ICT) is playing very important role in today's education system. The main aim of this study is to investigate the role Information and Communication Technology in education in order to achieve better teaching and learning environment for the students.

4.1 ICT Tools/ Aids you use for teaching purpose

Following table shows the ICT Tools/ Aids are using for teaching purpose the college.

Table No. 1

ICT Tools/ Aids You Using for Teaching Purpose

Sr. No.	ICT Tools/ Aids Using	No. of Respondents	% to Total Respondents
1	Computer	20	100
2	LCD Projector	19	95
3	Interactive whiteboard	11	55
4	Internet	17	85
5	Smartphone	18	90
6	Storage Devices	19	95

Source: Primary data

Table number one represents that 100% respondent's use laptop/computer for teaching in their respective departments. One respondent was not using LCD projector for teaching. Only 55% respondents use interactive white board to communicate with students. 85% respondents use internet facility for more effective demonstration. 90% respondents communicate students through smart phone for admission process, examinations extra-curricular activities organized by the college and only one respondent not using storage devices.

4.2 Technologies support for teaching

Technology assists to the students and teacher to acquire recent knowledge. Following table illustrate which technologies support for quality teaching.

Table No. 2

Technologies Support for Teaching

Sr. No.	Technologies support for teaching	Frequently	Rarely	Never	Total
1	LCD Projector	12	08	--	20
2	Magic Board	02	05	13	20
3	Video conference	--	08	12	20
4	Videos lectures	05	06	09	20
5	Model	07	04	09	20

Source: Primary data

Table number two highlights that twelve respondents frequently use LCD projector and eight respondents rarely usedit for teaching and learning process. Audio visual effect provides more effective learning facility to the students. Thirteen respondents never use the magic board/ Interactive whiteboard as a teaching tool. Two respondents frequently use and five respondents rarely use it. None of the respondents frequently arrange lecture through video conferencing. Eight respondents rarely and twelve respondents never arrange lectures through video conferencing. Videos lectures arranged frequently only five respondents, six rarely and nine respondents never apply videos lectures. A model is a representation of an idea, an object or even a process or a system that is used to describe and explain phenomena that cannot be experienced directly. Seven respondents frequently use model, four rarely and nine respondents never use model as a teaching tools.

4.3 Sending SMS/MMS alerts to the Students

For the better and effective communication teachers use the sms facility. 70% respondents sending information by sms to the students and 30% respondents not communicate through sms.

4.4 Arranging any online/live lectures in your campus

Out of the total respondents, only four respondents arrange online or live lectures and twelve respondents never arranged online lecturers of experts in their subject.

4.5 Whether College provided laptop/ computer to the Respondents

Out of twenty respondents sixteen respondents admitted that college provided them laptop/ computer to the respondents to use only in the departments and access computer in the computer lab. Four respondents use their own laptop/ computer the department for ICT purposes.

5. Conclusions and Suggestion

5.1 Conclusions

1. Application of information technology in higher education is increasing to meet the need of changing expectations from the students.
2. Information technology is growth engine to acquire the current knowledge in education field.
3. Information technology is one of the way to getting the right information at the right time. Development of internet is the great opportunities to share the knowledge for the betterment of the society.
4. The use of modern information technology in education helps students to develop innovative approach.
5. Communication between teacher and students become more faster which assists to save time and cost.
6. Information technology enables meaningful learning experiences for the students.
7. ICT assists to teachers and students for focus on more important knowledge gathering process.
8. Information technology benefits to the college for management of classrooms in well manner. With the help of information technology teachers post important study material, e-books, research papers and solutions to the problems in the educational field.

5.2 Suggestions

1. UGC and AICTE are the apex bodies to regulate high education in India. These institutions are required to take more initiatives to adoption of ICT by the Indian universities and colleges to match global knowledge gap.
2. Development of ICT infrastructure in the universities and colleges require huge funds. Through RashtriyaUchchatarShikshaAbhiyan (RUSA) more funds should granted to the universities and colleges for development of ICT infrastructure.
3. More financial support should be provided for development of educational programmes by UGC and AICTE to open universities, Central and State Universities.
4. Make the rules and regulations for maximum use of the ICT in the classroom and for the communicating with students rapidly.
5. Colleges are required to make efforts for digital literacy among the teachers and students for the promotion of ICT environment.
6. Building computer labs in every college required to be compulsory for the development of ICT environment.

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MENTAL HEALTH ENDANGERED DUE TO MOBILE SMART PHONE USE AMONG YOUTH

Mr. VinodKamble
Asst. Professor, Department of Psychology, P. V. P. Mahavidyalaya, KavatheMahankal,
Sangli, Maharashtra
Email: kamble.vinod11@gmail.com

ABSTRACT:

India's young adult population is extremely high. This young generation is a future of India. But day by day their mental health problems are arising due to excessive use of mobile phone. India is on high rank for mobile and internet use. This revolution creates some problems for Indian youngsters. The appropriate use of mobile phones and internet is a need of society, but youth in rural area not understood this need and they use phones and internet carelessly. So many social, relational and individual problems are arising. Keeping this fact in mind researcher has designed a study to investigate the effects of use of mobile smart phone on mental health of college students living in rural area. For this study 120 college students have been selected and deeply interviewed with mental health scale. The obtained data was analyzed through Two-way ANOVA. The result revels that use of mobile phone strongly affect the mental health among college students. Some interventions are suggested in this paper which is seen quite beneficial.

Key Words: *Mental Health, Mobile Phone Use, Youth*

Introduction:

Mental Health:

Being mentally healthy means feeling a sense of control over one's life, feeling able to make decisions, coping with life's challenges and participating in life in meaningful ways because there is balance in the social, physical, spiritual, economic and mental aspects of life. When people of any cultural background are feeling mentally healthy, they can feel good about themselves most of the time. Traditionally, Aboriginal cultural view of mental health and wellbeing is a balance of the body, mind, emotions and spirit which is maintained through good relationships within oneself, with others, within the community and Creation.

The World Health Organization defines mental health as "a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community." Mental health describes a level of psychological well-being, or an absence of a mental disorder. From the perspective of positive psychology or holism mental health may include an individual's ability to enjoy life and create a balance between life activities and efforts to achieve psychological resilience. Mental health can also be defined as an expression of emotions and as signifying a successful adaptation to a range of demands. Surgeon general's reports (1999) on mental health defined mental health as "successful performance of mental function, resulting in productive activities, fulfilling relationship with others people, and the ability to change and cope with adversely."

There is no health without mental health (Prince, M. et.al. 2007). Mental health is an indivisible part of public health and significantly affects countries and their human, social and economic capital. Mental health is not merely the absence of mental disorders or symptoms but also a resource supporting overall well-being and productivity. Positive mental health is a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully and can contribute to his or her community (Herman and Jene-Llopis,2005).

Emotional and social status and mental health have positively correlated (NIMH, 1998).

Mobile Smart Phone:

The mobile phone is among the most prominent kind of information and communication technology (ICT) and the probably also the one that has shown the most spectacular development during the past few years with regards to technological innovations, social impact and general use by the majority of the population. The mobile phone is a definite feature of contemporary society. It is a communication device, an aesthetic object and an icon of culture. It has become central to a wide range of activities, transforming family and friendships, work and leisure, the media and communication. The mobile phone is then, arguably, the cultural symbol of the late period, the archetype for an age of accelerated and sweeping social and cultural change, while also a means through which traditional forms of life are assembled and reassembled. while the mobile phone is a global phenomenon, The growth of mobile phones in India and in particular their popularity and use by young people in India has been the object of international and national media attention in the past few years.

Adolescent and Mobile Smart Phone:

Today's environment conforms that adolescents are using various new information and communication technologies almost every time. New communication technology reference to the types of devices most commonly used and preferred for communication and entertainment purposes including computers with internet, cell-phones and television (Dehmler,2009). The cell-phone is one of the advanced device that all most every adolescents use with maximum period. They use cell-phone to communicate with friends and messages for entertainment and social networking. Adolescent's cell-phones ownership has rapidly increased. It was estimated that 16 million adolescents own cell-phones. Research on adolescent's television viewing habits is also extensive. Adolescents are spending maximum time on televisions programs. Adolescents of modern period are spending unnecessary and maximum time with cell phone. They are heavy users of this medium. It seems difficult for them to do their daily activities in due time, poor fragmented sleep, late bed time and early wake up, seriously affect their mental health, learning capacity and quality of life. As adolescents use of this medium increased, research has been conducted to explore its effect on their mental health and quality of life.

Effect of Mobile Smart phone Use on Mental Health:

Mobile phones use electromagnetic radiation in the microwave range, which may be believed harmful to human health. On 31st May 2011, WHO confirmed that mobile phone use may represent a long-term health risk, classifying mobile phone radiation as a "carcinogenic hazard" and "possibly carcinogenic to humans" after a team of scientist reviewed peer-review studies on cell phone safety.

Smart phone radiation has capability to damage the structure of cells in the body that has strong effect on human health. It can increase the risk of cancer. Thyroid gland and bone becomes sensitive in the time of radiation. Radiation also exposes leukaemia, which is a kind of cancer. Other types are lung, skin, thyroid, brain, breast, stomach, cancer, nervous system disorder and brain tumour. Researcher have noticed that continuous use of cell phone affects adolescents health outcomes, including behavioural changes effects on the immunological system, reproductive effects, changes in hormone levels, headaches, irritability, fatigue and cardiovascular effects.

The effect of radiation exposer from cell phone on central nervous system such as Alzheimer, migraine has been found positive association with substance abuse such as anxiety, insomnia and depression, when they are without their cell phones. Frequent cell phone use has been associated with stress, sleep disturbance and symptoms of depression (Labode, 2011). Cell phone also becomes the cause of accident when a person is engaged with driving and at the same time talking on cell phone with someone. Adolescents are the population group at the greatest risk from cell phone use while driving a motor cycle or a car (Farmer et.al., 2010, Willson and Stimpson, 2010, Copeland, 2011).

Review of Literature:

The researchers has been reviewed various literature with mental health and mobile phone use of adolescences. Data from the 2004 National Health Interview Survey (NHIS) found that over 1 to 10 adolescents ages 12-17 had serious behavioural or mental health difficulties. Male adolescents were slightly more likely to have these mental health difficulties than female. Studies have also suggested that 20 to 25% of youth have symptoms of emotional distress. Excessive use of new mediums inhibits mental functioning of adolescents. They become passive to perform their mental activities. Passiveness is activities lower down the quality of life of adolescents. They also reduced their family and friend and relationship with other peoples. This type of behavioural pattern affects mental health of adolescents.

Beranuy et.al. (2009) made an attempt to examine the problematic Internet and mobile phone use and their clinical symptoms in 365 undergraduate students at Ramon Llull University Barcelona (Spain). Results indicated that psychological distress was related to maladaptive use of internet and mobile phone; female scored higher than males on the mobile phone questionnaire, showing more negative consequences of its maladaptive views.

Thomee and others (2011) conducted a study to see the relationship between mobile phone use and stress, sleep disturbances and depression in young adolescents of 20-24 years olds students. It was found that over mobile phone use was associated with sleep disturbances and symptoms of depression. Over use was associated with stress, sleep disturbances and high accessibility stress and symptom of depression for both men and women. It was concluded that unlimited mobile phone use was a risk factor for mental health for young adults.

Srivastava and Tiwari (2013) examined the effect of excess use of mobile phone on adolescent's mental health and quality of life. Data were collected from 100 male students of junior college from Faizabad city of UP. Semi structured interview schedule, mental health and quality of life questionnaire were administered individually to all participants. Data analyzed by statistical techniques such as Mean, SD and t-value. Findings of the study reveal that excessive use of cell phone affects negatively on mental health and quality of life.

Pearson, Mack and Namanya (2017) analyze survey data from 92 households in sparse, rural villages in Uganda. They hypothesized that, mobile phone ownership is higher among more privileged groups, compared to less privileged groups (i.e. wealth and ethnicity) and mobile phone ownership is positively associated with a culturally-relevant indicator of mental health (i.e. feelings of peace). Results indicate that households with mobile phones had higher levels of wealth on average, yet no significant differences were detected by ethnicity. Mobile phone ownership was not significantly associated with increased mental well-being for persons with family nearby. These findings are consistent with studies of mobile phone use in other sub Saharan African countries which find that phones are important tools for social connection and are thus beneficial for maintaining family ties.

Visnji´c et.al. (2018) studied the relationship between mobile phone use and mental health by measuring the levels of depression, anxiety, and stress among university students in Serbia and Italy. They carried cross-sectional study of 785 students from two universities. The questionnaire consisted with intensity of mobile phone use, along with the Depression Anxiety Stress Scale (DASS 42) for measuring psychological health. They analyse the data with binary logistic regression and correlation tests. The results of the study shows that the intensity and modality of mobile phone use could be a factor that can influence causal pathways leading to mental health problems in the university student population.

Aim: The main aim of the study is to find out the effect of gender and mobile smart phone use on mental health of youth.

Objectives:

1. To study the gender difference on mental health.
2. To search the difference between mobile smart phone users and non users on mental health.
3. To find out effect of gender and mobile smart phone use on mental health.

Hypotheses:

1. Mental health of males is poor than females.
2. Mobile smart phone non-users have good mental health.
3. Effect of gender and mobile smart phone use on mental health is strong and significant.

Method:

Sample: The study was conducted on the sample of 120 college students from rural area of Sangli district (Maharashtra). Purposive random sampling method was used for selecting sample. Age range of the subject was 19 to 23 years. Male-female ratio was 1:1.

Psychological Tools Used for Data Collection:

Mental Health Scale: The scale developed by Dr. Kamlesh Sharma. This scale consists of 60 positive and negative statements and each statement was provided 3 alternatives. The scale has been standardized on a sample of 1200 persons of both the sexes drown from schools, colleges and offices. The age ranges from 11 to 45 years. The split –half reliability is 0.88 and test-retest reliability is 0.86. The validity of this scale is 0.79.

Research Design: There were two independent variables mainly gender and mobile smart phone use. Each variable was valued at two levels. So a 2×2 balanced factorial design was used.

Procedure of Data Collection: The data were collected individually and before administering the questionnaire appropriate rapport was established with the subjects. Finally the copies of the questionnaire were collected immediately.

Statistical Treatment of the Data: The statistical techniques such as Mean, Standard Deviation, ‘t’ test and ‘F’ test were used for interpretation of the data.

Results and Discussion:

Table 1: Mean, SD and ‘t’ value of male and female on Mental Health

Variable	Gender	N	Mean	SD	df	‘t’ value	Level of significance
Mental Health	Male	60	60.95	11.05	118	**2.96****	**0.01**
	Female	60	66.55	10.83			

Significance Level: **0.01, *0.05

Table 1 shows that mental health of 120 male and female youth. The mean of male group is 60.95 with SD 11.05, while the mean of female group is 66.55 with SD 10.83. ‘t’ value of both group is 2.96, which is significant at 0.01 level of significance. Thus the first hypothesis that, "Mental health of males is poor than females" is accepted. This result shows gender difference on mental health because in India man in the family takes whole responsibility of family. As well as pressure of society for become a successful on him. In India, family and society expects more from man than woman

Table 2: Mean, SD and 't' value of Mobile Smart Phone Users and Non-users on Mental Health

Variable	Mobile Smart Phone Use	N	Mean	SD	df	't' value	Level of significance
Mental Health	Users	60	60.27	10.72	118	**3.74****	**0.01**
	Non-users	60	67.23	10.76			

Significance Level: **0.01, *0.05

Table 2 shows that the level of mental health of mobile smart phone users and non-users. The Mean and SD of mobile smart phone users group is 60.27 and 10.72, while mobile smart phone non-users group is 67.23 and 10.76 respectively. On the basis of mean score it is concluded that mobile smart phone users are having moderate mental health in contrast mobile smart phone non-users are having good mental health. With df 118, 't' value of both groups is 3.74, which is significant on 0.01 level of significance. Thus the second hypothesis that, "Mobile smart phone non-users have good mental health" is accepted. This result corroborated with the results of Thomee, and others (2011), Srivastava and Tiwari (2013) and Visnji´c et.al. (2018).

Table 3:Showing the Means and Standard Deviations obtained by the four classified groups on Mental Health

Groups	A_1 B_1	A_1 B_2	A_2 B_1	A_2 B_2
Mean	57.10	64.80	63.43	69.67
S. D.	10.41	10.46	10.22	10.68
N	30	30	30	30

A_1 = Male, A_2 = Female, B_1 = Mobile Smart Phone Users, B_2 = Mobile Smart Phone Non-users

Since it was a 2 × 2 balanced factorial design, there were four classified groups. Mean and Standard Deviations obtained by the four classified groups on Mental Health are presented in the table 3. Careful examination of the Mental Health denotes that in all the four groups, the distribution of the scores was more normal. However it appears that subjects of the four groups were having more or similar values on Mental Health. But it is not possible to draw meaningful conclusions only on the basis of mean and SD. Hence, the data were treated by two-way ANOVA. A summary of the two-way analysis of variance is given in the table 4.

Table 4:Summary of the two-way ANOVA of Mental Health

Source of Variance	S. S.	df	M. S.	F.	Significance

A = Gender (Male-Female)	940.8	1	940.8	**8.55****	**0.01**
B = Mobile Smart Phone Use (Users-Non-users)	1456.04	1	1456.04	**13.23****	**0.01**
A × B	16.13	1	16.13	0.15	n.s.
Within Error	12651.54	116	110.07		
Total	15064.51	119			

Significance Level: **0.01, *0.05, $^{n.s.}$ Not Significant

From the summary of ANOVA for the Mental Health shows that the main effect A which represent the factor 'Gender' is significant (F = 8.55, df = 1, P< 0.01). It means male-female differ from each other significantly relating mental health. As well as the main effect of B which represent the factor 'Mobile Smart Phone Use' is significant (F = 13.23, df = 1, P< 0.01). It means that mobile smart phone users and non-users significantly differs each other on mental health. But the interaction effect of A and B is not significant (F = 0.15, df = 1, P > 0.05). It means that when functioning together the factors of gender and mobile smart phone use proved to be non effective with regards to mental health. This result does support partially the third hypothesis that 'Effect of gender and mobile smart phone use on mental health is strong and significant' of the study.

Conclusions:

On the basis of the results of the study following conclusions were drawn -

1. Mental health of males is poor than females.
2. Mobile smart phone non-users have good mental health than mobile smart phone users.
3. Gender (Male and Female) factor does affect on mental health.
4. Mobile Smart Phone Use (Users and non-Users) factor does affect significantly on mental health.
5. Interactional influence of Gender and Mobile Smart Phone Use on mental health is not significant.

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PSYCHOANALYSIS THEORY AND LITERATURE

Patil Kalpana Narayan
Assit. Prof. of Psychology
Sou. M. R. Jagtap Mahila Mahavidyalaya, Umbraj. Dist. Satara 415 109
patilkalpana81@gmail.com

ABSTRACT

Sigmund Freud introduced psychoanalysis in the late, 19th century. Psychoanalysis is the branch of Psychology, which argued that personality is formed through conflicts among three fundamental structers of the human mind: the id, ego and superego. Psychoanalysis is a method of mind investigation and especially of the unconcious mind. When analysing literary texts, the psychoanalytic theory could be utilized to decipher or interpret the concealed meaning within a text, or to better understand the author's intention. Through the analysis of motives, Freud's theory can be used to help clarify the meaning of the writing as well as the actions of the characters.

Keywords*: Psychoanalysis, Literature, unconcious mind*.

Introduction:

Psychoanalysis was founded by Dr. Sigmund Freud (1856-1939). Freud believed that people could be cured by making conscious thoughts and motivations, thus gaining 'insight'. The aim of psychoanalysis is to release repressed emotions and experiences. Freud's contributions to psychology are vast. Freud was one of the most influential people of the twentieth century and his enduring legacy has influenced not only psychology but also art, literature and even the way people bring up their childrens. Freud's psychoanalysis thoery includes, three levels of mind, structure of mind, defense mechanism and psychosexual stages. Literature is defined as written works, especially those considered of superior or lasting artistic merit: *a great work of literature (Oxford Dictionary).*

Psychoanalysis theory

1) Three levels of mind

Freud (1900,1905) developed a topographical model of the mind, whereby he described the features of mind's structure and function. Freud used the analogy of an iceberg to describe the three levels of the mind.

On the surface is **consciousness**, which consists of thoes thoughts that are the focus of our attention now, and this is seen as the tip of the iceberg. The **preconscious** consists of all which can be retrive from memory. The third and most significant region is the **unconscious**. Here lie the processes that are the real cause of most behavior. Like an iceberg, the most important part of the mind is the part you cannot see. It includes all impulses, desires and is the core of a person.

2) Structural model of the mind

Freud (1923) later developed a more structural model of the mind comprising the entities,id, ego and superego. These are not physical areas within the brain, but rather hypothetical conceptulizations of important mental functions.

Id –

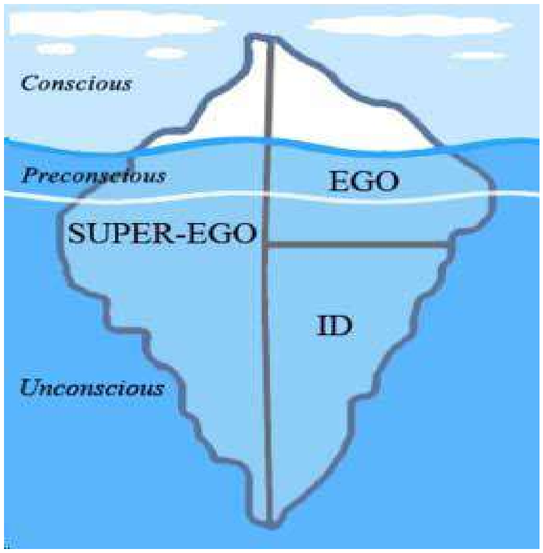
Freud assumed the id operated at an unconscious level according to the pleasure principle. The id is focused on the wants and needs of a person. The id does not care about consequences and aims at achieving pleasure and avoiding pain. It is not rational and does not care how its wants are obtained. The id is present from birth.

Ego-

The ego is the opposite of the id, which focuses on morality and justice. The ego develops from the id during infancy. The ego's goal is to satisfy the demands of the id in a safe a socially acceptable way. In contrast to the id, the ego follow the reality principle as it operates in both, the conscious and unconscious mind.

Superego-

The superego develops during early childhood and it is responsible for ensuring moral standards are followed. The superego is the bridge by which tempers the id and ego. The superego operates on the morality principle and motivates us to behave in a socially responsible and acceptable manner. The superego makes decision if things are right or wrong. The superego has the ability to reward by feelings of acceptance and self-love, and punish by feeling of guilt and shame.



Defense Mechanism

The superego can make a person feel guilty if rules are not followed. When there is conflict between the goals of the id and superego, the ego must act as a referee and mediate this conflict. The ego can deploy various defense mechanism (Freud, 1894, 1896) to prevent it from becoming overwhelmed by anxiety.

1) Repression

Repression is an unconscious mechanism employed by the ego to keep disturbing or threatening thoughts from becoming conscious.

2) Denial-

Denial involves blocking external events from awareness. If some situation is just too much to handle, the person just refuses to experience it.

3) Projection-

This involves individuals attributing their own unacceptable thoughts, feeling and motives to another person.

4) Displacement-

Satisfying an impulse (e.g. aggression) with a substitute object.

5) Regression-

This is a movement back in psychological time when one is faced with stress.

6) Sublimation-

Satisfying an impulse (e.g. aggression) with a substitute object.In a socially acceptable way.

Psychosexual Stages

Freud devised a series of stages by which a person enters at specific points in development. These stages occur in order, however a person can become stuck at a specific stage, called fixation.

1. **Oral stage**

   Occurring during the first year of life, the child receives oral gratification by sucking at its mother's breast. By doing so, the child receives both the nutrition and love it needs. Children who do not bond with a parent, or ones who don not receive proper nutrition may become orally fixated, possibly resulting in mistrust of others, fear loss of love and relationship; difficulties.

2. **Anal stage**
   The anal stage occurs during the second and third years of live, where the child becomes potty trained. During this period the child learns independence and personal power. A child who does not successfully complete this stage may feel inferior, and depend on others instead of themselves.
3. **Phallic stage**
   The child first begins to discover sexual desires, this often occurs during years three through six, where the child experiences unconscious desired for the opposite sex parent. This often resolves itself through wanting love and acceptance from the opposite parent. The child may also possess anxiety or fear from the same sex parent. For boys, it is known as the Oedipus complex and for girls it is known as the Electra complex.
4. **Latency stage**
   With the trauma of the phallic stage over, the child moves from sexual desired to ones of belonging and acceptance from others. Interests in friends, school, and socialization are the main drives here. This stage often begins at six and ends at puberty.
5. **Genital stage**
   Beginning, at puberty, the genital stage begins with a reawaking of sexual energy. This is a period where a child will likely from their sexual identify. The genital stage is the finals stage, lasting until death, on of the main criticism of Freud is the lack of further stages.

Psychoanalysis and Literature

According to psychoanalysis, there is continuity between pathological and normal occurrences then began a therapeutic technique which developed into the theory of human psyche and human culture. Where everything is meaningful and need interpretation.

Psychoanalysis studies neurotic symptoms in conjunction with dreams, jokes and the psychopathology of everyday life. These are the mistakes of all sorts, slip of tongue or pen, bungled action forgetting and also art, literature , religion with the view of establishing the laws of the mental apparatus a term used by Freud for the model of mind of psyche.

Concept and techniques of psychoanalysis are valid for the interpretation of all type of human activity including art and literature. This theory had infiltrated the whole culture and also marked the mode of thinking in many fields. It has also influenced literary studies in different manner. Literature (language, rhetoric, style, storytelling, poetry) is fundamentally intertwined with the psyche.

Psychoanalysis approach to literacy required to reflect on various ways which reveal close connection between unconscious psychical and literacy process which most common assumption.

1) Freud’s essay on art and literature shows, psychoanalysis dispenses a method for understanding art and literature, elucidation is not only an artist and literary work but psychopathology and biography of the artist, writer or fictional character.
2) Psychoanalysis is not only concerned with psycho biographical contents of work of art or literature but also deals with mechanism of their fabrication.
3) A shift of emphasis from content to formal aspects of text. Freud’s analysis of faulty action illustrates the form which this psychoanalysis interest takes.
4) Unconscious and literary process resembles each other.
5) Shift from content to text indebted to Lacan who proposed linguistic interpretation of unconscious.

Correspondence between literature and unconscious process

According to Freud ‘faulty action’ is error of style an aesthetic difficulty. First error is considered as a stylistic matter. Secondly slip of the pen is attributed an aesthetic function. Works of art serve the function of lifting inhibitions and are pleasurable. It takes place indirectly.

The shift from the content to text accompanies with the idea of unconscious and functioning of mental apparatus and literacy process are analogues. Literacy work can be compared to dreams as it dream tells about dreamers infantile wishes and in the same way a literacy work tells about the infantile wishes of author.

The mental apparatus is composed of three agencies which interact with each other. The id, the seat of instinctual drives, the ego which wards off the intrusion of the id, and superego which accumulates traces of authorial figures and acts as a critical agency towards the ego. The relationship between these agencies provided literacy critics with a model by means of which to consider the relationship between readers and texts. Where the formal aspects of texts are thought both to conceal from and attract the reader towards in admissible desires and wishes.

Conclusion:

As the theory of psychoanalysis emphasizes on sexuality and unconscious mind, most of the people had opposed it. Still this theory is used today, as psychotherapy for its techniques of free-association and dream analysis. It is also observed that, great number of writers is using the psychoanalysis theory in their own works.

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A COMPARATIVE STUDY OF ADJUSTMENT PROBLEM OF OLD-AGED PERSONS IN KOLHAPUR DISTRICT

Dr. Pandurang L. Bhadvankar
Asso. Prof. (Psychology) , R. B. M. College, Chandgad

ABSTRACT

Present study is based on Adjustment problem in old aged person..For this very purpose a sample of 100 old persons was selected randomly from old homes and community. 50 old persons residing in old age homes and 50 living with their families in Kolhapur Dist. State Maharashtra.The old age adjustment inventory developed and standardized by Hussain S.&Kaur J. (1995), these tests was used as a tool for collecting the data. Present data was analyzed by't' value. It was seen that the present hypothesis is accepted in this study.

Introduction:

Aging has emerged as a global phenomenon. Today the number of aged persons is estimated to be 612(9.8 percent) million (7.8 percent men and 7.5 percent women) in the world. This increasing aging population is the most difficult challenges for both the developed and developing countries. India has about 76 million (7.6 percent) elderly and in about decades the number will go up to a mind bogging 150 million or more. (Havighurst R.J. (1961). Today aged people may have to face social, economic and psychological problems because of these profound changes in the position of older people in the family and society.

Several studies reported that a large number of old men and women badly need health care, financial assistance, social recognition and counseling services to cope up with stress for overcoming 'death anxiety', 'sense of isolation', feeling of social deprivation due to negligence, "low social esteem and lethargic feelings" (Dutta 1989, saha 1984, Ananthraman 1982,Agnihotri 1976, Rammurti 1962). Keeping in view, the adjustmental problems of old persons which have taken place with time, the present study was undertaken to study the adjust mental problems of old persons living with their families and in old age homes.

Aim of the study:

- To study the adjustmental problems of old people living with their families and in old age homes.

Objectives of the study:

- To find of the difference in marital adjustment for old aged people living with their families and living in old age homes.
- To find of the difference in social adjustment for old aged people living with their families and living in old age homes.
- To find of the difference in emotional adjustment for old aged people living with their families and living in old age homes.

Hypothesis of the study:

- There is significant difference in marital adjustment for old aged people living with their families and living in old age homes.
- There is significant difference in social adjustment for old aged people living with their families and living in old age homes.
- There is significant difference in emotional adjustment for old aged people living with their families and living in old age homes.

Method of the study:

Sample:- This study was carried out to find out adjustmental problems of aged persons. For this very purpose a sample of 100 old persons was selected randomly from old homes and community. 50 old persons residing in old age homes and 50 living with their families in Kolhapur Dist. State Maharashtra.

Tools of the study:

The old age adjustment inventory developed and standardized by Hussain S.&Kaur J. (1995) was administered to find out adjustment problems in following areas: (1) Problems of material adjustment. (2) Social adjustment problems. (3) Emotional adjustment problems.

The inventory measures the adjustment problems in areas of home. Health, financial, marital, social and emotional aspect was taken for this study.Social area dealt with the questions like feeling secure with people. Feeling happy when people come to meet.

Statistical Analysis:-

Comparisonwas done between two group and results were analysed by using Mean, S.D. & 't' test as statistical tools.

Results & Discussion:

Table No.1
Marital Adjustment of old people

Sr. No.	Group	Size of Sample N=100	Mean	S.D.	't' value	
1	Old people living with their families	50	126	1.55	.51	.05 level of significance & table value 2.36
2	Old people living in old age homes	50	124	2.24		

Above table shows, very slight difference in the marital adjustment of old age people. Mean value for marital adjustment is 12.6 and 12.4 & SD 1.55 and 2.24 respectively which show that there is no significant difference in marital adjustment for people living with their families and living in old age homes. The obtained t value is o.51 at 98 degree of freedom and .05 level of significance, which is less than the table value (2.36), which shows that both the groups have poor adjustment whether they are living with their families or in old age homes. In present time elderly more depressed and sad in the materialistic world. They are having worries and tensions and uncertainties of life which make their adjustment unsatisfactory. Lug Y.C. (1953) worked on marital adjustment and concluded that marital could have been at its optimum when husband and wife both are agreed or ready to perform his/her own task

.Table 2:
Social adjustment of old people

Sr. No.	Group	Size of Sample N=100	Mean	S.D.	't' value	
1	Old people living with their families	50	19.00	1.40	7.24	.05 level of significance & table value 2.36
2	Old people living in old age homes	50	15.9	2.65		

The analysis of data shows that old people who are living in old homes feel more social adjustmental problems than those who are living with their families. Mean value for social adjustment 19.00 & 15.9 S.D. 1.40 & 2.65 for old aged living with their families and in old age homes respectively which shows significant difference in social adjustment of both the groups. The obtained 't' value 7.24 at 98 degree of freedom & .05 level of significance which is higher than table value (2.36) which confirms that old persons living with their family members are socially well adjusted and have lesser social adjustmental problems as compared to the old living in old age homes.

Dutta(1989) Saha (1984) also observed low social worth and self esteem, feeling of social deprivation due to negligence & sense of isolation and poor adjustment in the society in old people living in old age homes than who were living with their families.

.Table No.3

Emotional Adjustment of Old people

Sr. No.	Group	Size of Sample N=100	Mean	S.D.	't' value	
1	Old people living with their families	50	17.1	2.62	2.43	.05 level of significance & table value 2.36
2	Old people living in old age homes	50	15.8	2.68		

Above table shows significant difference in emotional adjustment of older people. Old people living in old age homes feel more emotional problems than those who are living with their own families. The calculated't' value (2.43) is greater than table value (2.36) at 98 D.F. which shows significant difference in their emotional adjustment. Studies have proved that 'elderly are more sad and depressed in the materialistic culture' and feeling of insecurity is more due to lack of moral support from children which increases emotional disturbances. They are mentally and emotionally stressed and have tensions and worries due to growing uncertainties these days.

Sharma (1980).Nayar (1987) also reveal problems like loneliness, isolation and neglect faced by old aged in today's society.

Conclusion:

- It is shows, that slight difference in old people living with their families and old living in old age home the marital adjustment.
- It is shows that old people who are living in old homes feel more social adjustmental problems than those who are living with their families.
- It is shows that old people living in old age homes feel more emotional problems than those who are living with their own families

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BASIC EDUCATION AND GANDHIAN THOUGHT

Dr. Barale Santosh

Prof .Dr. N.D.Patil Mahavidyalaya,Malkapur

INTRODUCTION:

Education is basis all kind of development of human being as well as society. It enables one to acquire literacy, analytical skill with logic and wisdom. It is crucial instrument in character-building and it enables us to determine the course of thoughts and actions. It is life-long process and it has been changed through ages from ancient time to modern world. Many educationists, thinkers, reformers all over the world provide their valuable views, thoughts and efforts for improving education system for betterment of society. In India, the same process is also seen. Mahatma Phule, RajashriChh. Shahu, Ravindranath Tagore, Dr. SarvapalliRadhakrishana, Dr. BabasahebAmbedkar, KarmveerBhauraoPatil, Mahatma Gandhi etc. had made their efforts, thoughts for better education, which resulted the massive development of education in India.

It is Gandhi who was a great thinker, teacher and philosopher, envisioned and expanded the concern of education at mental, intellectual and moral level. He focused the quality of education in his famous 'WardhaEducatiion Scheme' also known *'BuniyadiShiksha'* or Basic Education and outlined an educational framework. He drew attention to a different perspective of education which is more holistic and lifelong cherishing. In the present paper, an attempt has been made to study the Gandhi's thought on Education especially Basic Education

Objectives

1. To study the brief life profile of Mahatma Gandhi
2. To study Gandhi's Thought on basic education

Research Methodology

The study is based on secondary data and it is collected from various books, journals, articles , internet etc. Analytical method was used for the study.

Brief Life of Mahatma Gandhi

Mohan Das Karmchand Gandhi well known as Mahatma Gandhi born of Karmachand Gandhi and his wife Putlibai on 2nd October, 1869 in Porbandar in Kathewar of Rajkot State. KaramchandGandhhi was *dewan* of Rajkote State. This family was wealthy business family and belonging to merchant community of Gujrat. His parents were highly religious and pious people. Gandhiji Was got married with Kasturba at the age of thirteenth. He went London for studding law and came back to India in 1892. In 1893, Gandhiji went to South Africa to be the lawyer. He was there for almost 21 years. In the period of Africa he developed his political views and ethics. In South Africa, Gandhiji was insulted with color discrimination. He started fight against color discrimination and for human decency. At that time South Africa was under British rule and British people (white color people) had ill treated to other communities' people especially black color's people. Gandhi trembled with shame and fear. He opposed that ill treatment with his well known weapon Satyagrah for long. He got success in his struggle against color discrimination.

In 1915, Gandhiji came back to India from South Africa. He realized the condition of the Indian and it was like slave. Gandhiji joined with national congress which started freedom movement in India. He met Gopal Krishna Gokhale and under his guidance he visited different parts of India and took part in Indian freedom struggle. He started his freedom struggle in 1917 with Champaran Agitation in Bihar. After LokmanyaTilak (1920), he played major role in nation's freedom struggle. His main struggle movements were *Khilafat movement, non-cooperation movement, and civil disobedient, quit*

India movement. Under his leadership India has got independence in 1947.

Basic Education and Gandhi's Thought

Mahatma Gandhi, Father of Nation, was not only a great leader of national freedom movement but he was also a great thinker, philosopher and reformer. He developed firm views on education and his educational views are valuable for the society. As well as moulds the new generation, education reflects a society's basic assumptions about itself. He realized the role of education. He recognized the important education while he was in Africa, therefore he convinced Indians to take advantage of education. He explained in *Harijan*, 1937 that education means an all-round drawing out of the best in child and man body, mind and spirit. Literacy is neither the end of education nor the beginning; it is one of the means whereby man and woman can be educated. Education is also 'awakening of the soul' and strengthening the inner voice'. He opined that true education does not consist of cramming a lot of information and numbers in mind, nor it lies in passing the examination by reading a number of books but it lies in developing a character and inculcates internal virtues in human beings. True education brings about a harmonious functioning of the body, heart, mind and soul and stimulates the spiritual, intellectual and physical abilities. It creates the ideal citizens. According to him, Character building is the major objective of education. He gave much importance to the cultural aspect of education, wherein the inner culture must be reflected in one's speech and conduct towards others it is not an intellectual work but the quality of the soul.

In India, the old and indigenous education system in India was totally replaced by modern system in the British period especially by the end of 19th century. British Govt. started their education programmes in India. The system in the villages that ran public institutions like temples, monasteries, hospitals and schools were replaced destroying the indigenous culture and found an immediate acceptance from the younger generation. In the earlier ages, Gandhiji was more attracted to western education but in later ages he mentioned the value of India's education system. Gandhiji highly condemned of the education system in India as being wasteful, and unethical and artificial. Gandhi was more concerned that the education should offer to the development of individual and not its tools and subjects.

Gandhiji felt the importance of education in productive work and proficiency. As well as physical, mental, intellectual and moral development education should develop skills of students, so that students can become self-reliant, self-sufficient and economical independent in future. The basic education scheme postulates that students should study their curriculum as participate in co-curricular activities like manual work, agriculture, spinning, weaving and several other skills based on availability of local resources. These activities are helps the overall development of individual especially human values, self responsibility, self-reliance, respect for work and labour etc. He proposes to 'accord dignity to labour, ensure modest and honest livelihood and alter the characters and language through which education is imparted'. He believed in learning by doing. Activity and interest is the central part of Teaching. Earlier Gandhiji proposed the extension of primary education for at least seven years and it would be dealt with profit-yielding profession, introduction of spinning, carding, dyeing, tailoring, toy-making, book-binding and paper making etc. The State Universities should support and examining the arena of education. As well as primary education he gave importance to higher education. According to him, primary education should be free and compulsory, education should be productive, it should be in mother tongue and introduce the child to its rich heritage and culture and instilling in him the right ethical and moral values, it should be making the students understand the ideals of citizenship, to understand their rights, duties and obligations as members of civilized communities.

He believed that true education needs to be imparted through non-violence, without which exploitation and acquisition may take the lead. These views coincide with 'bread and butter' scheme and aim of education, wherein education is put to use to acquire basic necessities of life. Gandhi's Social Thought leads a self-supporting life, or turn to hereditary occupations. He mentioned that learning while earning or vice versa is one of the basic components of the self-supporting system of the human society. He preferred hand, heart and head than on reading, writing and arithmetic. According to him education should imparts of responsibility via compulsory physical training. The aim of education should be rural development and social welfare. Some of his words need to be quoted in this context: 'The end of all education should surely be service, and if a student gets an opportunity of rendering service even whilst he is studying, he should consider it as a rare opportunity and treat it not really as a suspension of his education but rather its complement' (Young India, 13-10-1927). Gandhi's views on education do not confine to basic and higher education only but he was equally concerned about the education of women and the marginalized and excluded sections.

Conclusions

In the present study, it is examined the views of Gandhiji on basic education. Mahatma Gandhi was not only a great leader of national freedom movement but he was also a great thinker, philosopher and reformer. He developed firm views on education which are valuable for the society and nation. In his views, some key features should be included in education viz. self-realization, truth, non-violence, conduct of human life, righteousness, discipline, physical training, craft learning and most importantly, to treat all living beings with respect, compassion, humility and love. These features were the most essential whereby he integrated the individual virtues with that of the welfare of society and nation. Gandhi's views on education do not confine to basic and higher education only but he was equally concerned about the education of women and the marginalized and excluded sections. According to him the aim of education should be rural development and social welfare.

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DEMONETIZATION AND INDIAN ECONOMY

Dr. R G Korabu

Member of Management Council and Academic Council,Shivaji University, Kolhapur& HOD, Business Economics. DDSS college Kolhapur

Email:rgkorabu@gmail.com

ABSTRACT

The Demonetization was announced by our PM NarendraModi in the night on November 8, 2016. The Economic Survey of India which was released just before the presentation of General Budget 2018 in Parliament emphasized that all the negative impact of Demonetization of Rs.500/- and Rs.1000/- currency notes has ended. However, the analysis in India and abroad has claimed that demonetization of November 2016 has failed to do what it was supposed to do and its impact has turned out to be more protracted than initially expected. India's demonetization drive has been widely debated ever since surprise announcement in early November 2016 that it would invalidate billions of 500- and 1,000-rupee banknotes. The primary reason was to crackdown on black money funds used for illegal activities ranging from tax dodging to financing terrorism. But the sudden ban sparked weeks of economic disruption, long queues at banks and even reports of several deaths – turmoil which only started to ease as replacement banknotes eventually came into widespread circulation. Nonetheless, the government insists demonetization has achieved its objectives. According to Indian officials, one of the main benefits would be to encourage the development of a cashless economy.

RBI Annual Report of 2017-18 reveals that 99.3%of the specified bank Notes (SBNs) have been returned which ended the hot discussion on propaganda of demonetization being successful in curbing Black money. Just a year ago, ie on 30th June 2017, out of Rs.15.31 trillion only Rs, 15.28 trillion were returned means a mere 0.2% currency notes have not been returned. The whole exercise of demonetization was carried out undemocratically by disrespecting matured opinions of institutions.

Experts think that even from the point of view of promoting digital money, there was no need for the government to have put 86 per cent of all currency out of circulation. Studies have pointed out that very little black money was caught. On August 30, 2017, the Reserve Bank of India released its report on Demonetization. The report said 99 per cent of the banned notes came back into the banking system. This belies the Government claims that the Demonetization would flush out the black money and counterfeit currency. Claiming the Demonetization as a wrong decision, as 99 per cent currency is back in the system, it points to one of the two things -

Either the black money held in cash was very low, or the government could not implement the demonetization efficiently due to which all the black money held in Rs. 500 and Rs. 1000 bank notes laundered back to the banking system.

Impact of Demonetization on Indian Economy in 2018- Economic Survey and other relevant sources indicates that after careful review of Demonetization which was announced two years back, has founded following facts.

Table-1:Trends in WPI

Iteams	Financial Years averages in Percentage		
	2015-16	2016-17	2017-18
All Commodities	-3.7	1.7	2.9
Primary Articles	-0.4	3.4	1.4
Food Articles	2.6	4.0	2.1
Fuel and power	-19.7	-0.3	8.2
Manufactured Goods	-1.8	1.3	2.7

Sources: EPW September 2018

On the basis of above table it indicates that after demonetization WPIs has risen in percentage. The Economic Survey has also cited that exports and imports data to claim that the demonetization effect was now over. It claims that re-acceleration of export growth to 13.6

percent in the third quarter of Financial Year 2018 and deceleration of import growth to 13.1 percent is in line with global trends. This suggests that the demonetization and GST effects are receding. Services export and private remittances are also rebounding.

Annul GDP:

Table-2 of GDP Growth

Years	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Annul GDP	5.4	6.4	7.4	8.2	7.4	6.7

The above facts in table-2 indicate that annual GDP growth has declined since monetization in India.

Digitization:

Digitization rode brought success on the back of demonetization. The government has pushed for less cash society by increasing infrastructure to allow digital payments. National electronic funds transfer (NEFT) transactions saw an upsurge from Rs9.88 trillion. Mobile banking payments have also seen a spike since September 2015. All the digital transactions have collectively registered an increase of 440 percent since demonetization.

National Payments Corporation of India (NPCI) recorded 482 million UPI transactions in October 2018 as compared to 0.2 million in November 2016.However, since demonetization more than 99 percent of the cash is back in circulation.

Social infrastructure digitized:

The government has, in the last two years,digitsedMahila Shakti Kendras set up in 104 million integrated child development scheme angnwadi centers. They provide digital literacy among others.

Under SWAYAM platform nearly 350 online courses to virtually enable students to attend it, take test and earn academic grades. But there are some problems with government that inability in connecting gram panchayats and villages with high -speed data connectivity.

Currency to GDP ratio:

The currency in circulation grew by 37%in 2017-78 and the currency to GDP increased from 8.8% to 10.9%in 2017-18

Personal Tax Collections

Over the past five years, the central government's gross tax revenues have grown at a much higher pace than the nominal GDP growth. After demonetization it can concluded that personal tax collections buoyancy has on the rise. This can viewed following table-3.

Table-3 Gross Tax Revenue

S.No.	Years	Gross Tax Revenue in (R. in Trillion)	Gross Tax Revenue as % of GDP
1	2014-15*	12.4	10.0
2	2015-16*	14.6	10.6
3	2016-17*	17.2	11.2
4	2017-18**	19.5	11.6
5	2018-19 #	22.7	12.1

Sources: Union Budgets, MoSPI *Actual,**Revised estimates, #Budget estimates.

Two-wheeler sales:

Two –wheeler sales skid on rural distress, tepid demand since demonetization. The following data in table indicates that the sale of two-wheeler has declined continuously since DEC'2016.

Table: Two –wheeler sales (y-o-y)

Dec'2016	Dec'2017	Dec'2018
1,476,232	1,287,592	1,259'026

Merits of Demonetization

Demonetization policy of the Government has been termed as the greatest financial reform that aimed to curb the black money, corruption and counterfeit currency notes. All the people who are not involved in malpractices welcomed the demonetization as the right move. It helps India to become corruption-free as it will be difficult now to keep the unaccounted cash. One of the biggest achievements of demonetization has been seen in the drastic curb of terrorist activities as it has stopped the funding the terrorism which used to get a boost due to inflow of unaccounted cash and fake currency in large volume. Money laundering will eventually come to halt as the activity can easily be tracked and the money can be seized by the authorities. The Public Sector Banks which were reeling under deposit crunch and were running short of funds have suddenly swelled with lot of money which can be used for future finances and loans after keeping a certain amount of reserve as per RBI guidelines.

Conclusion:

It is true in the sense that the objectives of arresting black money have not been achieved, and finally government's purpose of demonetization has been shifted to control on terrorism and naxalism, closure of shell companies, widening of tax base and increasing digital payments.

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PRODUCTION PROBLEMS OF SMALL AND MEDIUM ENTERPRISES IN CHINCHOLI AND AKKALKOT MIDC (2012 TO 2014).

Dr. Kale Santosh Popat
Arts and commerce college,Pusegaon, Dist.Satara

1. INTRODUCTION:

SME are often faced with the problems related with production. The production is pretentious due to various factors. The major factor that baskets the production procedure is the non-availability of appropriate machinery supplies, lack of sound manufacture planning and regulator system, inability to upgrade the technology, technological desuetude, high stcost raw material, out dated machines of production, lack of expert labour, improper layout, high cost of inputs, Government strategies, power failure and shortage, underutilization of capacity, lack of research and development are the other problems that harmfully affect not only the production but also upset the cost of production as well as the quality of the complete products.

The objective of an entrepreneur is realized when he is able to dispose of his products at a price, which covers essential profits to preserve production levels. In a inexpensive market, an individual producer or seller has to supply such goods as are not inferior to the goods of other opposing firms. Thus, the problem is to maintain and improve quality of production.

The price of a product is strong-minded by its quality. It is indispensable that quality products are produced at sensible prices. Consequently, the main aim should be to stimulate the small and medium scale sector to produce high quality goods by as long as them needed financial assistance technical guidance, , raw materials, marketing assistance, etc.

2. DEFINITIONS OF SMES:

MSMEs defined by Micro, Small and Medium Enterprises Development Act, 2006, relates to all enterprises engaged in production of goods pertaining to any manufacturer or industry specified in the first schedule to I (R&D) Act, 1951 & other enterprises engaged in production and rendering services subject to the limiting factor of investment in plant & machinery and equipment respectively, which is shown in table 1.1.

Table No.1.1: Classification of MSMEs in India

Sr. No	Particulars	Manufacturing Enterprises	Service Enterprises
1	**Micro Enterprises**	Up toRs 25 Lakhs	Up toRs 10 Lakhs
2	**Small Enterprises**	Above Rs 25 Lakhs & up to Rs 5 Crore	Above Rs 10 Lakhs & up to Rs 2 Crore
3	**Medium Enterprises**	Above Rs 5 Crore& up to Rs 10 Crore	Above Rs 2 Crore& up to Rs 5 Crore

Source: Ministry of MSME Development Act.2006, India

3. OBJECTIVES OF THE STUDY

The main purpose of the study is to identify the production problems encountered by small and medium Enterprises (SMEs) in Chincholi and Akkalkot MIDC in Solapur

District and thereby to suggest some measures that would resolve the problems.

4. RESEARCH METHODOLOGY:

4.1 PERIOD OF THE STUDY:

The study covers a period of three years 2012, 2013 and 2014. This period seems to be a normal period in the history of the small and medium scale industrial sector owing to the absence of any serious economic fluctuations during the period. The period from 2012, 2013 and 2014 is considered a reasonable period to analyse the various problems of the small and medium scale industrial sector. The comparative study between Chincholi and Akkalkot MIDCs was done by considering the above period of the study.

4.2 SAMPLE DESIGN:

The present study is completed by the researcher by examining the performance analysis of Chincholi and Akkalkot MIDCs. In the study area **'Purposive Sampling Method'** is used for selection of samples out total enterprises. The total number the researcher has taken and concentrated on 25% SMEs as a sample for the study. In the Chincholi MIDC total number of small enterprises,116 out of 29 and total medium enterprises 22 out of 5.5 (5) industries. Whereas, in AkkalkotMIDC, a total number of small enterprises 120 out of 30 and total medium enterprises 30 out of 7.5 (7) industries.

5. DISCUSES:

5.1 PRODUCTION PROBLEMS IN CHINCHOLI AND AKKALKOT MIDC:

The table 1.2 shows some production problems small and medium entrepreneurs in Chincholi and Akkalkot MIDC in Solapur District in 2012 to 2015.

Table No. 1.2

Production Problems of SMEs

Sr. No.	Production Problems	Chincholi MIDC				Akkalkot MIDC			
		Small Entrepreneurs		Medium Entrepreneurs		Small Entrepreneurs		Medium Entrepreneurs	
		Freq. (N = 29)	%	Freq. (N = 5)	%	Freq. (N = 30)	%	Freq. (N = 7)	%
1	High Cost of Raw Material	29	100.0	5	100.0	25	83.33	6	85.71
2	Out-Dated Machines	25	86.21	3	60.0	29	96.67	5	71.43
3	Power Failure	29	100.0	5	100.0	24	80.0	6	85.71
4	Insufficient Water Supply	29	100.0	5	100.0	27	90.0	6	85.71
5	Lack of Skilled Labour	20	68.97	3	60.0	28	93.33	5	71.43
6	Lack of Raw Material	24	82.76	5	100.0	30	100.0	7	100.0

Note – Multiple choice was permeated**N =** Number of Entrepreneurs**Freq.**- Frequency

Sources: Field Work (2015)

The table 1.2 indicates the production problems in Chincholi and Akkalkot MIDCs. While, first rank 94.37% small and medium respondents said the insufficient water supply, second rank 91.55% high cost of raw material, 90.14% respondents answered power failure third rank. The industrial sector needs maximum and sufficient electricity, water and raw metrical supply. The maximum industrial units were through the industrial production of electricity, for example textile, engineering, chemical, food processing, agro-based, ice factory etc.

A small and medium industry generally depends on local sources of raw materials. They have purchased raw material in small quantities and often on credit. Apparently, they cannot complete with large industries in the procurement of raw material. In many cases, the raw material is an imported one. Quite often, small industries have to pay a higher price for inputs and suffer uncertainty in their procurement. While, 88.73% small and medium respondents was fourth rank preference of the production problems of lack of raw material in both MIDCs but Akkalkot MIDC faces higher problems as compared to Chincholi MIDC.

Most of the small and medium scale industrial units have been using the traditional and out-dated machinery. The disadvantage of this technology is that it takes huge time for production, low quality of production with high cost. The high cost of production leads to a hike in the price of finished goods, whereby demand is less for the products in the market. Thus, the industrial sickness has been increasing continuously. In Chincholi and Akkalkot MIDCs 87.32% small and medium respondents used out-dated machine in production process but Chincholi MIDC uses less as compared to Akkalkot MIDC.

In developed economies, particularly there is a shortage of skilled manpower and consequently, they are costly also in same conduction in Chincholi and Akkalkot MIDCs. 78.87% small and medium respondents asserted lack of skilled labour in both MIDCs problems but Akkalkot MIDC faced high problems as compared to Chincholi MIDC.

The data shows the 100% high cost of raw material, power failure and insufficient water supply is high production problems in Chincholi MIDC as compared to Akkalkot MIDC.

5.2 SUGGESTION ON PRODUCTION PROBLEMS:

The table 1.3 shows some suggestions are made to solve the production problems.

Table No. 1.3

Suggestion on Production Problems

Sr. No.	Suggestion on Production Problems	Chincholi MIDC				Akkalkot MIDC			
		Small Entrepreneurs		Medium Entrepreneurs		Small Entrepreneurs		Medium Entrepreneurs	
		Freq. (N = 29)	%	Freq. (N = 5)	%	Freq. (N = 30)	%	Freq. (N = 7)	%
1	Import of Skilled and Cheap Labour	25	86.21	4	80.0	20	66.67	4	57.14
2	Purchase of Modern Machinery	23	79.31	4	80.0	25	83.33	5	71.43
3	Purchase of Quality Raw Materials	26	89.66	3	60.0	13	43.33	3	42.86
4	Training to Workers	21	72.41	4	80.0	26	86.67	5	71.43
5	Sufficient Water Supply	27	93.10	5	100.0	30	100.0	7	100.0
6	Sufficient Electricity Supply	29	100.0	5	100.0	29	96.67	5	71.43

Note – Multiple choice was permeated **N =** Number of Entrepreneurs**Freq.**- Frequency

Sources: Field Work (2015)

The table 1.3 indicates that the suggestion on production problems from small and medium enterprises in Chincholi and Akkalkot MIDCs. While, 97.18% small and medium respondents are first rank suggestion on production problems of sufficient water supply because in the both MIDCs maximum small and medium enterprises production depends on sufficient water supply for example textile, wine, chemical, food & bakery etc. Whereas, 95.77% second rank suggestions on production problems are cheap, continue and sufficient electricity supply in both MIDCs but Chincholi MIDC is maximum suggestions as compared to Akkalkot MIDC. Import of skilled and cheap laboursuggestion on production problems was asserted 83.10% SMEs in both the MIDCs.

The data shows that 80.28% respondents said the suggestion on production problems on purchase of modern machinery in the industry. Many SMEs find it difficult to obtain the right type of raw material at the right time and at the right prices. These industries are forced to use cheap and inferior raw materials. The use of such raw materials lowers the quality of finished goods. This creates the vicious circle of low profits and quality of products. 59.15% small and medium respondents said the purchase of quality raw materials suggestions on this problem because the textile, food & bakery, chemical industry depends on raw material.

It is found that 95.77% sufficient electricity and 97.18% sufficient water supply of small and medium entrepreneurs said the suggestion on production problems.

6. CONCLUSION:

The problems faced by the entrepreneurs are multi-dimensional which can be solved by coordinated efforts of entrepreneurs, supporting institution and governmentagencies without red-tapism and bureaucratic attitude. The small and medium entrepreneursshould be educated and proper training should be given so that the entrepreneurial mind would be strengthened. Therefore, the need of the hour is to strengthen the sector so that it could adapt to the liberalised environment and contribute to the state economy as well as in Solapur District.

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OPERATIONAL LAND HOLDING AND ITS CHANGING TREND IN INDIA

Dr. Santosh Barale

Prof. Dr.N.D.Patil Mahavidyalaya,Malkapur

INTRODUCTION

Though, the share of agriculture in India to the total GDP is declining sharply from 57 percent to about 14 percent from the year 1950 to 2018, Indian economy is known as agriculture economy. Because, yet more than 50 percent of the population of the country is engaged in agriculture and allied sector. Therefore, agriculture played a prominent role in the economy. In India, population has been increased extremely which impacted operational land holdings and it was declined from 2.28 hectare to 1.08 hectare from the year 1970 to 2015. The increase in population and breakdown of joint family system causes to subdivision and fragmentation of land holding and it is caused for conversion of large and medium group of farmers into group of small and marginal farmers, which result in un-economic land holding. The future of sustainable agriculture growth, food security of the country is depending on operational land holdings. Therefore, it is need to study operational land holdings and its change in India. In the present paper an attempt is made to analyse the trend and inequality of operational land holding in India.

Objectives

- To study the operational land holding in India
- To examine the trend and inequality of operational land holding in India

Methodology

In the present study, secondary data has been used. The data has been collected from different books, journals, internet websites, Govt. reports, Agricultural Census Reports etc. The data has been tabulated, calculated and presented in graphs. Various statistical tools have been used for data analysis.

Operational Land Holding

According to the Agriculture Census 2010-11, "Operational land holding means all land which is used wholly or partly for agricultural production and is operated as one technical unit by one person alone or with others without regard to the title, legal form, size or location". [1]A operation land holding may be consisted of either one or more than one parcels of land, provided they form the part of same unit. An operational land holding is the ultimate unit for taking decision for development of agriculture at micro level.

In India, the Dept. of Agriculture and Cooperation, Ministry of Agriculture, Govt. of India conducts Agriculture Census, to collect data on operational land holdings. The first survey on land holdings was taken up by the NSS as part of the World Agricultural Census initiated by the Food Agriculture Organization (FAO) of the United Nations. Information was collected by this survey was used primarily meets the requirements of FAO and to provide the policy framers with the much-needed data for formulating land reforms policy and agricultural development policy for the country.

Operational Land Holding its Trend and Inequality

As per the data of Agriculture Census 2015-16 the average size of land holding has declined from 2.44 to 1.08 from the year 1980-81 to 2015-16 in percentage it was -55.73 percent. The data for 2015-16 Agriculture Census reveals that there were total 146 million operational holdings in the country and the highest number of operational holders belonged to Uttar Pradesh (23.82 million) followed by Bihar (16.41 million), Maharashtra (14.71 million).

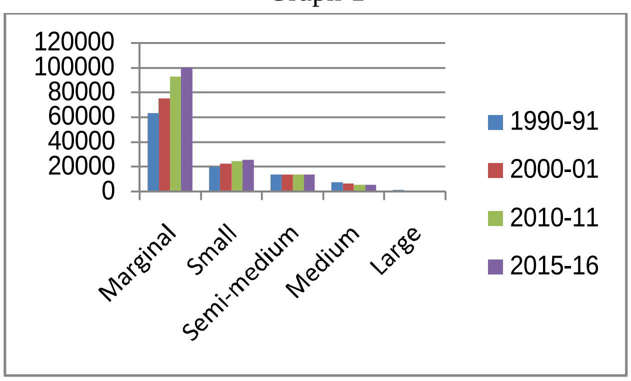
The economic strength and status of rural person is judged by the land holding. In India, it is observed that the average size of operational land holding is very small and the distribution of land is not equal. The trends of marginal and small holder are showing increasing after independence.

Table No. 2 Number of Land Holdings in India

	Size Groups	Number of Holdings (in 000)							
		1991	% to All Sizes	2001	% to All Sizes	2011	% to All Sizes	2016	% to All Sizes
1	Marginal (Below 1 ha.)	63389	59.44	75408 (15.94)	62.88	92826 (23.10)	67.10	99858 (7.58)	68.52
2	Small (1 ha. to 2 ha.)	20092	18.84	22695 (12.96)	18.92	24779 (9.18)	17.91	25777 (4.03)	17.69
3	Semi-medium (2 ha. to 4 ha.)	13923	13.06	14021 (0.70)	11.69	13896 (-.0.89)	10.04	13776 (-0.86)	9.45
4	Medium (4 ha. to 10 ha.)	7580	7.11	6577 (-13.23)	5.48	5875 (-10.67)	4.25	5485 (-6.64)	3.76
5	Large (Above 10 ha.)	1654	1.55	1230 (-25.63)	1.03	973 (-20.89)	0.70	831 (-14.59)	0.57
	All Sizes	**106637**	**100.00**	**119931 (12.47)**	**100.00**	**138348 (15.36)**	**100.00**	**145727 (5.33)**	**100.00**

Agriculture Census 2015-16, Ministry of Agriculture and Farmers Welfare Govt. of India
Note- Figures in the parenthesis indicate percentage change according to the years

Graph-1



Trends of land holdings in India are showing in the above table no.2 and graph no. 1. It is seen from the data that the total number of land holding was observed in increasing trend and it was increased from 10.66 crore to 14.57 crore from the year 1991 to 2016, while in percentage, it was increased 36.65 percentage to the same period. The changing trend of operational land holdings was observed contradictory. Marginal and small land holdings recorded increasing trend while the medium and large land holdings registered negative growth. Number of marginal land holdings increased rapidly it was increased 51.34 percent to the study period. Number of large holdings declined extremely as compared to semi-medium and medium holdings land holdings. Total number of large holdings was declined from 16.54 lakhs to 8.31 lakhs in percentage it was declined to -49.75 percent during the study period while Total number of medium holdings was declined -27.63 percent to the study period. Data of semi-medium holdings shows slightly change in their number which was only -1.07 percent.

The distribution pattern of land in India was observed unequal. Out of total land holdings highest 59.44 percent land holdings belong to marginal group while small and semi-medium holdings were 18.84 and 13.06 percent for the year 1991. In case of number of large land holdings it was examined only 1.55 percent and medium land holdings observed with only 7.11 percent to the all sizes of land holdings. The trend of land distribution became extremely worse for the year 2016. Marginal land holdings as compared to total number of land holdings was recorded 68.52 percent while number of large land holdings was mentioned 0.57 percent to the all sizes of land holdings.

As an agrarian economy, the data of operational land holdings and its trends was not satisfied to the India's socio-economic condition. The data shows majority of the farmers were following in small and marginal holdings as compared to the total land holdings its figure was 85 percent while only 0.57 percent farmers were in large holding group. A major paradox in Indian economy is that the share of agriculture in GDP has been declining sharply as compare to decline agriculture population in total number of working population. This resulted in an increase gap between labour productivity in agriculture and non- agriculture sector in India. In 1960s, India was witness of green revolution. With HYVs and Irrigation and other modern farm inputs, the productivity of agriculture increased sharply. But its benefits were remained restricted for medium and large land holdings while small and marginal farmers were stayed away from it.

Small and marginal farmers cannot afford irrigation facilities for their lands. The access of irrigation facilities has been increased in the country for some categories of farmers but in case of small and marginal farmers yet it is very serious problem. Small and marginal farmers mostly depend on ground waters and are going to face more problems regarding water in future. The use of fertilizers per hectare is related inversely to the size of farm. As compared to large and medium farmers, small and marginal farmers use low fertilizers. In the year 2002, the use fertilizer from marginal farmers were recorded only 250 Kilograms. The percentage of area under high yielding varieties is showing also inversely related to the size of the farm. In case of multiple cropping, the index of it is observed higher in small and marginal farm holding than large holdings, because small farmers cannot stay dependent on single crop in a fear of losses. The use of modern farm tools varies to farm sizes. Large and medium farmers can purchase and use the modern farm tools to their farms without difficulty but the same is not possible with small and marginal farmers, it means small and marginal land holdings has low access to proper and suitable extension services especially technology and innovative cultivation practices. Credit is an essential part of agriculture production and credit ability of the small and marginal farmers are very poor. Therefore the indebtedness of non-institutional is higher for small and marginal farmers than large and medium farmers which lead to declination of these farmers. Marginal farmers, in India are mostly depending a lot on money lenders and the share of formal source increased only with the increase of land size. Above all leads to lower production and productivity which caused to low income of the farmers. Socio-economical condition of the small and marginal farmers is observed very poor as compared to medium and large land holders.

In order to face challenges before small and marginal holdings there is need strong remedies. Cooperative and collective farming is better option to reduce the pressure of excess workforce in the agriculture. Financial assistance should be provided to small and marginal farmers by institution as low rate of interest, on long term basis. Grants need to be provided to small and marginal farmers to buy land as well as to buy modern farm tools. Govt. should also care to reduce indebtedness of these farmers.

Conclusions

From the above analysis the trends and pattern of operational land holdings in India has been examined. It is seen that the trends of operational land holding is changed during the period 1990-91 to 2015-16 and distribution of operational land holdings has been recorded unequal. Total number of land holding was observed in increasing trend and it was increased 36.65 percentages during the study period. In case of category of land holdings, the trend of it is observed contradictory. Number of marginal and small land holding has been shown increasing trend and it was increased 51.34 percent while number of semi-medium, medium and large holdings was recorded decreasing trends. Total number of large holdings was declined -49.75 percent during the study period.

The distribution pattern of land in India was observed unequal. Majority of the farmers were observed in small and marginal holdings group, out of total land holdings, highest number of land holdings was recorded in marginal and small holdings group with 86.21 percent while only 0.57 percent farmers were following in large holdings group. As an agrarian economy, the data of operational land holdings and its trends was not satisfied to the India's socio-economic condition. Therefore, there is need to make plans and policies for agriculture development especially improvements of operational land holdings. Special assistance should be provided for small and marginal land holdings. Collective efforts should be taken for cooperation and collective farming. Kind of access to government services and symmetry in information can lead to prosperity of small and marginal farmers.

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IMPORTANCE OF BANKS FOR ECONOMICDEVELOPMENT

Mr.S.S.Halemani
Assistant Professor in Dept. of Commerce, Government First Grade Collage,Hunnur,TqJamkhandi,Dist: Bagalakot,Karnataka-587119
E-mail.shivalinghalemani@gmail.com

ABSTRACT:

Recent changes in the banking services have changed the entire life style of Banks and Bank's customers to lead the nation. The drastic changes have been taken place in the banking field at the right time at right situation for the growth and development of economy. The economy of the nation depends upon the banking monetary transactions and customer behavior changes towards the mobilization of deposits. Today banks are playing an important role in economic development of the country, a layman of the nation using smart phones as a bank to utilize his money to do banking activities not only in urban area even in remote village of the nation.The first commercial private financial institution as imperial bank was setup in the year 1921 and it has been renamed as State Bank of India and nationalized in the year 1956 .In the year 1935 RBI was started and it wasnationalized in the year 1948. The RBI is controlling and governingof all the banks of the nation through rules and regulation. In India total 138059 banks branches are functioning till the end of December 2017 and 30.7 Crore accounts are opened and Rs. 69841.2 crore deposits are collected by the public .The main aim of banking sector is to provide quick and better service to those people who were out of the banking field till today and they are really needed financial assistance to do business and come out from the poverty and unemployment. Amazing developments are taken place now a day technical and digital field which is changed the entire banking service and prod to say that vegetable vendors are using the smart phones as a bank. The main objective of the study is to critically analysis and examines the importance of the banks towards the economic development of the nation and to know the availability of modern services to the common people.

Introduction

Banks have been playing an important rule to uplift the deprived and depressed people of the nation to bring them in main stream of the society by providing financial assistance as per priority basis. Banks are established to develop the economic condition of the nation by providing financial help to change the life style of banks and its customers through adopting innovative services which help to common people to use the banking facilities in any time without disturbing minds of the people. Public sector banks, Regional rural banks and private banks are playing major rule to mobilize the public fund in building economic condition of the nation by providing financial assistance to all sections of the society. The revolution has been taken during the 1921 the establishment of cooperative sector in the field of banking sector to help the rural people by way of starting cooperative banks under the guidelines of RBI and cooperative act. The number of commercial banks were nationalized in the year 1969 and 1980 to boost the banking field by the help of government. In the year 1984 Unit Trust of India was established to mobilize the savings of middle and lower class income people and Mutual Fund investment scheme was also started. During the year 1963 to develop the agriculture sector the RBI established the Agriculture Refinance and Development Corporation to help farmers. The NABARD was started in the year 1982 to finance the rural people.

Objective of the study

The following are the important objectives of the study.

- To know the way of development of banks
- To study the people interested in banking field
- To list out the services availability position.
- To give suggestion for challenges faced by banks

Review of literature

Number of studies has been conducted to know the banking activities and suggestions are found by reviewing the literature.

Pal and Malik (2007) suggested that the performance of the banks should be based on banking system and services adopted. The effective management of assets quality, profitability and productivity level to stable the economy of the nation.Bhattachary and Das (2003) conducted a critical study on how Indian banking sector concentrate changing in the market situation to work towards to maintain stability ion inflation and GDP.

Ram Mohan and Roy(2004)conducted a study on performance evaluation of Indian Commercial Banks and find out how to increase its performance facing the challenges of other financial institutions to control over the interest rates and profitability.Nagi and Thakur(2006)explained the importance of online banking and how banks were addicted with new technology to provide services to those who are need quick and faster service without facing the security problems.

Research Methodology

The present study is based on secondary data collected through books, journals, magazines and web sites. To analyses the tables based information available in the journals.

Important developments in banking sector

The main objective of RBI is to protect the customer interest, sustainable development and healthy atmosphere for maintaining the economic stability of the nation. The below given table analyses the number of family adopted banking services as per 2001 census.

Table No.1 Number of families and Banking facility (Figure in Crores)

Particular	2001			2011		
	Rural	Urban	Total	Rural	Urban	Total
Total Family	13.8	5.4	19.2	16.8	7.9	24.7
Benefit of banking services	4.2	2.7	6.8	9.1	5.3	14.5
Percentage of benefit	30.1	49.2	35.5	54.4	67.8	58.7

Compare to year 2001 to year 2011 the data shows that rural families are getting more banking services.

Table No.2 Number of in banks by areain India, 2015

Banking Groups	Details of Branches				
	Rural	Semi Urban	Urban	Major City	Total
SBI Groups	8029	6593	4304	3622	22548
Nationalized Groups	21605	16956	13083	11703	63347
Regional Rural Banks	14613	3748	1071	228	19660
Private Sector Bank	4302	6457	4521	4698	19978
Foreign Banks	08	12	57	247	324

The strength of branches has been increasing in rural area as compare to urban area.

Table No 3: Status of Account Holders in PradhanMantriJanDhanYojana at the end of December 2017. (In Crores)

Bank Names	Number of Account Holder and deposit			
	Rural	Urban	Total	Total Deposit
Public Banks	13.3	11.5	24.8	55646.6
RRB	4.2	0.8	4.9	12033.9
Private Banks	0.6	0.4	1.00	2160.6
Total	18.1	12.7	30.7	69841.1

Government of India has launched a scheme of PradhanMantri Jan DhanYojana in the year 2014 and public started to open new accounts. Total 30.7 crore people have opened new accounts and deposited Rs.69841.1 crores and it shows that people are interested to deal with banks.

Important developments in the Banking Sector

The RBI has been implementing rules and regulations to control the banking activities for providing safety and security to all customers and those who are trusted to put deposits and mobilize deposits as loan and advances. Banks are always ready to give better services without hearting the customer will power. The Economy of the Nation can judge on the basis of services made available to beneficiaries. Following are the some important activities.

1. Banks are started customer service centers to resolve the any problems faced by the customers
2. Any Cries and Disputes arises among financial institutions,Government and customer can be solved by appointing Ombudsman's
3. Banks are always collecting perished notes
4. Started awareness program me about use bank notes through slogan like 'Paisa BoltaHai"
5. E-Kubera scheme for electronic fund transfer for deficit accounts by RBI.
6. Banks are comes under Nation Cyber Protection Policy to protect the electronic information and avoid the cyber crimes.
7. Credit rating agencies are working towards to providing the credit information and credit rating based on the study of customer's assets and goodwill.
8. Amazing developments has taken place in using the apps to do banking activities and money transfer system.
9. Compulsoryimplementation of information through KYC (Know Your Customer),ADHAR CARD link and use of PAN card protected the customer information safely.
10. IT hub can change the banking working system.

Challenges before the Banks

1. Shortage of Branches: Most of the villages till today suffering from banking branches and it increase the cost of customer to do financial activities. There are total 125857 branches are working in India in 2015-16; out of this 48557 branches are functioning in rural area. As compare to the population and number of villages branches are very less number and hoe can expect more business.
2. Large amount of overdue : The problem of overdue in all bank gradually increasing year by year due to the changing in climatic condition and improper prices of former food grains and costly feticides etc. At the end September 2017 total NPA stood Rs. 8.40lakh crores and this disturb the economy of the nation.
3. Shortage of staff and training : Most of the branches are suffering by shortage of staff and after the digitalization everybody want quick service and quick result but due to shortage of staff leads to fending work and created unhealthy problems among employees of the banks.
4. Private Money Lender'sproblem: Even after the digitalization area and huge developments in banking sector banks are facing private money lenders and these lenders are charging high rate of interest and dominated on customers and it is also one of the major problem for recovery of overdue for all banking institutions.
5. Changes in Government policies: The banking sector today suffering from changes in the norms of recovery policy and loan waiving policy leads to disturb the working condition of the banks and bad effects on the economy of the nation.

Suggestions

1. Increasing the branch strength: Government should introduce more and more branches in all corner of the nation where the people wanted more banking services .The

requirements branches very essential as the increase of customer strength in the banks.

2. ATM Facilities: There is big queue in the urban area and bid city due to shortage of ATM centers and it creates time management, therefore number of ATM centers should be increase not only in urban area even in semi urban area also and another problem is in ATM center shortage of money and technical errors these can be handle as early as possible to solve the problem.
3. Increase the e-banking system: There is healthy atmosphere in information and communication technology. Huge numbers of customers are getting the benefits of IT. But as compare to the working and younger generation percentage of using of e- banking system become low. The banks should increase the awareness activities in school and college to give modern banking service and make the full use of the modern technology in banking field.
4. Agency services: Banks should start and increase the agency service center not only in urban are but also in rural area to get benefits banking services and leads to change in the life style of the customer and manage their financial activities as their requirements.
5. Employability: The Banks should to sanction the loans and advances those who are really essential to fulfill their dreams. Basically banks should give more priority to those people who depend upon small business and most of the unemployment problems can be solved by providing financial help at cheaper rate of interest.

Conclusion

The development of economic conditions of the nation depends upon how the banking sector thinks the welfare of the people. In the changing scenario the life style of the people completely changed and they become ready to adjust the modern system. Government shouldtake necessary steps to safeguard the interest of the people and banks by framing timely rule and regulations to control the monetary system.

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THE REFLECTIONS OF MSME IN INDIA IN THE AUTOMOBILE SECTOR OF INDIA WITH SPECIAL REFERRENCE TO TATA MOTORS:

Dr. H. V. Sankpal

Asst. Professor, Department of Economics,RajarshiShahu Arts and Commerce College, Rukadi

Shri.Rajendra Shrikant Gramopadhye

B.E. (Civil) MIE, Chartered Engineer

ABSTRACT:

India owes its growth in GDP and Employment mainly to the MSME. The growth in this sector is phenomenal in post-independence era. The MSME clusters in Jalandhar, Agra, Rajkot, Tirupur, Ichalkaranji and such other places need no introduction. Their nature of business dictates them to deliver their products in the retail market or even door to door on their own. This needs a self-dependent logistics based on low capital and cost-efficient for low payload capacity, negotiating narrow alleys in full business hours to reach their rural and often congested delivery destinations. The automobile manufacturing companies brought products to address the needs of this sector. In this paper we shall see this process with special reference to the largest automobile manufacturing company in India i.e. Tata Motors. (126 words)

Objectives

To assess the nature and capacity of influence generated by MSME in India on a major field of formal and organised industry like the automobile manufacturing industry in India.

Methodology used:

This paper uses the method of empirical research to draw the conclusions.

THE REFLECTIONS OF MSME IN INDIA IN THE AUTOMOBILE SECTOR OF INDIA WITH SPECIAL REFERRENCE TO TATA MOTORS:

By now it is an established fact that India was a leader in the world GDP from 0 AD to 1700 AD. (1) This leadership of India in GDP was due to the collective efforts of the Indian people in their respective fields and it was irrespective of the dynasties that ruled India in these centuries. Obviously the growth was due to virtues of the Indian people and not due to any political or state sponsored support. In the years of colonial exploitation in the British Raj, there were deliberate efforts of breaking this backbone of Indian economy. (2) As a result of which India lost its leadership in the world GDP to become a poor nation. (3) After independence, the Indian people again resumed their industry and soon the MSME sector in India became the major player in the national macroeconomics. This fact was realised by the seers in Indian industry and efforts were started to cater for the needs of the MSME sector. One such sector in the organised industry which went for revising their product range in this light was the automobile manufacturing sector (AMS). In this paper we shall assess the influence of the MSME in India upon the (AMS) in India with special reference to Tata Motors (previously Telco) – which is the largest manufacturer of the goods transport vehicles in India. (4)In 1945, the Telco was established as a company manufacturing trucks and the locomotives for trains (5). The trucks were manufactured in India in collaboration with the Daimler-Benz company from Germany. (6) These trucks were either in the light category i.e. having a payload capacity up to 10 ton or they were in the form of large trailers and tankers.

The condition of the overall industrial sector in India was miserable in those days. The British exploitation had left the people of the country poor and hungry. The only industry in the people's hands was the agriculture. The glamorous handloom and muslin industry of India was remaining for namesake. The British power was having the soul aim of getting the Indian markets for their goods. Only in the last phase of the British Raj the industries which the British had to permit to grow here under the pressure of WW2 (World War 2) was the organised industry in the sectors of engineering goods and textiles. For the transportation of their raw materials and finished products, the trucks and trailers were useful.

There was no one to take care for the requirements of small farmer, village industries. To bring their agricultural produce and artisan products to the markets which used to be in small quantities, they did not have any mechanical means of transport, the railway freight was out of question for their small quantities of produce and interior places of production and market, the 10 ton trucks were also not at all a proper means for the same problem of small quantity of freight, they had to resort to the bullock cart. The perishable agricultural produce with low shelf life like vegetables, fruits and agro based products like eggs, chicken, milk were always prone to decay in the slow transportation through carts. The only other mode of transportation was the loyal bicycle! Quite low in payload capacity and comparatively just above the bullock cart in its speed. The situation was grave.

Slowly small units of local bakery products, food products, products for daily needs, simple toys, articles from local artisans like the hand tools for agriculture and bamboo articles for household use, started picking up and they were producing the goods on such a small scale that the truck was too large and the bicycle was of no use for their transportation. (7)

Further then, the local industrial estates started getting developed and the variety of goods from these industrial estates started to show its presence in the market from these small scale industries. Cobblers, fabricators, bamboo workers, carpenters, marble artisans, bakers, brick manufacturers, roof tile manufacturers, toy makers, power loom owners, woollen garment producers, bangle and cutlery producers, smiths became the suppliers to the market. They were the manufacturers employing traditional technology, having household units of industry, had a very low capital base, employed self and family and had a very small production. They could not bring a truck load to market. (8)

All this situation in the changing Indian markets did not escape the attention of the automobile manufacturing industrialists. There were seers in them. They could gauge and judge the enormity of the market for the vehicles catering for the needs of these small entrepreneurs and through their vision, efforts started in the automobile manufacturing companies to go for the small payload capacity vehicles. The fruit of these efforts appeared in the Indian market in the form of the Tata 407 in 1986! (9)

After a long waiting for about 4 decades, the first cognizance of the influence of the MSME appeared from AMS for the first time. This effort met with a high success and this encouraged the TATA MOTORS to go for a fleet of low payload capacity vehicles such as the Tata 608, Tata 709, Tata 909 and the likes of them.

These vehicles were in so high a demand in the Indian markets that they were sold in lakhs. This encouraged the Tata Motors to bring a fleet in the Tata 407 range catering for different sectors of MSME in the construction industry, mining industry, services industry, food industry. That is why we can see that there are now the cranes, dumping units, cold chain capsules and containers mounted upon the Tata 407 vehicles. In 2005, the Tatas declared that they had sold 5,00,000 vehicles by then! (10)

The story did not stop there. The contribution of the MSME sector was ever increasing in the Indian markets and their needs were changing the vocabulary and grammar of the Indian markets. The micro industrial units were picking up in so many manufacturing sectors. In the local industry, food units, bakery units, small dairies, sweets producing units, decorative goods units, soap manufacture units, stationery manufacture units, bricks, roof-tiles, spacers, paving blocks, utensils, kitchen appliances, hand loom, power loom and such numerous units stepped in the market with their goods and produce and their need to go for their own mode of transport could not be ignored.

This new sector was a growing force in the market and its demands were dictating to shape up the products from the AMS. Their products were small in quantity. Their customer was everywhere - in rural area as well as in the city area. They had to win the markets by going to their customers who were having small retail shops in the alleys in the rural area. Some of the products from this sector were having low shelf life like vegetables, flowers, mushroom like greenhouse produce, cosmetics, toasts and biscuits, some were perishable like milk, sweets and eggs, some were temperature sensitive like ice-creams and paper packed milk shakes.

These various products' nature (low shelf life, perishability, temperature sensitivity) and their production in small quantities from house-hold industrial units, small farms, small cattle sheds, small poultries and their retail customer base and the location of their retailers in small alley type narrow roads were such that their need had to be catered with different types of vehicles. These vehicles must have low price so that the MSME producer could own them, they must have small capacity to take their daily production to the markets immediately. To take the daily production to the market was necessary because it served two important purposes, one was that the producer could get the payment for the goods at an early date thus circulating his working capital fast and secondly he did not have to incur expenditure on providing storage capacity in his already small house. These vehicles must have good mileage to reduce the transportation costs, these vehicles must be of high manoeuvrability to easily negotiate the narrow and rough roads in the rural area easily. This was such a demand that the Tata Motors had to think of a vehicle range with even smaller capacity than the Tata 407. The capacities now needed were below 1 ton!

The Tata motors came out once again to cater for these market demands. The company went on developing the ACE models which were having the features which the MSME now wanted to have. To highlight the facts and salient features of this development, tables are produced below:

The light truck model Tata 407 (2300 kg payload capacity):

Model	SFC	SFC-HT	SFC-TT	SFC-Pickup	SK-EX-Tipper	LPT-EX	LPT-EX2
Use	Container	Quarry	Quarry	Low bed chassis	Dumping	All purpose	Long body

The Tata ACE model sub-ton category:

Model	HT, EX, GOLD	HIGH-DECK	HOPPER TIPPER	BOX TIPPER	CAFETERIA	INSULATED CONTAINER	REEFER	WATER TANKER
Use	All purpose	Container	Dumping	Wet garbage	Mobile kitchen	Food products	Cold container	Water tanker

The Tata 407 vehicles were market leader with 5,00,000 population on the roads while the ACE models on the road are more than 20,00,000! (11)

Analysis of the observations:

Let us see how it all happened. It is very clear that when a 10-ton payload capacity truck yields the mileage of 4 km per litre. It gives the unit fuel consumption of .025 litres of diesel per ton of payload per kilometre. Tata ACE has a mileage of 14 kilometres per 800 kg payload capacity. This gives the unit fuel consumption of .0875 litres of diesel per ton of payload per kilometre. This clearly shows that heavy trucks are quite superior in carrying the goods at lower unit price of fuels; but, in India, a different factor plays in the market and that is the MSME. This factor changes the whole scenario.

A small entrepreneur cannot invest in a large truck for the transportation of small quantity of production. Neither he can load that truck to its full capacity nor he can allow it to run under-loaded. This makes the above calculated unit fuel consumption of heavy commercial vehicles, quite deceptive for the MSME. His production has to reach the retailer in those small alleys and in the cities in the peak business hours. Not a single requirement of all these stated above gets fulfilled by a heavy commercial vehicle. This fact made it necessary for the AMS to enter into manufacture of small commercial vehicles.

Major findings:

- India has a large SMSE sector in post-independence era.
- This sector developed an influence in the Indian markets.
- The AMS was also influenced by the MSME demands.
- The shaping of products from AMS to suit the MSME gave a boost to AMS.

Conclusion:

In the post-independence era the MSME sector in India grew to influence the Indian markets and the AMS took the cognizance of this influence by introducing a fleet of small and multipurpose commercial vehicles for this MSME sector which resulted in ease of business for the MSME sector and in getting a major boost for the AMS itself.

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SPECIAL ECONOMIC ZONE: PROBLEMS AND REMEDIES

Dr. Ashok P. Jadhav

Head, Department of Commerce and Management, Hon. ShriAnnasahebDange ACS College,HatkanangaleDist- Kolhapur

Email- apj20770@gmail.com

ABSTRACT:

Special Economic Zone is the most known topic in India. Economic development and export of various things and capture place in globalization all the countries contribute themselves and SEZ is one of the parts of this procedure. Financial development, export growth, increase employment of the country SEZ is very important. SEZ Act has been passed by Government and implementation is doing. SEZ helps in development of regional equilibrium by initiating projects in backward area. SEZ should allocate employment to the local workers. This paper is an attempt to list out different problems arrived with SEZ and remedies to be applied so as to cut down the hurdles. Also researcher has provided investment opportunities for the overall economic development.

Keywords: *Special Economic Zone (SEZ), Problems, Remedies, Investment Opportunities*

Introduction:

A Special Economic Zone (SEZ) is a geographical region that has economic laws that are more liberal than a country's typical economic laws. The category 'SEZ' covers abroad range of more specific zone types given in figure.

Includes Free Trade Zones (FTZ), Export Processing Zones (EPZ), Free Zones (FZ), and Industrial Estates (IE), Free Ports, Urban Enterprise Zones and others. Special Economic Zone (SEZ) is a duty free area which is meant for the purposes of trade operations, duties and tariffs for investors. SEZs are purposely demarcated areas within the country where raw materials and capital goods can be imported duty free from abroad or the domestic market and a special package of tax holiday and incentives are given with a view to boost exports from the country. Manufacturing and Services operations also included a SEZ.

SEZs could be set up out in the public, private, joint sector or State governments. The Foreign Trade Policy of Government of India accommodates setting up of Special Economic Zones (SEZ) in the nation so as to provide a hassle free environment for exports. Businesses analyze budget policy to make investment decisions that effects growth and employment. As subjects, we rely upon the State to give essential administrations and foundation. Regardless of whether new streets will be assembled, whether our kids will have schools to go to and whether hospitals can cater for the health care needs of the depended population, to a large extent government raises revenues and allocates money to meet various needs.

Objective of the study

The objectives of the study are to as follows:

1. To overview the concept of special Economy Zone
2. To list out different problems arrived by SEZ

3. To suggest remedies to solve those problems.

Methodology

The whole paper is based on descriptive research, the study depends on the secondary data collected from standard text books of related topic, journals, dissertation and thesis.

Special Economic Zone (SEZ)

Special Economic Zone (SEZ) was built up in 1937 in New York, the United States of America (USA). The other name of SEZ is "Foreign Trade Zone" (FTZ). In 1942, the USA put resources into setting up the SEZ in Puerto Rico, from that point forward, different nations have likewise settled SEZ however may be in an alternate name. Iceland and Taiwan built up SEZ in 1960. India set up SEZ specifically “Export Processing Zone "in 1980. A standout amongst the most notable SEZ is Shenzhen Special Economic Zone which built up in 1980. As of recently, the Special Economic Zone has been situated in almost of 135 nations around the globe. Particularly in the USA, the pioneer of SEZ has 257 areas of FTZ and 545 areas of FTZ subzone.

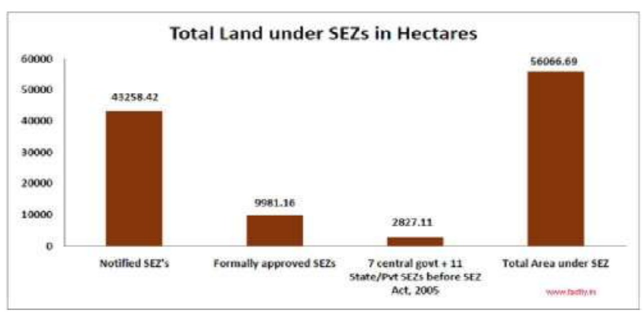
Special Economic Zone defined as the area with a special privilege that is established specifically by any countries in order to attract the foreign business persons in investing in the country. The privilege might include a special investment policy or rule or regulation and special support in infrastructure. The organizations have been advanced under the SEZ, including industry, agriculture, the tourism, services or some other activity supporting a Free Trade Area.

Problems of SEZ

Due to SEZ industrial sector, export, employment, infrastructural facilities are increasing. As in India’s SEZ experience has been disappointing till date. On November 28, 2014, the Comptroller and Auditor General stated in its report on SEZs: “Considering the significant shortfalls in achievement of the intended socio-economic objectives by all the sectors of SEZs, there is an urgent need for the government to review the factors hindering the growth of non-operational and under-performing zones.” *Source Newspaper: The Indian Express*

Problems created by SEZ are listed below.

1. Farmers without Land: - 70% of the population depends on farming in India. Due to SEZ many farmers become landless. Many offers are given to the farmers and they get ready to provide their land to SEZ and in turn farmers become landless. These farmers cannot survive for income and farmers are commit suicide. Below figure shows total land under SEZs in Hectares.



Source: www.factly.in

2. Rapid Increase in Unemployment: - Due to SEZ, the employment haverise. SEZ’s entrepreneurs have invested capital in the business and used capital oriented techniques. Thus resulted in the increase in unemployment.The farmers who lost their source of income did not get job in SEZ.

3. Small scale industries are in risk: - Small scale industries create employment and it has more importance. The industries in SEZ are giving many services and facilities. SEZs are producing in the low production cost and sale products in fewer prices than small scale industries. Thus existence of small scale is in risk now-a-days.

4.Negligence of agricultural sector: - Agriculture sector area will be declined and production will also be decreased. Agricultural production will not fulfill the needs of population. For this purpose agricultural grain will import.

5. **To lost revenue of government for tax free facilities:-** The government and Reserve Bank will be giving tax free facilities to the entrepreneurs, Rs. 1,75,487 cores revenue is lost of the government. The remedies are not suggested about tax free facilities of SEZ entrepreneurs. Last to take care about this burden will not bear by the people of the country.

6.Capitalism will take birth: - SEZ is providing various facilities and services to the industrialist. As a result they will sale their products in low prices and will give birth to monopoly.

7.No Defined rules: - In SEZ there are no defined rules for construction including roads, open space, construction area etc.

8. F**inancial disequilibrium:-**The government is transferring their responsibility in industrial sector to the SEZ holders. Due to SEZ poor people are getting poor. This will increase rapidly. For this reason, social dissatisfaction will be occurred.

9.Pollution in environment: - Large scale industries will establish in the SEZ. Industries will mix unusable chemicals in the water and air and get polluted. Big machinery in SEZ creates sound pollution and environment will be imbalance.

10. W**orkers Protection: -** The workers in the industries of SEZ do not follow workers laws. Results into increase in working hours, close the work, lock-out, decrease the workers etc. and workers have no protection for their work. They will remain unsatisfied about the work.

11. SEZ industries to hold maximum land is not stated in Special Economy Zone Act.

REMEDIES OR OPTIONS:-

SEZ contributes in equal development of the state and development of the country. To resolve the listed problems of the SEZ, some changes are to be framed and implemented.

1. Utilizing Non agricultural land for the SEZ: - The non agricultural land should be acquired for development through SEZ.

2. Employment: - SEZ should create employment should be provided to the local workers in the projects of SEZ and bond them.

3.Reducing maximum land holding: - In SEZ maximum land holding should be minimized in the SEZ Act. The provision should be made to acquire land for the project.

4.Survival of Small Scale Industries: - Small scale industries create employment and it has more importance. The industries in SEZ are giving many services and facilities. SEZs are producing in the low production cost and sale products in fewer prices than small scale industries. Thus existence of small scale should make survived.

5. Save Workers' rights: - Workers laws and acts should be incorporated and applied in the SEZ.

6.Minimizing in land acquisition: - There must be minimization in acquiring land. SEZ minimum 25000 acres land has been acquired. And the limits are not set for maximum land to hold.

7.Save Environment: - Many types of industries create pollution in water, air and sound. To minimize the pollution SEZ projects must established 10 to 15 km away from the cities and villages.

8.Price of land: - Maximum price to be given to the farmers so as to survive and stop the suicide attempts by farmers. Decision for Fixation of the price of land should be jointly taken by farmers, government and SEZ holders.

9.Providing justice to farmers: - Government should make provisions on favor of farmer and need to give justice to them.

10. Land on lease: - The land for SEZ should be permitted to SEZ holders and to take land on lease. The price of the land acquired should be considered future price of land.

11. Shares and Employment to landholders: - SEZ must give shares and employment to land holders.

Conclusion

Researcher concludes that the role of the special economic zones has expanded from trade to investment technology, Research and Development, service, and training. Free zones have become the center of activity in modern economy. Due to economic slowdown prevailing globally the export businesses are at risk. SEZ is essential for financial development, export growth, increase employment of the country. Special Economic Zone (SEZ) policy in India first came into inception on April 1, 2000. In order to encourage participation in Special Economic Zones companies have been provided with many benefits and incentives.

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IMPACT OF DEMONETIZATION ON INDIAN ECONOMY

Mr. Ramchandra Keshav Wakarekar

Assistant Professor in Economics, Bhogawati Mahavidyalaya Kurukali, Kolhapur

ABSTRACT:

The currency system of country occupies significant place in modern economy. It is regulated by central bank of the country. The reserve bank of India controls money supply. The prime ministerNarendraModi declared demonetization on 8th November 2016. He told that we have cancelled 500 and 1000 Rs. notes from Indian Currency system. It was revolutionary decision for India. We see at all levels that the people of country are discussing on issue of demonetization. The question raised by people what is demonetization and why did it. Demonetization is process of cancellation higher value denomination notes from currency system. It has been done to control black money and Corruption.Demonetization has become positive steps to control black money and corruption. After the demonetization 99 per cent of the banned notes came back into the banking system. Demonization has been encouraged to people for cashless transaction. The reserve bank of India have to made expenditure on new notes printing more than 8000 crore. Demonetization has been resulted into 1.5 million job lost during the January to April in 2017. In addition the demonetization of India has been largely affected on unorganized sector of India than organized sector, because India is striving with recession since 2008 before it settle could with the magnitude of unemployment demonization was largely affected number of daily wagers. Besides demonization has resulted into about 115 people dying while standing queues withdraw money from their bank accounts. Similarly GDP rate of India has been declined by 1.5 per cent on account of demonization of India.

Keywords: *Demonization, Impact of Demonization.*

Introduction:

The currency system of country occupies significant place in modern economy. It is regulated by central bank of the country. The reserve bank of India controls money supply. The prime ministerNarendraModi declared demonetization on 8th November 2016. He told that we have cancelled 500 and 1000 Rs. notes from Indian Currency system. It was revolutionary decision for India. We see at all levels that the people of country are discussing on issue of demonetization. The question raised by people what is demonetization and why did it. Demonetization is process of cancellation higher value denomination notes from currency system. It has been done to control black money and Corruption.

Objectives:

1: To Understand concept of Demonization

2) To focus purpose of Demonetization

3) To explore impact of demonetization on Indian Economy.

Data Base and Methodology.

The present paper is purely depend on completely secondary data. The required data concerned with Impact of Demonetization on Indian Economy have been taken from different sources like books, articles and internet newspapers and reports etc.

What is demonetizations:

Demonization is necessary for changes in country's currency. Demonetization is process of bringing new currency in country by cancelling old currency. Demonetization is process of cancelled higher denomination notes from currency circulation of country.

Demonization is not new for India It had taken place earlier time in country. This is third time of demonization in India. It should be notable here that the reserve bank of India had printed 10000 rupees notes Firstly 1000, 5000 and 10000 rupees notes had been cancelled in

1946. Thereafter India got independence within one half year of demonetization.In 1954, these three types notes brought about into circulation newly. In order to understand extent and scope of black money, the government of India appointed Vanchu Committee in 70s decade. In 1977 the Janta government came into power. The late prime minister Morarji Desai enacted the high denomination banknotes (Demonetization) act to find out black money from Indian Economy.Under this act 1000, 5000, and 10000 notes were banned by government secondly on 26 January 1978.

Purpose of demonetization:

Demonetization of India has motivated by Black money corruption and Fake currency in economy. According to government of India corruption has been risen in mass level of country due to cash transaction. The black money are being used for Naxal movement. Recently the fake notes of 500 and 1000 RS. are brought in Indian economy by terrorist. Besides we have to accept cashless transaction in our daily life. The decision of demonetization has been taken on the basis of RBI Act Article 26 (2).make a cashless society and create a Digital India.

There is a background to the current decision of demonetization of 500 and 1000 rupee notes. The government has taken few steps in this direction much before its November 8, 2016 announcement. As a first step the government had urged people to create bank accounts under Jan DhanYojana. They were asked to deposit all the money in their Jan Dhan accounts and do their future transaction through banking methods only. The second step that the government initiated was a tax declaration of the income and had given October 30, 2016 deadline for this purpose. Through this method, the government was able to mop up a huge amount of undeclared income. However, there were many who still hoarded the black money, and in order to tackle them; the government announced the demonetization of 500 and 1000 currency notes.

Extent of Demonetization:

In India, The circulated total currency supply value are 17.54. lakhcrore out of total money supply 46% notes are 500 Rs. and 40 % notes are 1000 Rs. it means prime minister NarendraModi has cancelled 86% notes from currency system.

Impact of Post Demonetization on India:

Indian Economy has been traditionally cash economy. In India 78% cash transaction had being done by consumer. Therefore during demonetization period have had some adverse impact on economic activity. According to RBI Decision of demonetization had been taken to preserve common people interest withdrawal black money economic from circulation. Therefore, revolutionary changes are taking place in the country progress. After taking demonetization many croretransaction came under government supervision. The Investigation is being against them. In addition to that after demonetization government have known more than three (3) lakhs shell companies. The government has caught 1150 companies which are engaged in money laundering matter. From these companies government have collected 13300 crore rupees as a penalty. After demonetization less cash transaction have been India. In October 2016 there were 71.26 crore rupees cashless transaction registered while in May 2017 the same is 111.45 crore. After demonetization Terror Funding have restricted to Naxal and Terrorist. We can be stated demonetization impact by following three ways.

A: General Impact

1: Loss of Liquidity:

Liquidity loss means people are no able to get sufficient volume of popular denomination RS 500. This currency unit is favorable denomination in daily life. Current report was indicated that all security printing presscan print only 2000 million units of RS 500 notesby the end of 2016 year. Nearly 16000 million RS 500 notes were in circulation as on end of march 2016. Same portion of this were filled by the new 2000 Notes .Towards end of march approximately 10000 million units had to be printed and replaced. All these indicate that currency crunch were in our economy post demonetization .

2: Loss of Welfare:

The daily wage earners other laborers small traders etc. who were used cash frequently. they had been away from liquid cash. Cash stringency have compelled firms to reduce labor cost and thus reduces income to poor working class.

3: Low consumption:

The consumption was remained low post demonetization. Consumption is motivated factor of production process. If consumption continuous remains low production will not be sufficient level and it would ultimately effect on employment level.

4: Loss of Growth momentum:

India is third largest growing economy in Asia. It has been reduced consumption, income, Investment in demonetization period. Because of demonetization Indias Gross Domestic Product (GDP) rate has slumped down to 6.1% per cent as compared to 7.6 % per cent in 2015-16.

5: Impact on bank Deposits and interest rates:

Due to demonetization deposits of bank rose in short term but in the long term its effect will come down. The saving with the banks are actually liquid cash people stored. It is difficult to assume that such ready cash one stored in their hands will be put new notes. These are voluntary saving aimed to get interests.

6: Impact on Agriculture:

In India, 263 million farmers live basically in the cash economy. Post Demonetization farmers economy have collapsed. While exchange of perishable Agricultural products such as vegetables, fruits, milk etc. seller faced problem of cash. Many Agricultural produce market committees were declared strike."After three irregular monsoons, India received good rain in 2016 and demonetization announcement, during kharif crop season, brought a crisis in the lives of farmers and disturbed growth of income in the agriculture sector." [1] **AbhayaTilak 2017**

B: Favorable Impact:

1: Demolish fake currency:

In India Fake currency has been increased till demonetization but, more than 8 months after demonetization the government does not seem to have detected a large volume of fake currency notes.

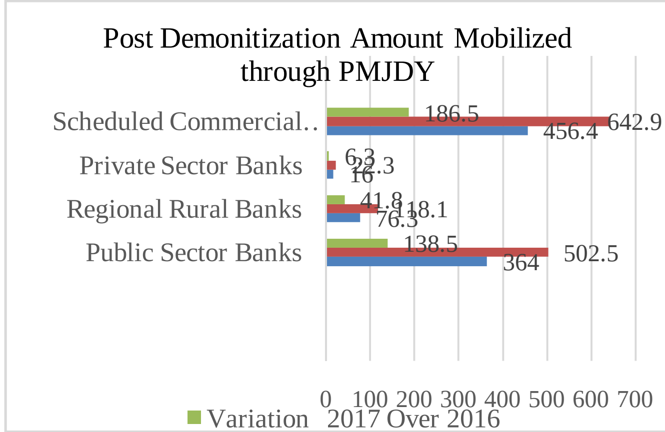
2: PradhanMantri Jan DhanYojanaAmount Mobilization

Table 1.1 Deposits Under PMJDY: Amount Mobilized (Rs. billion)

Sr No	Bank Group	As on November 09 2016	As on March 1, 2017	Variation 2017 over 2016
1	Public Sector Banks	364.0	502.5	138.5
2	Regional Rural Banks	76.3	118.1	41.8
3	Private Sector Banks	16.0	22.3	6.3
4	Scheduled Commercial Banks	456.4	642.9	186.5

Source: PradhanMantriJanDhanYojana Websites

The above Table 1.1 observed amount mobilized after demonization under PradhanMantri Jan DhanYojana. It is found that, nearlyRs. 138.5 billion variation 2017 over 2016. SimilarlyRs. 41.8 billion have grown during 09 Novemebr 2016 to 01 March 2017 in Regional Rural Banks, In Private Sector Banks were around Rs 6.3 billion grew during the same period. And Scheduled Commercial Banks grew approximately Rs. 186.5 billion during the same period it is largest amount mobilized after demonization.



The above diagram shows the Post Demonetization Amount Mobilized Through PradhanMantri Jan DhanYojana (PMJDY). There has been highest variation in Scheduled Commercial banks amount Mobilized after demonization while there has been lowest variation in private sector banks in terms of amount mobilized through PMJDY after demonetization.

3: Free corruption:

In India many sector have suffered from corruption. Corporate Corruption became low post demonetization. India has improved corruption index rating so far.

4: Cashless transaction:

Posts demonetization we have to accept cashless transaction system. To make easy cashless transaction prime ministerNarendraModi launched BHIM Apps.

5: Use of Plastic Money:

The peoples of country have been used plastic money henceforth such as Cheque , Debit card and credit card etc. Post demonetization there has been a rise in inclination to use credit or debit cards as 37.4 per cent Indian travelers choose plastic money over cash for making bookings and during travel.

6: Revenue Income Increase:

The main benefits of government are increase the level of Revenue Income. Post Demonetization collection of light bill, telephone bill and property tax will be risen higher level. The demonetization policy were forced people to pay income tax returns. Most of the people who have been hiding their income are now forced to come forward to declare their income and pay tax on the same

C: Unfavorable Effects:

The Demonetization have been created number of unfavorable effects on India. Which are discussed below.

1: Vast trouble to the common People :

The major effect of demonization is vast trouble the common people of India have to bear, The people have to wait in line before he bank in scorching sun for a longer time which became the cause of death more than hundred people.

2: Unemployment:

Demonetization have done impact on employment level. After demonetization many small industries have Collapsed because of this 20 Lakh laborwas unemployed.

3: Damage of Co- Operative Sector:

Co operative institutes are major driver of rural economy. After Demonetization it seen doubtfully for exchange. They did not provide new currency in timely so far as it has damaged with turnover 1 crore.

4: Instability in share market:

Demonetization have affected on share market. Share market of India have not remained stable after demonetization it may adversely affect on corporate sector. The BSE SENSEX and NIFTY 50 stock indices fell over 6 percent on the day after the Demonetization announcement

5:Failure of Implementation

The Reserve Bank of India on August 30, 2017 released its report on demonetization. In this report, pointed out that 99 per cent of the banned notes came back into the banking system which trashes all claims of NarendraModi that the move will flush out the black money and counterfeit currency .With 99 per cent currency back in the system, the failure of demonetization hints two things, whether the black money held in cash was very low or the government failed to implement the demonetization efficiently and all the black money held in Rs. 500 and Rs. 1000 bank notes laundered back to the banking system.

Conclusion

Demonetization has become positive steps to control black money and corruption. After the demonetization 99 per cent of the banned notes came back into the banking system. Demonization has been encouraged to people for cashless transaction. The reserve bank of India have to made expenditure on new notes printing more than 8000 crore. Demonetization has been resulted into 1.5 million job lost during the January to April in 2017. In addition the demonetization of India has been largely affected on unorganized sector of India than organized sector, because India is striving with recession since 2008 before it settle could with the magnitude of unemployment demonization was largely affected number of daily wagers. Besides demonization has resulted into about 115 people dying while standing queues withdraw money from their bank accounts. Similarly GDP rate of India has been declined by 1.5 per cent on account of demonization of India.

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EFFECTS OF DEMONETISATION ON AGRICULRTURAL SECTOR

Mr. V.K. Gawade

Assistant Professor, Dept. of Economics, R.B. Madkholkar Mahavidyalaya, Chandgad

Introduction

India is basically an agricultural country, as most of the masses of villages depend on agriculture. Agriculture forms the backbone of the country's economy. The agricultural sector contributes most to the overall economic development of the country. Demonestisation surprised farmers as this is the time of most cash transactions. Farmers were reaping and selling a plentiful Kharif crop, following two back to back drought years i.e. 2014 and 2015. They were likewise getting ready for the rabicorp, this Rabi corp would have provided them the source of money till next year October i.e. by the time they get a harvest of kharif corps.

Has to bore by farmers, whose earnings are in cash and spend cash for buying seeds, fertilizer, paying wages of labourers involved in fields and also for their own consumption Indian economy will face a severe crunch in supply of money because with Demonetisation of high-value currency notes of 500 and 1000 rupees, nearly 87% of currency in circulation has been wiped off the system. Earnings and consumptions are two important facets of the economy; this would result in extreme compression in pay and utilization in the economy. Biggest burden of this will be on people who gain salaries in cash and spend it out with currency notes in hand. Another segment people, who get a salary in accounts and spend by a transaction of account and cash, also need to withdraw cash and spend. So overall, major weight of Demonetisation.

Objective

The main objective of this paper is to know the effects of demonetization on agricultural sector in India.

Data collection and Methodology:

In this paper secondary data are used and collected through magazine, books, newspaper and internet.

Analysis:

Simultaneously, the government also initiated a big campaign to create a cashless economy, citing this as one of the objectives of demonetisation and bring all transactions under tax scrutiny.

To encourage people shift to digital transactions the Modi-government announced a slew of initiatives in early December. This include discounts on purchase of fuel and insurance products through digital mode (Read here). The government's campaign to nude people to move towards non-cash transactions have shown some results.

The following table shows how non-cash transactions of 8 Nov 2016 and 26 dec 2016 have increased post the demonetisation announcement:

Demonetisation impact : cashless transactions soars		
Mode	8 November	26 December
Rupay	3.85 lakhs	21 lakhs
Value	39.17 crore	282 crore
E-Wallet	22 lakh	75 lakh
Value	88 crore	293 crore
UPI	3721	76681
Value	2.93 crore	35 crore
USSD	97	4796
Value	1 Lakh	57 Lakh
POS	50.2 Lakh	98.1 Lakh
Value	1221 crore	1751.3 Crore

Source : Lokmat

Impact

- Farmers suffered a setback due to nationwide cash crunch and a collapse in the demand for vegetables in wholesale markets.
- Fruit and vegetable farmers were badly hit. They need cash on daily basis to purchase

inputs like pesticides, fertilizers and hired labour for harvest and also to transport and sell at urban centres.

- The small growers and retail vegetable sellers are bearing the brunt, as they are with inventories of perishable commodities.
- Farm labourer are not paid with their wages to currency shortage and postponing of work is happening as farmers don't are not able to pay for the labourers.
- Worst off are the farmers who take loans to buy raw materials for growing crops.
- Small farmers are also suffering a cash-crunch due to demonetisation, as many have crops lying around, but with no buyers whatsoever.
- A significant portion of the farmers depend on bank credit for their cash needs. Bank only grant new loans, if farmer repay their existing ones. Farmers are unable to withdraw the required cash from their accounts,

Benefits

1. At the time of agriculture crop sowing these illegal traders/stockist increases the demand and farmers are forced to buy seed/planting material at higher prices.
2. Sometime traders don't give payment on time. Some traders don't give sale slips to farmers, it becomes very problematic for farmers to prove the source of their income to banks to get the loans. Traders purchases commodity with 30% payment and rest of payment is made after 20-30 Days or more.
3. Income of local agriculture market will increase and Govt. can develope more market infrastructure. Farmers and agriculture activities will benefit from it. Sometime farmers produce is destroyed due to poor infrastructure specially in the rainfall, sometime buying of agriculture commodities is shown in another state and mandi income &economis opportunities moves to another state. This trend can be seen in rajasthan at the border of Haryana, M.P and Gujarat.
4. All transactions will come in account books and no one can enter with white money in this way. Investment of existing traders will be secure and their margin and profit will be secure. They can generate mor income with local value addition related to granting, warehouse processing and transportation.
5. Some traders procure agriculture produce parallelly by offering the extra payment and ditching the local mandi taxes. This farm incomes remain hidden. After demonetization, parallel buying will stop and funds will be transferred to farmer's account after paying the local mandi taxes. Transactions will be transparent. It is noticed if farmers ask for transparent transactions then these traders deduct the mandi taxes from the farmer's payment.

Conclusion:

- The agricultural sector is of vital importance for the region. It is undergoing a process of transition to a market economy, with substantial changes in the social, legal, structural, productive and supply set-ups, as is the case with all other sectors of the economy. These changes have been accompanied by a decline in agricultural production for most countries, and have affected also the national seed supply sectors of the region. The region has had to face problems of food insecurity and some countries have needed food aid for IDPs and refugees.
- Due to relatively low demographic pressure projected for the future, the presence of some favourable types of climates and other positive factors, including a very wide formal seed supply sector, it should be possible to overcome problems of food insecurity in the region as a whole, and even to use this region to provide food to other food-deficient

regions. Opportunities must therefore be created to reach these results.

- In order to address the main constraints affecting the development of the national and regional seed supplies that are mentioned here, the region requires integrated efforts by all national and international stakeholders and institutions involved in seed supply and plant genetic resource management. On practical isues, lessons learned by some countries could be shared with other countries; e.g. on how to process with the transition or how to recognize the most immediate needs of farmers. Appropriate policies should be established, at various levels, in order to facilitate seed investment and development in the region.

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ROLE OF INDIAN HEALTHCARE SECTOR IN EMPLOYMENT GENERATION

Prof. Pankaj P. Bawane

Asst. Professor, Dept. of Economics, B.Y.K. (Sinnar) College of Commerce, Nasik

Email: bawanepankaj5@gmail.com

ABSTRACT

Healthcare sector is very important for every economy to maintain healthy human capital for the development and the growth of the country. It is stated that there is strong correlation between healthy human capital and economic growth. Hence, it is necessary to study the healthcare industry in India. Healthcare sector is maintaining human capital as well as this sector is playing a very important role in employment generation and revenue generation for the country.The main purpose of this paper to review the impact of healthcare sector on employment generation as well as investment. There is huge demand for health workers but there is a shortfall. India's healthcare sector is observing a major crisis with inadequate infrastructure and human resource.

Keywords: Healthcare Sector, Employment, Health Workforce.

Introduction:

Indian healthcare sector has a long history. Indian health sector shows the rapid growth in all aspects i.e. in income generation, increasing share in GDP and also in employment generation. Employment generation is a key part of economy of any country. Indian healthcare sector is generating huge employment in different manners like in hospital, pharmaceutical production, medical tourism etc.The country has emerged as one of the 'Rising Powers' which represent drivers of global economic and social change. Healthcare is one of India's major sectors in terms of income and occupation. It is expanding rapidly. The private healthcare sector accounts for more than 80% of total healthcare spending within India. Since 'liberalisation' of economic policies in the late 1990's India has also become increasingly attractive to foreign investors with its low costs and large, English speaking, workforce.

During the 1990s, Indian healthcare grew at a compound annual rate of 16% and today the total value of the sector is more than USD34 billion and projected to grow USD280 billion by 2020. The consultancy group Price water house Coopers' *Emerging Market Report on Healthcare in India*. listed a number of 'flourishing market opportunities' for foreign as well as national companies like medical tourism (often combining elective surgery and aspects of Ayurveda), the emerging health insurance bazaar, tele-medicine, healthcare infrastructure enlargement (comprising public private partnerships and training of healthcare workforce), the medical tools market, and the pharmaceuticals business (manufacturing, research and clinical trials). Indian financial capital market and healthcare related firms are expanding horizons to markets and investment opportunities outside its borders. Indian pharmaceutical production, for example, supplies some 22% of the global generics market, primarily exporting to the US and Europe to China, Brazil, Nigeria and Mexico. A significant proportion of the vaccines produced are for developing countries.

Objectives of Study:

1. To take brief review of health sector development in India.
2. To study various types employment availability of health sector in India
3. To study challenges and opportunities of health sector in field of employment and revenue generation.

Methodology:

This paper is prepared through illustrative research which is based on secondary data of journals, research articles, newspapers and magazines etc. After taking into account different aspects of the study a descriptive research design is adopted to make the research more accurate.

Health Workers:

In the world health report 2000, defines the Human resources for healthcare sector as “the stock of all individuals engaged in the promotion, protection or improvement of population health”. This Contains both private and public segments and different fields of health systems, such as personal curative and protective care, non-personal public health interferences, disease prevention, health campaign services, research, management and sustenance services. Human Resources for Health encompass all of the men and women who work in the healthcare field not only physicians and nurses, but also public health workers, policy makers, educators, clerical staff, scientists and pharmacists. Together, all these people make up the health workforce.

The state of human resources for health in India is diverse and multifaceted. They range from rigorously trained biomedical specialists and super-specialists at one end to an assortment of community and household based healers at the other. One half of this continuum is studded with trained and qualified doctors of allopathic or modern biomedicine, psychiatrists, dentists, radiographers, a range of paramedical professionals – nurses, pharmacists, laboratory technicians, and a number of allied personnel – policy makers, health planners and managers, social workers, psychologists, researchers, health educators and promoters, and health technologists. Here one finds professionally trained and University qualified practitioners of Ayurveda, Unani, Homeopathic, Siddha and Naturopathic medical traditions. One also comes across informally trained providers through apprenticeships, traditional and household birth attendants, bone setters, a variety of folk and magic-religious healers with disease specific specializations, and community or household elders learned in the art of traditional healing and indigenous remedies.

Health Scenario:

India is the second highest populous country in the world current accounting for 17.74% of the world’s population. After independence, India has pursued a policy of planned economic development until the early 1990s, when it shifted to structural adjustment policies and liberalization. Subsequently, the Indian economy grew at a fast rate in spite of concerns like equality and poverty. The country has recently become one of the world’s fastest growing economies with an average growth rate of over seven percent in last three years. At the same time, new public health challenges have emerged in the form of changing demographics and environmental conditions, emerging infectious diseases and anti-microbial resistance, behavioural issues influencing health and the increasing focus on non-communicable diseases. Globalization and trade agreements, technological advances in genetics and medicine, and health informatics hold forth the potential for more rational, evidence-based management in health care. The health system in India has witnessed major changes in public health in the recent decades. Post-independence, the country has made significant strides on many health fronts and these must be rightfully acknowledged such as increased life expectancy, reduction in maternal and infant mortality and eradication of smallpox. However, the country is still far from achieving its population health goals. Further, extremely low levels of public health spending and low performance on key health indicators places India at a considerable disadvantage in comparison with many of its Asian neighbors.

Reasons for Increasing Health Sector:

Shift from Communicable to Lifestyle Disease:
With increasing urbanization and problems related to modern-day living in urban settings,

currently, about 50 per cent of spending on in-patient beds is for lifestyle diseases; this has improved the demand for expert care. In India, lifestyle diseases have substituted traditional health problems. Most lifestyle disease arebeginning by high level cholesterol, high blood pressure, fatness, poor nourishment and liquor.

Expansion to Tier II and Tier III: Vaatsalya Healthcare is one of the first hospital chains to start focus on Tier 2 and Tier 3 for expansion. There is extensive demand for high-quality and expert healthcare services in tier-II and tier-III cities. To inspire the private sector to establish hospitals in these metropolises, the government has relaxed the taxes on these hospitals for the initial five years.

Management Bonds: Several healthcare companies such as Fortis and Manipal Group are arriving with management bonds to deliver supplementary revenue stream to hospitals

Emergence of Telemedicine: Tele-medicine is a rapidly developing segment in India; many major hospitals (Apollo, AIIMS, NarayanaHrudayalaya) have adopted telemedicine services and entered into a number of PPPs As of FY16, tele-medicine market in India was priced at USD15 million, and is predictable to rise at a CAGR of 20 per cent throughout FY16-20, reaching to USD32 million by 2020 Telemedicine can bridge the rural-urban divide in terms of medical facilities, spreading cheap-cost consultation and diagnosis services to the isolated of areas via faster internet and telecommunication. In 2015, Maharashtra government launched the telemedicine projects in rural areas. The projects will be started in across five sites on experimental basis.

Luxury Offerings: A new trend is emerging as luxury offerings in healthcare sector. More than crucial necessities, healthcare suppliers are making offerings of deluxe facilities. For example: pick and drop facilities for patient by private helicopters and deluxe provisions for visitors to patient in hospital.

Health Care Workforce in India

Sr. No.	Workforce	Total
1.	Number of Doctors Registered with State Medical Councils of India (As on 31st March, 2018)	1078732
2.	Ayurveda, Yoga, Naturopathy, Unani, Siddha and Homoeopathy (AYUSH) Registered Practitioners (Doctors) (As on 01.01.2017)	773668
3.	Number of Doctors Working in Central GovernmentHealth Scheme (CGHS) Dispensaries in India (As on 30th June, 2018)	1612
4.	Number of Registered Nurses in India (As on 31.12.2014) Auxiliary Nurse Midwives	786061
	General Nursing and Midwives	1780006
	Lady Health Visitors	55914
5.	Number of Registered Pharmacist in India (As on 29.02.2016)	655197

Source: www.indiastat.com

Above table shows the total health workforce in India as on date. This is the direct health workforce working as on date. Above table indicates that healthcare sector has a huge potential for employment generation. In 2015, Indian healthcare sector became the fifth largest employer, both in terms of direct and indirect employment, with total direct employment of 4,713,061 people.There are reportedly 462 medical colleges that churn out 56,748 doctors every year. Similarly, 3,123 institutions across the country prepare 125,764 nurses each year. However, with India’s population increasing by about 26 million each year, the increase in number of medical staff is too little. As of March 31, 2017, the country had a shortfall of 10,112 female health workers at primary health centres, 11,712 female health assistants, 15,592 male health assistants and more than 61,000 female health workers and auxiliary nurse midwifes at sub-centres.In fact, primary health centres across the country are in want of at least 3,000 doctors with 1,974 such centres operating without a single doctor. In community health centres, there is a shortfall of close to 5,000 surgeons.

Indian healthcare industry is one of the fastest growing industry. It is expected to advance at a CAGR of 22.87 per cent during 2015–20 to reach USD280 billion by 2020. There is enormous space for increasing healthcare facilities penetration in India, thus presenting ample opportunity for development of the healthcare industry Rising income levels, ageing population, rising health consciousness and changing attitude towards precautionary healthcare is probable to boost healthcare facilities demand in future The low cost of medical facilities has caused in a growth in the country's medical tourism, attracting patients from across the world. Moreover, India has emerged as a hub for R&D activities for international players due to its relatively low cost of clinical research conductive policies for encouraging FDI, tax benefits, constructive government strategies coupled with promising growing prospects have assisted the industry attract private equity, venture capitals and foreign players The segment recorded 88 funding contracts amounting to USD397.41 million as of September 2016.

Conclusion:

The main purpose of this paperis to review the impact of healthcare sector on employment generation. The healthcare sector in India with reference to human resources is suffering from the availability of skilled and trained health workforce. Seen in the context of the country's health needs and demands, human resources face immense challenges that must be strategically met if India is to tackle its unfinished health agendas as well as deal with emerging epidemiological threats. At first glance there does seem to be an overall shortage of skilled medical professionals in the country, especially in comparison with the developed and rich nations. And yet upon closer enquiry the issue changes from one of absolute shortage to one of gross distortions and unequal distribution. Barely 10% of the country's trained human resources are available for the public health delivery system. Around 80-90% of medical professionals are concentrated in urban areas where there are better markets and better facilities. Low funding has been held responsible for some of the problems in the public sector but the health reforms processes in recent years have also emphasized the need to better utilization of existing resources.

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AN ASSESSMENT OF IMPACT OF DEMONETIZATION ON FINANCIAL SECTOR

Mrs. Rashmi A. Godhi

Research Student, Dept. of Economics,Shivaji University, Kolhapur

E.mail- rashmigodhi321@gmail.com

ABSTRACT

Government of India announced demonetization of the high value currencies on 8th November 2016. However, the impact of this sudden move caused major cash crisis in the economy. It has impacted various sectors of the economy in varying degrees. An important effect of demonetization has been the inducement to shift towards formal channels of saving by households and a noticeable downward shift in the currency demand of public. There has been a sharp increase in the number of accounts under the PradhanMantri Jan DhanYojana (PMJDY) and increase in the use of digital transactions which has given a boost to financial inclusion efforts. During the same period, there has been a distinct increase in saving flows into equity/debt oriented mutual funds and life insurance policies were observed. Non-banking financial companies recorded improvement in collections and disbursals. Furthermore, increase in Current Account and Savings Account (CASA) deposits and significant improvement in bank lending rates during the post demonetization period was observed. This research paper makes an attempt to analyze the impact of demonetization on financial sector of India.

Keywords:*mutual funds, demonetization, impact, financial sector, banking, LIC, etc.*

I. Introduction:

Government of India announced demonetization of the high value currencies of Rs. 500 and 1000 on 08 November 2016. The main aim was to tackle the black money and to curb the corruption, counterfeit currency as well as terror financing.Although demonetization holds huge potential benefits in the medium to long-term, it was expected to cause temporary disruption in economic activity. However, the impact of this sudden move caused major cash crisis in the economy. It has impacted various sectors of the economy in varying degrees. An important effect of demonetization has been the inducement to shift towards formal channels of saving by households and a noticeable downward shift in the currency demand of public. There has been a sharp increase in the number of accounts under the PradhanMantri Jan DhanYojana (PMJDY) and increase in the use of digital transactions which has given a boost to financial inclusion efforts. During the same period, there has been a distinct increase in saving flows into equity/debt oriented mutual funds and life insurance policies were observed. Non-banking financial companies recorded improvement in collections and disbursals. Furthermore, increasein Current Account and Savings Account (CASA) deposits and significant improvement in bank lending rates during the post demonetization period was observed. This research paper makes an attempt to analyze the impact of demonetization on financial sector of India.

II.Objectives:

- To study the impact of demonetization on financial sector.
- To examine the impact of demonetization especially on Mutual Funds, Insurance, banking and NBFCs.

III. Database and Methodology of the Study:

Collection of data and Statistical Tools – The study is entirely based on secondary data which is collected through various books, articles, Government reports and websites.

Period of Study – The study period covers recent implementation of Demonetization 2015-16 and 2016-17.

Scope of study – Study covers the impact of demonetization especially on financial sector.

Limitations of the study – The study is limited to selected indicators of financial sector only.

IV. Impact of Demonetization on Financial Sector

Demonetization has impacted various financial intermediaries differently. Consolidated balance sheet of SCBs has expanded by about Rs. 6.7 trillion in the post-demonetization period. Debt oriented mutual funds and insurance companies have also gained. Non-banking financial companies (NBFCs) and micro finance institutions (MFIs) were adversely affected, both in terms of disbursals and collection of dues. However, later on NBFCs has started to improve from late December 2016. Significant effects of demonetization with respect to major constituents of financial sector are discussed below.

Effect on Balance Sheet

Demonetization has shown a significant impact on the balance sheet of scheduled commercial banks, both in terms of size and composition. On account of demonetization currency in circulation declined by about Rs. 8,800 billion. On the other hand there was sharp increase of about Rs. 6,720 billion in aggregate deposits was observed.

Effect on Profitability of Banks

Bank's net profit reflects the difference between interest earned on loans and advances and investments, and interest paid on deposits and borrowings, adjusted for operating costs and provisions. Loans and advances and investments are the main sources of interest income, together constitute more than 85 per cent of bank's consolidated balance sheet. As a result of demonetization there was sharp increase of 4.1 percentages in the share of Current Account and Saving Account (CASA) deposits in aggregate deposits to 39.3 per cent (up to February 17, 2017). Banks earned return of around 6.23 to 6.33 per cent under reverse repos and market stabilization scheme (MSS) as against the cost of CASA deposits of around 3.2 per cent.

Effect on Mutual Funds

Banks have reduced deposit interest rates after demonetization. This enhanced the relative attractiveness of debt oriented mutual funds (MFs). As a result, **(Table - 1)** there were net inflows of Rs.52,040crore in income/debt schemes during November 2016 to January 2017. This was in contrast to net outflows during November 2015 to January 2016 (i. e. Rs. -53550 crore). This was reflected in a sharp increase in the overall resources mobilized by mutual funds during November 2016 to January 2017. Except Fund of Funds Investing Overseas, other schemes such as Equity, Balanced and ETF schemes showed more inflows.In total 99.5 percent growth rate was observed during ten months, which is considerably significant growth attained by mutual funds.

Table – 1: Net Inflows/Outflows in Mutual Funds (Rs. Crore)

Category	Nov 2015-Jan 2016	Nov 2016-Jan 2017	April to January		
			2015-16	2016-17	SGR
Income/Debt Schemes	-53550	52040	88020	267310	203.7
Equity Schemes	12940	24060	72870	55690	-23.6
Balanced Schemes	6380	10880	18720	26100	39.4
Exchange Traded Funds	3120	13800	5010	18880	276.8
Fund of Funds Investing Overseas	-90	-20	-360	-310	-13.9
Total	**-31200**	**100760**	**184260**	**367670**	**99.5**

Source: *SEBI, 2017*

Life Insurance Companies

As I Table:2, Premiums collected by life insurance companies more than doubled. Premiums collected by Life Insurance Corporation of India (LIC) increased by more than 140 per cent SGR) in November 2016 as compared with less than 50 per cent by private sector life insurance companies. About 85 per cent of the total collections by LIC in November 2016 were under the 'single premium' policies. LIC of India effected a downward revision in the annuity rates of its immediate annuity plan *JeevanAkshay VI* purchased from 1st December 2016, which might have created a spurt in collections in the month of November 2016 for LIC of India. The impact, however, seemed to be a one-time jump with the collections tapering subsequently.

Table: 2: Life Insurance Premiums(Rs. Billion)

Category	**Oct-15**	**Oct-16**	**Nov-15**	**Nov-16**	**Dec-15**	**Dec-16**	**Jan-16**	**Jan-17**
Private Insurance Comp.	28	35	24	35	37	48	36	44
SGR	-	28.3	-	48.9	-	28.4	-	23.8
LIC	80	76	52	125	73	83	67	87
SGR	-	-4.8	-	141.9	-	12.8	-	29.8
Total	107	111	76	161	110	130	103	131
SGR	-	3.7	-	112.7	-	18.1	-	27.8

Source: *Insurance Regulatory and Development Authority of India (IRDAI).*

PradhanMantri Jan DhanYojana (PMJDY)

As in Table: 3, Post-demonetization, 23.3 million new accounts were opened under the PradhanMantri Jan DhanYojana (PMJDY), of which 80 percent were with public sector banks. Of the new Jan Dhan accounts opened, 53.6 per cent were in urban areas and 46.4 per cent in rural areas**.** Deposits under PMJDY accounts increased significantly post demonetization. The total balance in PMJDY deposit accounts peaked at Rs.746 billion as on December 7, 2016 from Rs. 456 billion as on November 9, 2016 - an increase of 63.6 per cent.

Table: 3: Deposits Under PMJDY: Amount Mobilized (Rs. billion)

Bank Group	**As on 9-11-2016**	**As on 1-3-2017**	**Variation of Col. 3 over Col.2**	**Variation in Agg. Deposits of Schduled Comm. Banks (17/2/2017 over 11/11/2016)**	**Accretion in PMJDY deposits as percentage of accretion in Agg. depostis**
1	2	3	4	5	6
Public Sector Banks	364.0	502.5	138.5 (38.0)	2733.0 (3.9)	5.1
Regional Rural Banks	76.3	118.1	41.8 (55.0)	616 (18.0)	6.8
Private Sector Banks	16.0	22.3	6.3 (39.0)	778 (3.5)	0.8
Scheduled Commercial Banks	456.4	642.9	186.5 (41.0)	4098 (4.1)	4.6

Source: *www.pmjdy.org*

IV Conclusion:

Overall, demonetization has had some negative macroeconomic impact, which, has been temporary. Remonetisation has moved at an accelerated pace. More importantly, demonetization is expected to have a positive impact over the medium to long-term. In particular, there is expected to be greater formalization of the economy with increased use of digital payments. The reduced use of cash will also lead to greater intermediation by the formal financial sector of the economy, which should, inter alia, help improve monetary transmission.

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A STUDY OF PROBLEMS FACED BY SOCIAL SCIENCES RESEARCH STUDENTS DURING DATA ANALYSIS

Mr. Ashish Bhasme

Department of Economics,Shivaji University, Kolhapur.

Email- ashish.bhasme@gmail.com

Introduction:

Social Science Research is the activity of gathering, analyzing and interpreting information for a variety of social, economic, educational and political purposes. A good social research needs critical understanding of a range of social methods and style. Social research process contains a series of closely related activities which is carried out by competent researcher. Research process requires immense patience and hard work. It is an art rather than a science. There are few steps in social research process such as selection of research problem, review of existing literature, framing the hypothesis, preparing the Research Design, sampling data collection, data analysis, hypothesis testing, generalization and interpretation of data, preparation of report of all the above mentioned process, data analysis is the prime concern of researcher for the present research paper.

Data analysis is a process used to inspect, clean, transform and remodel data with a view to reach to a certain conclusion for a give solution. Data is analyzed by using tools and techniques such as MS Excel and software packages like SPSS. It is of two kinds typically: qualitative or quantitative. The type of data follows the methods of analysis. If the data is numerical form and quantitative research methods are used then, one can use statistics to help to arrive at results and conclusions. The result obtained is but obvious numerical. Where else in qualitative research non numerical data like text or words or sentences are analyzed. But there are few cases where both forms of analysis are used hand in hand. Quantitative analysis can help to prove qualitative conclusions.

The most important benefits of data analysis include data analysis is primarily most helpful in breaking down a big problems, issues into small parts data analysis is like a filter when one is required to get on Inside Out of huge collected data set it also helps in feeling of the finding from other different sources of data. It helps in keeping away bias form has concerned arrived with the use of statistical tools.

An effective research methodology leads to better data collection and analysis of the data and finally leads the researchers to arrive at logical and valid conclusions in the research. In the present research paper researcher aims to find out the problems faced by social science research students in data analysis.

Objective of the study:

1) To study the problems faced by research students during data analysis.

Research methodology:

This research is descriptive in nature. For this study researcher has used primary as well as secondary data. Primary data collected through informal interviews with few research students who have already completed data analysis. While secondary data has collected through books, research paper and websites.

Problem faced by the research students:

1) Problem regarding to coding and decoding of the data-

When data is going to the feed in Excel or in SPSS, at that time data must be code. Some questions are descriptive so researcher has to give code to them. Sometimes in case of multiple choice questions respondent chooses more than one option that time also researcher has to code those answers in proper manner. Here problem faced by researchers is that, they don't know how to code them and how to make combinations of answers. After data analysis part, at the time of interpretation researcher has to again decode them and interpret them in proper words.

2) Data feeding in SPSS-

SPSS stands for statistical package for Social Sciences. As compare to excel data feeding in SPSS is more difficult. For all the variables researcher has to give specific scale, range and other detail so it becomes difficult to the researchers.

3) Lack of knowledge of data-

Even after all data collection and data analysis student don't know that what kind of data they have. Data is either qualitative or quantitative or we can divide it in nominal scale, ordinal scale, interval scale and in ratio scale. According to data type researchers have to use proper statistical tools. So they will get appropriate results and their research arrives at meaningful and accurate conclusions.

4) Use of statistical packages-

Some basic statistical packages or softwares like Excel, SPSS, e-views etc. are helpful to the research students for data analysis. But reality is that social science researchers and don't know how to use them. With the help of these softwares in a single click or command researches get number of statistical operations and results. But the problem is that researchers are unable to use these statistical packages.

5) Use of statistical tools-

Numbers of researchers don’t have idea about using appropriate statistical tools which are best for their research. Researchers just follow other researchers or we can say they imitate all the techniques which has used in that kind of research. But they don't use those tools which clearly explain their objectives of research.

6) Lack of knowledge of results-

In data analysis after applying statistical tools students get statistical results. But numbers of researchers don’t have idea of those results. It means what those results shows or try to say. Some students have idea or knowledge about some basic statistical tools and results but they don't have knowledge of the advanced statistical tools and their results.

7) Problems related to tables and graphs-

Many research students don't have idea of effective presentation of tables and graphs. Students don't know how to adjust the table, how to merge cells, how to make cell alignment, and so on. While in graphs student don't know which graph is suitable for particular data and how to draw it, how to name the axis and have to add values or percentage in graph, how to add different backgrounds and etc. so these students are unable to represent their research more effectively.

8) Interpretation problem-

Number of the students are completed the process of data analysis successfully but they can't interpret the data in proper manner. You don't know how the results of data analysis are interpret, how the results must be explained that exactly shows the picture of reality.

9) Hypothesis testing-

Maximum students face this problem that is, at the end of the data analysis they have to use some statistical test for hypothesis testing. Hypothesis testing makes your research more accurate. But very few student can test hypothesis by own. But remaining all other takes professional help for testing the hypotheses and even after that testing they don't get any idea about results of hypothesis testing. They just know that, whether to accept or reject the null hypothesis.

Conclusion:

All above points shows that what kind of problem faced by researchers mostly in Social Sciences during data analysis. Even after completion of M.Pill., Ph.D or any other research degree students are facing same problems regarding data analysis. Many Social Science researchers after their 10th class don't have any statistical or mathematical base and also they have very less knowledge about the using of computers so they face these problems.

Research students in their degree period before analysis part attend as many as workshop regarding the research methodology, data analysis, use statistical packages and coursework. At the same time concerned colleges and institutes givepracticals to the students which will help in data analysis. Also these colleges and institutes add one practical paper regarding data analysis in their coursework. While researchers must be more focus on technical, applied and practical research paper also. Lastly researchers have to change their negative attitude about data analysis.

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CHALLENGES AND OPPORTUNITIES OF ENTREPRENEURSHIP IN INDIA

Dr. Mane Vijay Annaso

Principal, Shri Venkatesh Mahavidyalaya, Ichalkaranji

ABSTRACT

Many of the opportunities and challenges facing India will be significantly impacted by election proposals, and the two candidates have expressed divergent policy views. This Article outlines the most *important issues and opportunities facing existing India business owners and entrepreneurs in this election year. They will almost certainly be addressed by the next administration. Small businesses play a key role in the Entrepreneurs are driven to achieve success in their business along with the qualities of a Leader, Manager, Dreamer, Innovator, risk taker, continues learner, decision maker & most important is to implement all these qualities in the work. There are a lot of examples of the entrepreneurs in India who are now called synonyms of "Success". They saw the bigger picture, but wisely started their business as a very small unit. Entrepreneurs set the example of turning their dream into reality. And the story behind to achieve the dreams into reality is to set massive goals for themselves and stay committed to achieving them regardless of the obstacles they get in the way, with the ambition and the unmatched passion towards achieving the goal. It looks fascinating, attractive and motivating after hearing stories of the entrepreneurs, but success is not as easy as it always looks. There are some obstacles which we call the challenges to overcome by looking forward the prospects to be a successful entrepreneur. This research paper focuses on the challenges available in the Indian market by en-cashing the possibilities and prospects of the same to be a successful entrepreneur*

Keyword; Entrepreneurs, Challenges, Opportunities

1. INTRODUCTION

Entrepreneurship is a process undertaken by an entrepreneur to augment his business interests. It is an exercise involving innovation and creativity that will go towards establishing his/ her enterprise. One of the qualities of entrepreneurship is the ability to discover an investment opportunity and to organize an enterprise, thereby contributing to real economic growth. It involves taking risks and making the necessary investment under conditions of under conditions of uncertainty and innovating, planning and taking decisions so as to increase production in agriculture business industry etc, the industrial development as a part of economic development is dynamic process of higher level and rapid changes take place constantly which create risks in industries and business. First entrepreneurship has been encouraged in India by systematic attempts at removal of state imposed structural and regulatory roadblocks. On the contrary harvest when he looks for the market. Therefore the biggest challenges as well opportunities in the Indian agriculture sector, Service Sector are how to make numerous small farms with low marketable surplus as a part of the total value chain.

2.MEANING

"Eligibility or qualification of an entrepreneur for taking risks, facing uncertainties, controlling industry by taking leadership for founding a new industry or capacity to guide inventing and working with progressive ideology means entrepreneurship" The term "entrepreneurship" comes from the French verb "entreprendre" and the German word "unternehmen" both means to "undertake". By grave and Hofer in 1891 defined the entrepreneurial process as involving all the functions, activities, and actions associated with perceiving of opportunities and creation of organizations to pursue them.

3. OBJECTIVE OF THE STUDY

1.To study Challenges of Entrepreneurship in India.

2. To study various Opportunities of Entrepreneurship in India.

4.RESEARCH METHODOLOGY

The Research paper is an attempt of exploratory Research based on the secondary data sourced from journal, articles and Books, websites etc.

5.TYPES OF ENTRAPRENEURS

1.Business
2.Trading
3.Industrial
4.Corporate
5. Agricultural

6. CHALLENGES

The main challenges faced by rural women in business are educational & work background. They have to balance their time between work and family. Some of the challenges faced by rural Entrepreneurs are as follows:

1. Growth of Mall culture

The greatest deterrent to rural women entrepreneurs is that they are women. India is a kind of patriarchal male dominant society. Male members think it is a big risk financing the Ventures run by women.

2. Illiteracy

The literacy rate of women in India is found at low level compared to male population. The rural women are ignorant of new technology or unskilled. They are often unable to do research & gain the necessary training (UNIDO, 1995, pl). According to the economist women are treated as a second-class citizen who keeps them in a "pervasive cycle of poverty". The uneducated rural women do not have the knowledge of measurement and basic accounting.

3. Low Ability of Bear Risk

Women in India lives protected life. She is taught to depend on male members from birth. She is not allowed to take any type of risk even if she is willing to take and has ability to bear. Economically they are not self-dependent.

4. Lack of Infrastructure and Rampant Corruption

These are also the other problems for the rural women entrepreneurs. They have to depend on office staffs and intermediaries to get the things done, especially the marketingand sales side of business. Here is the more probability fallacies like the intermediaries take major part of the surplus or profit.

5. Lack of Finance

The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business. Therefore, they are forced to reply on their own savings, loan from their relatives and family friends.

6. Family

The topmost challenge for an entrepreneur is to convince his family for the risk of his choice of business. The Indian Family is still consider Jobs easy & Risk free, as it does not require funding risks, & more time to get successful.

7. Social

Social challenges come from the society and the social environment a person belongs. Generally it involves a comparison between an entrepreneur and a nearby person friend or relative who is successfully doing job in an MNC or Govt. Job.

8. Technological

Indian educational system is convincingly not making aware of current technological revolution & its importance to the students. An entrepreneur equipped with the latest technology can grow multiple than an ordinary entrepreneur. These technological unawareness keeping far behind Indian entrepreneurs to the other countries like China, Japan & US.

9. Financial

It is always a big issue for the entrepreneurs to finance a new business. It is because of the high poverty and middle class ratio in the country. Most of the people do not have financial support from the family. Also very high interest rates of the non-banker firms it more difficult to start a business. The government has some policies for SME's for funding through nationalized banks, but the ratio of passing the loan is very low almost 20%.

10. Policy Challenges:

Now and then there is lot of changes in the policies with change in the government.

7. OPPORTUNITIES

1. Advancing Education and Training

Increasing educational attainment is one way for us to improve our own potential, but greater human capital also has broader implications for our nation and our economy. For instance, many researchers have studied the links between education and economic development, and in general, they conclude that regions with more highly educated citizens tend to be entrepreneurial and to experience more rapid economic growth.

2. Tourism

Tourism is a booming industry in India. With the number of domestic and international tourists rising every year, this is one hot sector entrepreneurs must focus on. India with its diverse culture ad rich heritage has a lot to offer to foreign tourists. Beaches, hill stations, heritage sites, wildlife and rural life, India has everything tourists are looking for. Nut this sector is not well organized. India lacks trained professionals in the tourism and hospitality sectors. Any business in this sector will thrive in the long run as the demand contuses to grow every year.

3. Automobile

India is now a hot spot for automobiles and components. A cost-effective hub for auto components sourcing for global auto makers, the automotive sector is potential sector for entrepreneurs. The automobile industry recorded a 26 per cent growth in domestic sales in 2009-10. The strong sales have made India the second fastest growing market after China.

4. Textiles

India is famous for its textiles. Each state has its unique style in terms of apparels. India can grow as a preferred location for manufacturing textiles taking into account the huge demand for garments. Places like Tirupur and Ludhiana are now export hubs for textiles. A better understanding of the markets and customers' needs can boost growth in this sector.

5. Social ventures

Many entrepreneurs are taking up social entrepreneurship. Helping the less privileged get into employment and make a viable business is quite a challenge. There are many who have succeeded in setting up social ventures. With a growing young population in rural areas who have the drive and enthusiasm to work, entrepreneurs can focus on this segment.

6. Software

India's software and services exports are likely to rise with export revenue growth projected at 13 to 15 percent to hit $57 billion by March 2011. With one of the largest pool of software engineers, Indian entrepreneurs can set higher targets in hardware and software development. The information technology enabled services have contributed substantially to the economy. With more companies outsourcing contracts to India, business to business solutions and services would be required. Entrepreneurs can cash in on the rise in demand for these services with innovative and cost effective solutions.

7. Franchising

India is well connected with the world. Hence, franchising with leading brands who wants to spread across the country could also ample opportunities for young entrepreneurs. With many small towns developing at a fast pace in India, the franchising model is bound to succeed.

8. Education and Training

There is a good demand for education and online tutorial services. With good ac competitive rates, India can attract more students from abroad. Unique teaching methods, educational portals and tools can be used effectively to make the sector useful and interesting.

9. Food Processing

India's mainstay is agriculture. Entrepreneurs can explore many options in food gain cultivationand marketing segments. Inefficient management, lack of infrastructure, proper storage facilities leads to huge losses of food grains and fresh produce in India.

11. Corporate demands

There will be a good demand for formal attire with more companies opening their offices in India. People who can meet this demand in a cost effective way can make a good business. With corporate gifting getting very popular, this is also a unique business to explore.

12. Organic farming

Organic farming has been in India since a long time. The importance of organic farming will grow at a fast pace, especially with many foreigners preferring only organic products. Entrepreneurs can focus on business opportunities in this sector. There are many small-time farmers who have adopted organic farming but the demand is still unmet, offering many opportunities for those who can promote organic farming on a large scale.

13. Media

The media industry has huge opportunities to offer young entrepreneurs. With the huge growth of this segment, any business in this field will help entrepreneurs reap huge benefits. Television, advertising, print and digital media have seen a boom in business. Digitization, regionalization, competition, innovation, process, marketing and distribution will drive the growth of India's media and entertainment sector, according to FICCI.

14. Packaging

With China invading the markets with cheap plastic goods and packaging materials, there is a good opportunity to develop good packaging materials to meet domestic and foreign demand. There is a huge demand various sectors like agriculture, automotive, consumer goods, healthcare infrastructure and packaging sectors for plastics.

15. Floriculture

India's floriculture segment is small and unorganized. There is a lot to be done in this lucrative sector. The global trade in floriculture products is worth $9.4 billion. With a 8 per cent growth, it is expected to grow to $16 billion by 2010. India's share in world trade is just 0.18 per cent. This is a huge market to be tapped considering the rising demand for fresh flowers. More awareness and better farming and infrastructure can boost exports.

16. Healthcare Sector

India's healthcare sector is dismal. The private sector can play a vital in role developing this sector. With medical tourism also gaining momentum, the sector can attract foreigners who are looking for cost effective treatment in countries like India.

17. Biotechnology

After the software sector, biotechnology opens a huge potential. Entrepreneurs can look at a plethora of opinions with the application of biotechnology in agriculture, horticulture, sericulture, poultry, dairy and production of fruits and vegetables.

18. Energy solutions

In a power starved the need to develop cost effective and power saving devices is gaining more significance. There is a huge demand for low-cost sustainable energy saving devices as well. The government has already unveiled the National Solar Mission which has set a target of 20,000 MW of solar generating capacity by the end of the 13" Five Year Plan Prime Minister Man Mohan Singh had urged the industry to see the huge business opportunity for entrepreneurs in this sector as well.

19. Recycling business

E-waste will rise to alarming proportions in the developing world within a decade, with computer waste in India alone to grow by 500 per cent from 2007 levels by 2020 according to a UN study. This sector opens a viable business opportunity for entrepreneurs in terms of e-waste management and disposal.

8. CONCLUSION

India is not as aware and literate as to handle all the legal and other formalities involving in loan taking and establishing an Industrial Unit. They also lack confidence in their ability to run the entrepreneurship. They need capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills. The only urgent need is to create a favorable atmosphere to increase self-employment over all developments of the country. Thus, there are bright prospects for rural people entrepreneurship in India. Entrepreneurship has been on the rise as a global phenomenon much before India began becoming sensitive to the development of entrepreneurship. There are ample opportunities in small business in India and such opportunities will transform India in the coming future.

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MSE-CDP: A TOOL OF SMALL BUSINESS MANAGEMENT

Dr. P. N. Devali
Assistant Professor,CDE, Shivaji University Kolhapur.
e-mail: paresh84jan@rediffmail.com
Dr. A. M. Gurav
Head of the Department of Commerce and Management, Shivaji University, Kolhapur.

ABSTRACT

The importance of Micro, Small and Medium Enterprises (MSMEs) has key engine of economic growth in Indiaand the cluster approach adopts in worldwide for the strong networking of MSMEs and help to buildup competitiveness in global age. Therefore, its seem that after worldwide success story Government of India adopted cluster approach and implement cluster development programme i.e. MSE-CDP, and it is found that Kolhapur District based clusters are involved in cluster networking since last 10 to 15 years. Hence, in this present research paper researchers tried to know the MSE-CDP has a tool of small business management, because of 'MSE-CDP helps to buildup strong business networking among MSMEs units', which lead to effective business management, as set hypothesis for the present research paper. Furthermore, researchers selected five clusters namely Readymade Garment-Ichalkaranji, KolhapuriChappal Cluster, Silver Ornament Cluster-Hupari, Jaggery Processing Cluster-Kolhapur, Ajara Cashew Processing Cluster, which identified DIC and collected opinion from selected respondents with use of stratified and convince sampling methods, those are involved in selected cluster and opinion collected with the help of structured questionnaire and selected data represent in tabular form, beside research enlisted 17 attributes and it rated with likert scale for the more accurate result.

Key word: MSMEs, MSE-CDP, Business Networking, Small Business Management etc.,

1. Introduction:

The importance of Micro, Small and Medium Enterprises (MSMEs) in the growth process are considered to be a key engine of economic growth in India. The MSMEs sector accounts for about 45 per cent of manufacturing output, 95 per cent of the industrial units and 40 per cent of exports. Besides, the sector provides employment to almost 60 million people, mostly in the rural areas of the country, which is making it the largest source of employment after the agriculture sector. Thus, MSMEs sector holds key to inclusive growth and plays a critical role in India's future. Driven by a nominal annual growth rate of 13 per cent, GDP is set to gradually over the next ten years to reach Rs. 205 trillion (US$ 4.5 trillion) by 2020 (Vision 2020 Implication for MSMEs, 2011).[1]

In present industrial scenario the researchers tried to enlighten on the opportunities created by networking among enterprises located in geographical proximity i.e. Industrial Clusters especially in MSMEs. This process of networking and clustering substantially contributed to the competitiveness, growth, technological dynamism and efficiency of the participating MSMEs. Further, political and social institutions along with various policies and schemes can play crucial role in supporting the emergence and development of such network (Kamal Morarka, 2011).[2]

The Kolhapur district has famous for their traditional business activities not only India but also world. It is also seem that there has special regional products like as *KolhapuriGul*, *Chappal*, *ChandiUdhyog*Huppari, Garment Ichalkaranji and Cashew nut processing units in western part of Kolhapur district (i.e. Ajara and Chandgad) etc., in this districts has set up industrial corporative estates and there are 7 of MIDC and 2843 units are functioning, instead of this there has 6 co-operative industrial corporations, therefore, 17 cooperatives and 4 private sugar industries significantly contribute in development of districts. Hence, it is found that Kolhapur district has industrial and agriculture identity in Maharashtra and India too. Besides, there has 12 talukas as Karveer, Panala, Shauwadi, Kagal, Hatkanagale, Shirol, Gadihingalaj, Chandgad, Ajara, Radhanagri, Bhudhargad and Gaganbavadaetc with good natural blessed as well as all talukas known for different specialties(District Socio-Economic Review of Kolhapur 2014).[3]

It is also found that in Kolhapur district number of potential areas in MSMEs such as Mechanical, Chemical, Electric, Leather and Footwear, Glass and Ceramics, Plastic, Food and Service Based Industries etc. It is found that in Kolhapur District found 21,620 MSMEs units, which generates 15,14,840 employments with 2,59,553 lakh investment. Therefore, considering the potential of MSMEs, there were identified seven or potential clusters under MSE-CDP scheme and selected clusters are actively involved in cluster networking (Brief District Industrial Profile (DIP) Kolhapur, 2012).[4] Hence, in this paper researcherstried to assess the cluster approach with reference of Kolhapur district based Clusters.

2. Objective of the Study:

- To know the MSE-CDP as tool of small business management with reference to Kolhapur based clusters.

3. Hypothesis of the study:

"MSE-CDP has tool of small business management with strong business networking as well as collective bargaining among small business units of selected clusters".

4. Relevance of the Study:

The cluster approach plays a very important role in an economy. It helps to eradicate rural poverty, rural income generation and regional economic development. Therefore, Government of India introduced cluster approach, due to success story in worldwide. Therefore, it is noted that this case study shown that cluster approach has positive contribution to their regional entrepreneurship development and it causes develops regional economy with cluster networking (Das, Rinku and Das Ashim Kumar, 2011).[5]Therefore, its seem that Kolhapur district based selected clusters are involved in cluster networking under MSE-CDP scheme of Government of India. This will bring new rural life in Kolhapur district through innovative entrepreneurship with support of MSE-CDP scheme. Thus, in this present study researchers tried to highlight the role of cluster approach to build up strong MSMEs networking which lead to entrepreneurship development through effective business management.

5. About MSE-CDP:

The clusteringas an engine of growth was noticed internationally in the well networked clustersin developed countries, especially in Italy. This realization has led to increase interest and researchers in clustering as well as attempts to replicate the process through planned interventions in the developing countries including India. It is found that much MSE-CDPinterventions have been doing by the UNIDO, on the international level and particularly in India with the Ministry of Small Scale Industries as the counterpart agency and partner at the national level (www.dcmsme.gov.in).[6]

Michael Porter defined as "Clusters are geographically close groups of interconnected companies and associated institutions in a particular field, linked by common technologies and skills. They normally exist within a geographic area where ease of communication, logistics and personal interaction is possible. Clusters are normally concentrated in regions and sometimes in a single town" (CatalinBoja, 2011).[7]

Therefore, considering role of cluster approach in worldwide, Government of India adopted cluster approach and implement cluster development programme, various scheme are launched by Central Ministries, Departments and its agencies as also the State Governments and its Institutions. Some schemes are Baba

SahebAmbedkarHastshilpVikasYojna, Micro and Small Enterprises Cluster Development Programme, Industrial Infrastructure Up gradation Scheme, NABARD Cluster Development Programme etc., for boosting Micro, Small and Medium Enterprises(Hashim, S.R., Murthy, M.R.andSatyaki Roy, 2010).[8]

Hence, it seems that in India there were 2,443 clusters covering 321 products in registered MSME sector. These clusters had a share of 45.92% in total number of units, 34.58% in total employment, 36.12% in Original Value of Plant and Machinery, 33.64% in total Market Value of Fixed Assets and 19.01% in total Gross Output of registered MSME sectors (Bhaskaran, E., 2013).[9] This data shows the cluster approach played pivotal role in economic development with buildup MSMEs networking, to develop entrepreneurship within stakeholders. Hence, researchers would like to enlighten on the MSE-CDP scheme has effective business management tool of small business management i.e. MSMEs Kolhapur district based clusters.

6. Research Methodology:

This was empirical case study, its basic aim is to explore the relation between MSE-CDP scheme and Kolhapur district based MSMEs clusters, which lead to buildup strong business networking as well as competitiveness in Kolhapur district based clusters i.e. MSMEs units. Hence for the understanding the relation between MSE-CDP scheme and its role in buildup strong business networking with their functional management, researchersselected five clusters, which identified DIC and collected opinion from selected respondents with use of stratified and convince sampling methods, those are involved in selected clusters and opinion collected with the help of structured questionnaire and selected data represent in tabular form, researchers have developed 17 attributes and rated with likert scale for more accurate result.

7. Data Analysis and Interpretation:

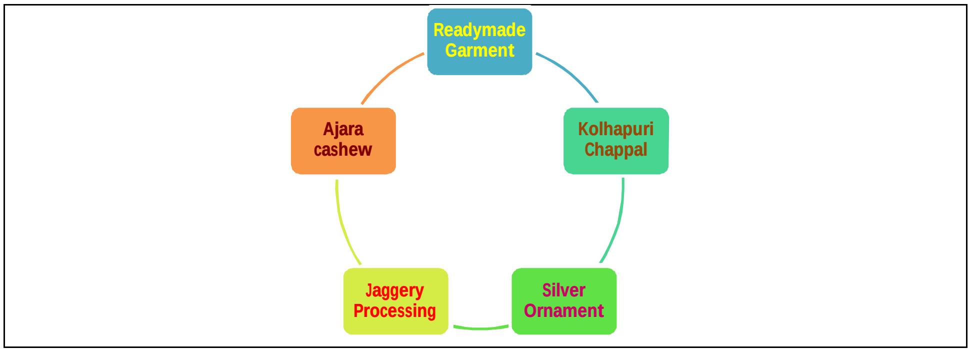
In present research work researcher tried to enlighten on the MSE-CDP scheme and its role in cluster networking, which lead to effective functional management,considering all factors including demographic profile, enterprise information, view regarding entrepreneurship development and cluster approach. However, herewith exposes on the data which reveals the objectives to join MSE-CDP Scheme and Cluster Formation of selected respondents, this help to understand the role of cluster approach in buildup MSMEs networking, which help to buildup competitiveness through effective small business management.

Table 1 Kolhapur District Based Selected Clusters:

Sr. No.	Particular	Respondents	Percentage
1	Readymade Garment, Ichalkaranji	41	26
2	KolhapuriChappal Cluster	36	23
3	Silver Ornament Cluster Hupari	25	15
4	Jaggery Processing Cluster Kolhapur	33	21
5	Ajara cashew Processing Cluster	24	15
6	Total	**158**	100

(Sources: DIC, Kolhapur and Field Work, October 2014)

Figure 1 Kolhapur District Based Selected Clusters:



(Sources: Cluster Networking Under MSE-CDP i.e. consortia)

Table 1 show the Kolhapur district Based selected clusters namely Garment cluster Ichalkaranji, Silver Ornament cluster Hupari, Jaggary cluster Market Yard, Chappal cluster Shubash Nagar, and Cashew cluster Ajara in Kolhapur Districts, these clusters are involved in cluster networking under MSE-CDP scheme. Thus, in this paper researchers tried to analyzed role of cluster in entrepreneurship development with strong MSMEs networking.

Table 2 Objectives to join MSE-CDP for Business Management:

Sr. No.	Objectives	Entrepreneurship Development					Total
		1	2	3	4	5	
1	To builds mutual trust and help	00 (00)	02 (03)	23 (31)	45 (61)	**65 (88)**	135 (100)
2	To idea generation	00 (00)	00 (00)	17 (15)	**50 (43)**	**50 (43)**	117 (100)
3	To use local knowledge and skill	00 (00)	02 (02)	14 (12)	46 (40)	**52 (46)**	114 (100)
4	To solve human resource problems	00 (00)	02 (02)	19 (15)	**51 (41)**	**51 (41)**	123 (100)
5	To solve financial problems	00 (00)	03 (03)	24 (20)	47 (39)	**45 (38)**	119 (100)
6	To solve production problems	00 (00)	00 (00)	04 (04)	51 (45)	**58 (51)**	113 (100)
7	To make technical up gradation	00 (00)	01 (01)	17 (13)	46 (35)	**69 (52)**	133 (100)
8	To adopt innovation and invention	00 (00)	06 (05)	12 (09)	54 (42)	**57 (44)**	129 (100)
9	To solve marketing problems	00 (00)	01 (01)	12 (09)	51 (38)	**69 (52)**	133 (100)
10	To take benefit of Government various scheme	00 (00)	00 (00)	26 (23)	42 (38)	**43 (39)**	111 (100)
11	To take geographical benefits	00 (00)	00 (00)	07 (08)	**44 (48)**	40 (44)	91 (100)
12	To strong business networking	00 (00)	00 (00)	07 (07)	**52 (49)**	48 (45)	107 (100)
13	To buildup strong competitiveness	00 (00)	00 (00)	11 (09)	46 (39)	**61 (52)**	118 (100)
14	To get collective bargaining benefits	00 (00)	00 (00)	08 (07)	45 (38)	**65 (55)**	118 (100)
15	To take benefit of technical know-how	00 (00)	00 (00)	06 (05)	50 (42)	**52 (53)**	118 (100)
16	To take benefits of globalization	00 (00)	00 (00)	13 (16)	**35 (43)**	33 (41)	81 (100)
17	Any others	00	00	00	00	00	00

		(00)	(00)	(00)	(00)	(00)	(100)
18	Total	00 (00)	28 (01)	336 (12)	1129 (41)	**1291 (46)**	2784 (100)

(Sources: Field Work, October 2014, Note: 1 = least important, 5 = Most Important and in the bracket figures shows the percentage of the respective responses)

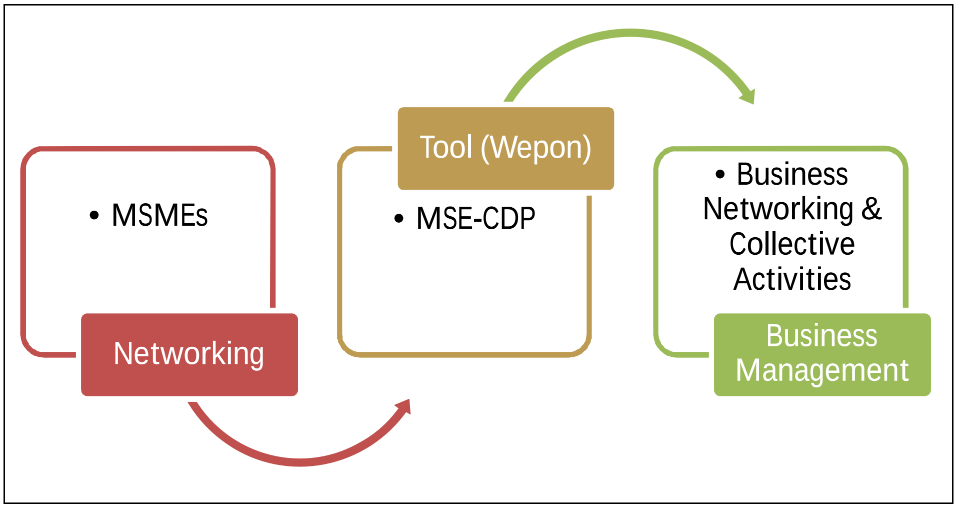
Table 2depicted that the basic aim of selected respondents to involved in cluster networking. It understands that the MSE-CDP scheme lead to collective efforts for the innovative entrepreneurship activities with functional management. Hencethe researcher's enlisted 17 attributes and its measure with 5-point scale such as 1 rating indicate least important and 5 scales indicate most important attribute in cluster formation and count of particular attributes represent with percentage, this help to specify role of cluster approach in entrepreneurship development in Kolhapur based selected clustersunder MSE-CDP scheme. Considering the aggregate score of enlisted attributes, majority 46%, respondents are rated to 4 more important. Furthermore, considering highest rating out of selected attributes, for the mutual trust and help 88% respondents are rated as 5, followed by for technical up gradation 52% rated 5, for adopt and innovation and invention 44% rated 5, for solve marketing problems 52% rated 5, for strong business networking 61% rated 4 and for strong competitiveness 61% rated to 5. Similarly, it is rated to idea generation, creativity, local knowledge and skill, human resources, finance, production, research and development, collective bargaining, geographic benefit and benefit of globalization etc.,

From the above data analysis, it is interpreted that, in Kolhapur district based selected clusters, considering the aggregate score of enlisted attributes, majority 46% respondents are 4 as more important. Furthermore, it is found that majority respondents are highly rated to mutual trust and help, technical up gradation, adopt and innovation and invention, solve marketing problems, buildup strong business networking and competitiveness Similarly, it is rated to idea generation, creativity, local knowledge and skill, human resources, finance, production, research and development, collective bargaining, geographic benefit and benefit of globalization etc.,this interpretation show that MSE-CDP Scheme has basic aim to promote MSMEs and motivate to entrepreneurship activities with support of MSE-CDP interventions i.e. SIP and HIP, its cases can be possible effective functional management of small business units i.e. Kolhapur based cluster units.

8. Conclusion and Discussion:

From the above discussion it is concluded that, MSE-CDP play an important role in Kolhapur district based selected Clusters units i.e. small business units. It is possible through innovative entrepreneurship activities, market networking with clusters, collective management etc., Considering the aggregate score of enlisted attributes, majority 46% respondents are 4 more important. Similarly, considering highest rating of enlisted attributes it is concluded that under cluster networking in Kolhapur district based clusters buildup strong business networking in present competitive age and its lead to collective entrepreneurship development in the selected MSMEs with their functional management. Its lead to effective small business management. Moreover, it is stated that MSE-CDP scheme has tool for entrepreneurship development of MSMEs by way of strong business networking with which lead to small business management. It is stated that selected hypothesis was realized during field work such as *"MSE-CDP has tool of small business management with strong business networking as well as collective bargaining among small business units of selected clusters"*, this represent as below.

Figure 2 MSE-CDP: Tool of Small Business Management



(Note: Figure represent based on field work experience with support of literature)

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CASE STUDY ON NEW RETAIL BUSINESS OF ALIBABAHEMA SUPERMARKETS

Ms. Madhu Tripathi
Institute of Management And Entrepreneurship Development, Bharati Vidyapeeth
(deemed to be University), Pune
Prof. Shreyas Dingankar
Institute of Management And Entrepreneurship Development, Bharati Vidyapeeth
(deemed to be University), Pune

ABSTRACT

This case study looks at the detailed analysis of the New retail business of Alibaba, "Hema Supermarkets". The study has been done to analyse the reason, the methodology and the consequences of the new venture. Getting customers offline to become comfortable ordering online could be a key pillar to Alibaba's strategy. The Study is about businesses to transform the way they market, sell, operate and improve their efficiencies. We provide the technology infrastructure and marketing reach to help merchants, brands and other businesses to leverage the power of new technology to engage with their users and customers and operate in a more efficient way. The study is also about the businesses how they have comprised of core commerce, cloud computing, digital media and entertainment, and innovation initiatives. In addition, Ant Financial, a company in which we have agreed to acquire a 33% equity stake, provides payment and financial services to consumers and merchants on our platforms. An ecosystem has developed around our platforms and businesses that consists of consumers, merchants, brands, retailers, other businesses, third-party service providers and strategic alliance partners.

1 INTRODUCTION

Alibaba's Chief Executive Daniel Zhang has reiterated Alibaba's New Retail and Globalisation strategy in his first major presentation since being named the company's chairman designate in September 2018 emphasising the company's strategy of: -

- Integrating online and offline retail
- Expansion into digital content
- Its globalisation pushes

Zhang has been the driving force behind Alibaba'sHema Supermarkets and is Spearheading Alibaba's New Retail strategy as the company gears up for competitive battles with the likes of Tencent-backed Meituan-Dianping.

Alibaba is banking on its New Retail model, where online and offline retail are integrated, and the Hangzhou-based company's chain of Hema Supermarkets is something of a test for this.

"The hundreds of millions of consumers don't just need physical goods. As they upgrade their lifestyles, they need more digital content, more services." Zhang said.

Alibaba rapidly expanded its new offline retail stores, Hema, throughout China since October 2018.The tech-giant has grown its brick-and-mortar supermarket to 65 stores over the last year by operating on cutting-edge innovations.

Features: -

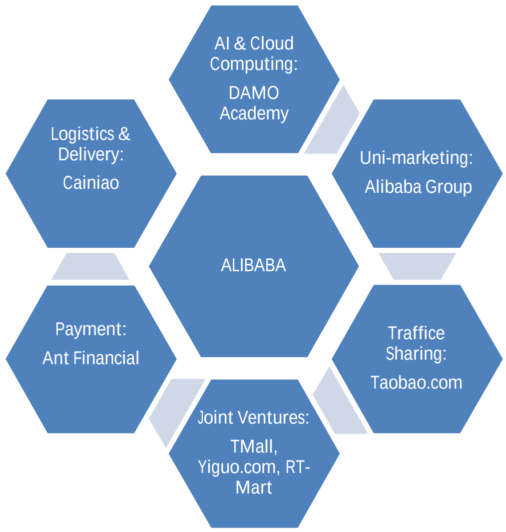
1. Hema is a sprawling supermarket that is primarily focused on fresh foods like meat, seafood, vegetables, and fruit, as well as prepared foods.
2. The market has a giant seafood selection where customers can select their own seafood and send it to the kitchen to be cooked before they leave the store
3. Customers can also bag their seafood and take it home raw to cook themselves, or have it delivered to their homes within 30 minutes.
4. For customers who choose to dine at the store, there is a large area that can seat about 100 people.
5. Everything in Hema has a barcode, which shoppers can scan to trace the product's origin, delivery, and nutritional information.

6. The Hema app suggests recipes and similar products based on what customers scan.
7. If customers don't want to visit the store, they can order anything from he3ma on the chain's app.
8. The stores double as warehouse for online orders. Hema employees fulfil the orders by picking and packing them in reusable bags, right alongside customers.
9. Deliveries are shipped out to customers within 30 minutes of their initial order.
10. If customers are shopping in stores, they can check out using their smartphones or head to a facial recognition – "Kiosk".

Segmenting the Market: -

AGE GROUP	NATURE	NEED	PREFERENCE	CUSTOMER BASE
28	Young Adventurer	Offline consumption triggered by sensational new retail offerings.	Products recommended by internet celebrities.	~20%
33	Working Couple	Looking for balance between health and convenience.	Hema private label products.	~35%
36	Affluent Middle-class	Strong influence on senior family member's consumption behaviour towards fresh food.	High quality consumer packaged goods.	~25%
43	Exquisite SoHoer	First to embraces consumption upgrade.	Imported products.	~10%
52	Fashionable Senior	High acceptance of novelty.	Care about convenience and cost performance.	~10%

Integral Part of the Alibaba Digital Economy: -



2 Objectives-

2.1 T study the retail market Process in China

2.2 To assess the potential for Hema supermarket

3 Research Methodology-

This is a descriptive type of Research based upon secondary Data sources. Researcher has Reviewed Literature from eight websites. It has covered following dimensions.

a. Retail Market in china
b. Marketing strategies of Alibaba
c. Scope for Hema Supermarket

4 Discussions

As of October 2018, Alibaba already has 87 Hema stores in China, with plans to open 2000 more in the next 3-5 years. These are live, sully functioning and equipped to serve the mass-market. Alibaba has a significant advantage over everyone else by re-inventing offline retail.

The store serves 3 core functions:

1. Supermarket
2. Restaurant
3. Fulfilment Centre

These functions are tied with Hema's own native app by enabling everything virtually for the customers bounding the entire experience of payments, product discovery, in-store research and more. It links a customer's details based on their previous transactions through any Alibaba's services and helps to understand the type of customer you are and what you could be looking for.

The various elements of the store are: -

1. Digitized aisles & barcodes: Each product has a price tag, corresponding barcode and QR Code which are internet connected “e-ink” tags allowing prices to change depending upon demand and supply in the market. Mostly used for fresh/new/in-season goods (particularly seafood). Aisles are basically large touchscreens giving an overview of the product and recommending similar products, etc.
2. Scan for information: Scanning takes the customer to an individual product page that contains all the information for the product such as ingredients, flavour profiles, personalized recommendations, recipes and buyer reviews.
3. Food tracking: China is a country where food safety and transparency is a contentious issue. Keeping this is mind, Hema takes freshness very seriously. It is embedded with a feature that unpacks the entire ‘farm to store’ journey of that particular item. It includes the following-T The product origin.
   - The producer/company name and background.
   - For meat, the life of that animal (what date and time it arrived at the farm or when it was born, what date and time it was slaughtered, when and where it was transported to and from). The timestamps for some products are accurate to the second.
   - Transport information such as the license plate of the truck, or the temperature inside the truck for items that need to travel under cold storage.
   - Official scanned copies of food safety certificates and business licenses complete with an official government seal.
   - Arrival date in-store so customers can assess freshness.
4. Fulfilment stores: Since Hema provides both offline and online services, customers along with staff are busy filling the bags. These staffs fulfil the orders in store look to gather items ordered in 7 minutes or less to keep the promise of delivering items in 30 minutes within the reach of 3 km radius to the store.
5. Checking out: Hema believes in Self-service checkouts. It’s quick, easy and seamless process that even allows customers to “pay by face”, by Alipay’s facial recognition payment technology. The entire experience requires no cash.

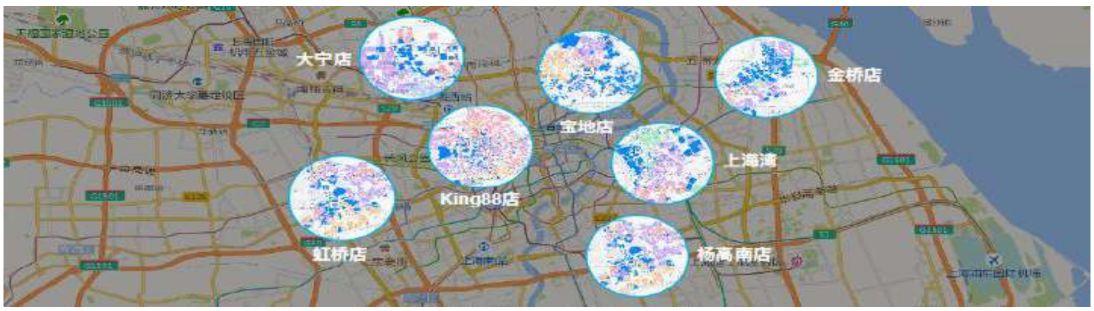
Locations of the supermarkets: -

Till date, there are 13 of them in Shanghai, Beijing and Ningbo which serves customers located within a 3-kilometern radius to ensure shorter delivery times.

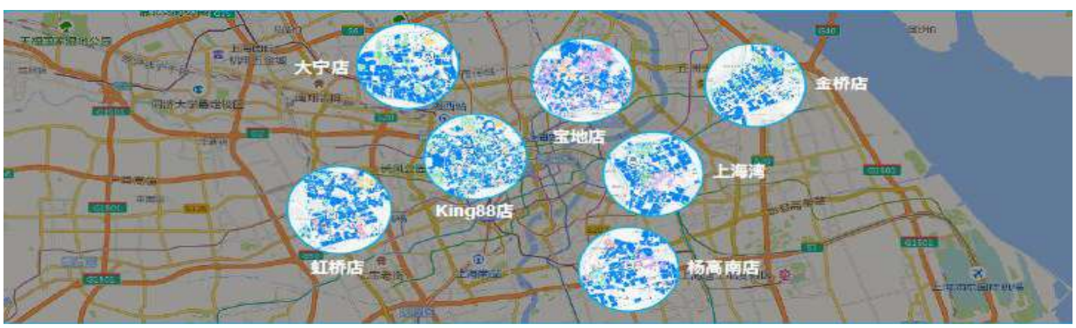
The year-wise launchings of the stores are:

JANUARY 2016

JANUARY 2017



JULY 2018



Hema in 2017-18: -

- Revenue from our China retail business in the quarter ended June 30, 2018 was RMB 53,968 million (US$ 8,156 million)
- An increase of 47% compared to RMB 36,712 million in same quarter of 2017.
- This robust revenue growth reflected over 340% year over year growth of other revenue consisting Tmall Import, Hema fresh food grocery business and Intime Department Stores.
- In addition, revenue from our China retail marketplaces continued to see strong growth.
- Customer management revenue grew by 26% year-over-year, and commission revenue grew by 55% year-over-year.
- A significant increase compares to RMB 1,614 million in the same quarter of 2017, primarily driven by New Retail businesses, including contributions from Tmall Import, Hema and Intime.

5 CONCLUSION

Through incubation of new concepts and technologies and strategic alliances, the New retail strategy is shaping consumer behaviour of the future by connecting a seamless integration of online/offline shopping experience. In the process, they are driving a massive transformation of the traditional retail industry by digitizing the entire retail operation, with a focus on in-store technology, digitized inventory and supply chain systems, consumer insights and mobile payments.

Daniel Zhang: We have noticed that since Alibaba came up with the idea of New Retail, the entire capital market has become really hot. Alibaba’s other strategic investments have always been centred on strategic services.
While assessing an investment opportunity, Alibaba focuses on the following aspects: first, whether it can attract new users, or presents opportunities to gain access to users, as well as entrances to reach incremental users. Second, whether it will improve user experience, especially the level of service. Third, it’s about the overall improvement and evolution of the innovative technology.
In addition to the three points above, there is still another, most important, point: when Alibaba chooses partners, the aim is never confined to the short-term market efficiency of the secondary market.

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ADVANCED BIOFUELS OPPORTUNITIES AND CHALLENGES

Vishvajeet Vijay Mane

Dr. Babasaheb Ambedkar Technological University, Lonere

ABSTRACT

India is facing worst energy crises despite huge potential. I found several reasons behind that, but the most dominating reasons are lack of research and development and over reliance on non-renewable energy sources**.** The solution to these problems is to develop technology for the unexplored energy sources.Shortage of energy can be mitigated by using alternative sources of energy like production of cellulosic ethanol and Algal biofuel from biomass (agricultural waste), specially in a country like India, where biomass could prove to be a major source of power in rural area. So the objective of this study is to highlight advanced energy resources and challenges in improving the capacity and quality of renewable energy.

Keywords: Biofuel, Cellulose, Ethanol, Algae

Introduction:

A biofuel is defined as any fuel whose energy is obtained through a process of biological carbon fixation. Carbon fixation is a process that takes inorganic carbon (in the form of things like CO_2) and converts it into organic compounds. In other words, any process that converts carbon dioxide into a molecule that would be found in a living organism is carbon fixation. If this process occurs in a living organism, it is referred to as 'biological carbon fixation'. A biofuel is a hydrocarbon that is made by or from a living organism that we humans can use to power something

Biofuels are the best way of reducing the emission of the greenhouse gases. They can also be looked upon as a way of energy security which stands as an alternative of fossil fuels that are limited in availability. Today, the use of biofuels has expanded throughout the globe. Some of the major producers and users of biogases are Asia, Europe and America. Theoretically, biofuel can be easily produced through any carbon source; making the photosynthetic plants the most commonly used material for production. Almost all types of materials derived from the plants are used for manufacturing biogas. One of the greatest problems that is being faced by the researchers in the field is how to covert the biomass energy into the liquid fuel.

Objectives

- To know the concept and the types of Biofuel.
- To study the advantages and opportunities of biofuel.
- To highlight problems which are barrier to commercial use of biofuel.

Research methodology

Researcher used secondary data for his study .i.e. Books, annual reports and different websites.

Types of Biofuel

First Generation Biofuels

First generation biofuels are made from sugar, starch, or vegetable oil. They differ from "second generation biofuels" in that their feedstock (the plant or algal material from which they are generated) is not sustainable/green or, if used in large quantity, would have a large impact on the food supply. First generation biofuels are the "original" biofuels and constitute the majority of biofuels currently in use.

Second Generation Biofuels (Advanced)

Second generation biofuels are "greener" in that they are made from sustainable feedstock. In this use, the term sustainable is defined by the availability of the feedstock, the impact of its use on greenhouse gas emissions, its impact on biodiversity, and its impact on land use (water, food supply, etc.). At this point, most second generation fuels are under development and not widely available for use.

Third generation biofuel (Advanced)

The term third generation biofuel has only recently entered the mainstream it refers to biofuel derived from algae. Previously, algae were lumped in with second generation biofuels. However, when it became apparent that algae are capable of much higher yields with lower resource inputs than other feedstock, many suggested that they be moved to their own category.Though not a traditional category of biofuel, some people refer it to 3rd generation biofuels. In general, this term is applied to any biofuel derived from algae. These biofuels are given their own separate class because of their unique production mechanism and their potential to mitigate most of the drawbacks of 1st and 2nd generation biofuels.

A) <u>Second generation Biofuels :</u>

This consists of biomass riches with lignocellulose. Lignocellulosic biomass is the primary and most abundant organic material on the earth which makes it the most promising resource for the alternative energy

Feedstock

To qualify as a second generation feedstock, a source must not be suitable for human consumption. It is not a requirement that the feedstock be grown on non-agricultural land, but it generally goes without saying that a second generation feedstock should grow on what is known as marginal land. Marginal land is land that cannot be used for "arable" crops, meaning it cannot be used to effectively grow food. The unspoken point here is that second generation feedstock should not require a great deal of water or fertilizer to grow, a fact that has led to disappointment in several second generation crops.

e.g. Grasses, *Jatropha and other seed crops, Agricultural waste,bamboo etc.*

Lignocelluloses

Lignocelluloses are a derivative of plant biomass that contains cellulose and lignin. Cellulose is the main structural component of plant walls and is often found in algae as well. It is a tough polysaccharide (sugar) that can be hundreds to thousands of glucose (sugar) units long. Lignin is an extremely complex chemical that fills the spaces between cellulose molecules and helps to stiffen the walls of plants.Lignocelluloses can be broken down into ethanol because it contains carbon, hydrogen, and oxygen.

The cellulose in biomass consists of two forms: one is organized structure called crystalline cellulose and the other is not well-organized structure called amorphous cellulose. Crystalline structure comprises the major proportion of cellulose, whereas small amount of unorganized structure forms amorphous cellulose. Compared to crystalline cellulose, amorphous cellulose is more susceptible to enzyme. Appropriate measures are therefore needed to change crystalline structure cellulose in biomass into amorphous polymorphs that can be hydrolyzed more efficiently.

Hemicellulose

Different from cellulose, hemicellulose is a more complex carbohydrate structure that consists of different polymers including pentose, hexose (such as glucose and galactose), and uranic acids. In biomass, hemicelluloses are embedded and interact with cellulose and serve as a connection between the lignin and the cellulose fibers which make the whole cellulose–hemicellulose–lignin network more strength and toughness. In contrast to the resistance of crystalline cellulose, the polymers present in hemicellulose are more sensitive to thermal-chemically pretreatment and easy to be hydrolyzed to monomer sugars even though they cocrystallize with cellulose chains.

Lignin

Of the three components, lignin which presents in the cellular wall is the most recalcitrant to degradation due to its highly organized structure. It is an amorphous heteropolymer. Lignin is not a sugar-based polymer and cannot be employed as substrate for biobutanol production. However, it exhibits a significant influence on the economic and efficient performance of the bioconversion processes.

Table 1: Chemical compositions of various lignocellulosicbiomass

Lignocellulosic material	Cellulose (%)	Hemicellulose (%)	Lignin (%)
Hardwood stems	40-55	24-40	18-25
Softwood stems	45-50	25-35	25-35
Nut shells	25-30	25-30	30-40
Corn cobs	45	35	15
Paper	85-99	0	0-15
Wheat straw	30	50	15
Rice straw	32.1	24	18
Sorted refuse	60	20	20
Leaves	15-20	80-85	0

Source :*Biobutanol Production from Lignocellulosic Biomass: Prospective and challenges*

From the above chart it can be seen that Hardwood stems like Bamboo, contain enough cellulosic material which can be converted in to ethanol.

Advantage

1) The benefits of using cellulose for a feedstock derive primarily from the fact that it is usually the leftover, inedible part of crop plants. In other words, we are already producing a large abundance of this feedstock and are simply throwing it away.

2) In addition to waste agricultural products, paper and other cellulose components make up roughly 70% of all landfill waste. When these decompose, they produce methane gas, which is 21 times more potent as a warming gas than carbon dioxide. So, converting this material to ethanol may have a very positive net environmental impact.

3) Lignocelluloses yield about 80% more energy than is consumed in growing the plant and converting it to ethanol. This compares very favourably with corn, which yields only 26% more energy. The conversion rate is roughly 4-5 fold, meaning that energy invested in producing ethanol from lignocelluloses gives you 4-5 times more energy than if it were invested into producing ethanol from corn.

Challenges

1) Over the years, scientists have developed a number of ways of producing ethanol from lignocelluloses, but the processes are not particularly economical.

B) <u>Third Generation Biofuels :</u>

Feedstock

One of the major benefits of algae is that they can use a diverse array of carbon sources. Most notably, it has been suggested that algae might be tied directly to carbon emitting sources (power plants, industry, etc.) where they could directly convert emissions into usable fuel. This means that no carbon dioxide would be released from these settings and thus total emissions would be reduced substantially.

Algae can be grown in waste water, which means they can offer secondary benefits by helping to digest municipal waste while avoiding taking up any additional land. All of the factors above combine to make algae easier to cultivate than traditional biofuels.

Advantages

1) Diversity of products

When it comes to the potential to produce fuel, no feedstock can match algae In terms of quantity or diversity.Algae produce lipid, which is oil, which can be converted into a number of different fuels including biodiesel, ethanol, methanol, butanol, jet fuel, and others. Unlike the refining processes, the process of converting lipid to fuel requires chemical reactions that produce esters and alcohols.The diversity of fuel that algae can produce results from two characteristics of the microorganism.

1) Algae produce oil that can easily be refined into diesel or even certain components of gasoline.
2) It can be genetically manipulated to produce everything from ethanol and butanol to even gasoline and diesel fuel directly.

Butanol is of great interest because the alcohol is exceptionally similar to gasoline. In fact, it has a nearly identical energy density to gasoline and an improved emissions profile. Several commercial-scale facilities have been developed and are on the brink of making butanol and more popular biofuel than ethanol because it is not only similar in many ways to gasoline, but also does not cause engine damage or even require engine modification the way ethanol does.

2) Yield

Algae are also capable of producing outstanding yields. In fact, algae have been used to produce up to 9000 gallons of biofuel per acre, which is 10-fold what the best traditional feedstock have been able to generate. People who work closely with algae have suggested that yields as high as 20,000 gallons per acre are attainable. According to the US Department of Energy, yield of algal-based biofuels is10 times higher than second generation biofuel.

3) Energy density

One of the biggest benefits of algae compared to the feedstock above is its energy density. It can produce up to 300 times more oil per acre than any conventional crop and has a harvest cycle of 1-10 days, meaning it grows up to 30 times faster than other feedstock. Additionally, algae are highly suited to grow in extreme environments and grow well in places with high salt and dry climates. In other words, algae has almost no impact on the food supply

4) Variety of Cultivation method

Another favourable property of algae is the diversity of ways in which it can be cultivated. Algae can be grown in any of the following ways.

Open ponds – These are the simplest systems in which algae is grown in a pond in the open air. They are simple and have low capital costs, but are less efficient than other systems. They are also of concern because other organisms can contaminate the pond and potentially damage or kill the algae

Closed-loop systems – These are similar to open ponds, but they are not exposed to the atmosphere and use a sterile source of carbon dioxide. Such systems have potential because they may be able to be directly connected to carbon dioxide sources (such as smokestacks) and thus use the gas before it is every released into the atmosphere.

Photo bioreactors – These are the most advanced and thus most difficult systems to implement, resulting in high capital costs. Their advantages in terms of yield and control, however, are unparalleled. They are closed systems.

All three systems mean that algae are able to be grown almost anywhere that temperatures are warm enough. This means that no farm land need be threatened by algae. Closed-loop and photo bioreactor systems have even been used in desert settings.

Challenges

1) Algae-derived biofuels cannot be used in standard engines because they can erode and damage the seals, gaskets, and lines made of rubber. Specialized rubber is needed if algae-based biofuels are to be used in an internal combustion engine.

2) A minor drawback regarding algae is that biofuel produced from them tends to be less

stable than biodiesel produced from other sources. This is because the oil found in algae tends to be highly unsaturated. Unsaturated oils are more volatile, particularly at high temperatures, and thus more prone to degradation.

3) Algae, even when grown in waste water, require large amounts of water, nitrogen and phosphorus to grow. So the production of fertilizer to meet the needs of algae used to produce biofuel would produce more greenhouse gas emissions than were saved by using algae based biofuel to begin with. It also means the cost of algae-base biofuel is much higher than fuel from other sources.

4) More energy must be invested than it is recovered in this process when it is carried out on a large scale. On small scales, the situation is not the same and algae produce more energy than is invested into them.

5) At this point, harvesting the algae means that they are killed and that a new stock must be grown from a seed stock.This process is far more time and resource intensive

Conclusion:

Bioconversion of lignocellulose-to-butanol provides a sustainable way to produce butanol from raw material via biotechnology but there is need to develop efficient and economical fermentation process which will lead to commercial use of biofuel. The key to making algae a sustainable biofuel is in developing methods of scaling up production while maintaining the efficiency. The major initiative in the future of algal biofuels is genetic engineering of the algae to produce species that can consume less water, and fewer nutrients and the invention of the lipids that could be harvested without damaging the algae. And hence by doing this we are capable to produce huge amount of alternative fuel which will be effectively replace with traditional one.

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PROBLEMS AND CHALLENGES OF UNORGANIZED TRANSPORT SECTOR IN INDIA WITH SPECIAL REFERENCE TO DEPUTY REGIONAL TRANSPORT OFFICE BARAMATI

Dr. Bhimrao Pandurang More
Department of Commerce ,Vidya Pratishthan's
Arts, Science and Commerce College, Baramati Dist. Pune (MS)
E-mail: bpmore71@gmai.com

ABSTRACT

Transport is the backbone and lifeline of our economy. In India, perhaps transport is the biggest business but at the same time it is the most unprofessional & unorganized business also. Challenges are never ending situation for transport industry. The biggest challenge faced by the transporters is that young generation of existing transport employees and owners does not want to join their parent's industry. The young generation wants to do something different rather than following their parent's business. Even existing vehicle drivers are also leaving this industry and slowly moving to bus driving or local driving because of stable income, safety & comfort.

The vehicle drivers have also suffered from another crucial issue regarding highway robberies. The material is not safe on highway. In some cases, robbers even snatched the lorry from drivers and their locations are not identified till date. Another big issue is that there is lack of awareness among transporters and truckers. There are so many significant areas where the transporter and truckers should be educated. Many transporters even don't know how to calculate operating cost. They are still following traditional theory of working at an operating cost a bit lower than their nearby competitor. This all leads to reduction in profits of transporters and huge loss to the truckers as they do not acquire the freight rate equals to actual cost they spent. The recent enormous hike in diesel price has created a big problem for the transporters as well as truck owners in the country. The vehicle operators find it difficult to manage with the abnormal hike in the fuel prices.

Key Words: *Transporter, Unorganized Transportation*,

Introduction:

An efficient transportation network is a prerequisite for sustained economic development. A good connectivity of habitations is often the primary means of supplementing the public effort directed at providing basic health and educational services as well as infrastructural support for production trade and commerce. The transport sector is the bigger segment.

The national Transport development Policy Committee (NTDPC) was constituted by the Government of India in 2010 to formulate a long-term transport policy. The present report is devoted to setting the conditions for a coherent transport strategy for India in the long term: the horizon is 2032, two decades from the beginning of the country's 12th Five Year Plan to the end of its 15th .Our vision is that a well-developed and competent institutional system for planning, management and execution of trans-port should be in place by the end of this period, if not earlier, as it blends investment in and delivery of transport services by the public, private and joint sectors alike. The report abstracts from current methodologies to solve today's problems, while forging a coherent strategy for the transport sector as a whole and for each of the modes of travel. The challenge confronting India now is to take the necessary steps to achieving a sustainable middle income status and beyond over the next 20 years. To achieve this, economic growth over the next 20 years has to be at rates that are at least as high as those achieved in the last 20. But our aspirations are and must be even higher. And transport growth and development must be commensurate with this aspiration. We must aim for per capita income to at least double every 10 years so that real per capita income by 2032 is around four times what it is today.

Aim and Objectives of Study

- To study of Unorganized Transportation in Regional Transport Office Baramati.
- To know the information about Transporter and his family background.
- To study the Problems and challenges in front of unorganized transportation.

Research Methodology

The study is mainly based on secondary data sources as well as primary data. Primary data collected through interviews conducted with the officials of roads authority, observation and experience survey and obtained the necessary information from them. The field visit was conducted by the field survey. The secondary data is collected from Government authority, Research Books, Journals, newspapers, reports, articles other important sources. In addition, the study is supplemented with the spot observations at various destination of Baramati region.

Unorganized Transport

Unorganized Transport provides a classic case of overcrowding. Following a dramatic shift from non-mechanized to mechanized transport in the early 1980s, mechanized transport recorded handsome rates of growth in enterprises, workers and gross value added. Productivity levels in the mechanized segment were, and still are, high relative to those in other unorganized sectors. But so many orders flooded into both mechanized and non-mechanized transport that productivity levels in both branches were pushed down. Only the minor sub category, services incidental to transport, was able to manage GVA growth rates which were higher than employment growth rates, and therefore to achieve at least some gains in labour productivity.

Deputy Regional Transport Office Bramati:

The Maharashtra state RTO department was founded under section 213 (1) of Motor Vehicles Act, 1988. The Motor Vehicle is the central act and is applicable throughout the country.The main job of the RTO Maharashtra is to execute various laws under the motor vehicles act, 1988. The department is headed by Commissioner of transport of Maharashtra.

In The Baramati RTO office started from 6^{Th} December 2003. The Vehicle MH-42- is registered in Baramati - RTO office in Maharashtra. In this region three *Taluka's* are included- Baramati, Daund and Indapur. Today, from all these various reason, transport business becomes the biggest challenge in India. Government must take proper steps to create awareness and to educate transporters and truckers. Infrastructure should be developed so that transportation of goods becomes easy. Growth opportunities in transport business must be increased so that young generation also wants to join this industry.

DY. REGIONAL TRANSPORT OFFICE, BARAMATI

MOTOR VEHICLE POPULATION

SR. NO.	CATEGORY	M.V. POPULATION 2007-08	M.V. POPULATION 2009-10	M.V. POPULATION 2012-13	TOTAL AS ON 2013-14
1	MOTOR CYCLES	72946	100788	156836	179564
2	SCOOTERS	2566	3100	5133	5585
3	MOPEDS	466	560	571	571
	TOTAL 2 WHEELERS	75972	104448	162540	185720
4	CARS	5717	9877	17058	20159
5	JEEPS	3118	3616	4139	4169
6	STN. WAGONS	7	8	8	8
	TOTAL 4 WHEELERS	8842	13501	21205	24336
7	TAXI CABS	356	399	465	496
8	AUTORICKSHAWS	984	1373	1417	1440
9	STAGE CARRIAGE	1	1	0	0
10	CONTRACT CARRIAGE	97	111	151	165
11	SCHOOL BUSES	8	14	55	98
12	PVT. SER. VEHICLES	51	54	100	107
13	AMBULANCES	44	53	82	88
14	GOODS VEHICLES				
	I. TRUCKS & LORRIES	3475	4107	5263	5542
	II. TANKERS	431	444	466	499
	III. DEL. VAN (4 WHEELERS)	3634	4999	7454	8538
	IV. DEL. VAN (3 WHEELERS)	3278	3963	4714	4932
15	TRACTORS	5356	8036	12975	14420
16	TRAILERS	7749	10340	14617	15145
17	OTHERS	284	309	570	648
	TOTAL	25662	34197	48329	52118
	GRAND TOTAL	110476	152146	232074	262174

Source: *Dy. RTO office Baramati*

Problems of Road Transportation

Transport plays a key role in responding to the problem of rural social exclusion. **Road transport** of the country is facing a number of problems. Some of these problems are discussed below:

1. Most of the Indian roads are unsurfaced (42.65%) and are not suitable for use of vehicular traffic. The poor maintenance of the roads aggravates the problem especially in the rainy season.

According to one estimate there is about per year loss of Rs. 200 crores on the wear and tear of the vehicles due to poor quality of roads. Even the National Highways suffer from the deficiencies of inadequate capacity, weak pavement, poor riding quality, distressed bridges, unabridged level crossings, congested cities (lack of by-pass roads), lack of wayside amenities and safety measures.

2. One major problem on the Indian roads is the mixing of traffic. Same road is used by high speed cars, trucks, two wheelers, tractors, animal driven carts, cyclists and even by animals. Even highways are not free from this malady. This increases traffic time, congestion and pollution and road accidents.

3. There are multiple check-posts, toll tax and octoroon duties collection points on the roads which bring down the speed of the traffic, waste time and cause irritation to **transporters**. Rate of road taxes vary from state to state and inter-state permits are difficult to obtain.

4. Way side amenities like repair shops, first aid centers, telephones, clean toilets, restaurants, rest places are lacking along the Indian roads. There is very little attention on road safety and traffic laws are willfully violated.

5. There is very little participation of private sector in road development in India because of long gestation period and low-returns. The legislative framework for private investment in roads is also not satisfactory. The road engineering and construction are yet to gear themselves up to meet the challenges of the future.

6. There has been no stability in policy relating to highway development in the country. It has changed with the change of government. There are a number of agencies which look after the construction and maintenance of different types of roads. Since there is no co-ordination between these agencies their decisions are often conflicting and contradictory.

7. There is shortage of funds for the construction and maintenance of roads. Instead of giving high priority to this task the percentage allocation has decreased over the years While percentage share of plan allocation was 6.9 per cent in the First Five Year plan it has come down to less than three percent in the Eighth Plan.

Challenging issues in Unorganized Transportation

1. Sparsely Populated Areas: This often translates to fewer customers and longer routes. Sparsely populated areas can negatively impact a rural transit's bottom line due to sheer cost in providing this kind of service. Limited numbers of riders may tend to hinder transit services growth.

2. Long Distance Trips: Customers tend to be widely spread out in rural areas. Large areas directly affect response time and impact operational costs. Vehicle maintenance, fuel and staffing in rural agencies are notoriously more difficult issues to address.

3. Limited Funding: Although both urban and rural agencies work on tight budgets, the latter tend to feel them more and their managers are forced to be creative with their operational budgets. Planning agency spending around increasing efficiency and staff productivity is key.

4. The "Aging in Place" Effect: Since more seniors than ever before are choosing to "age in place", increases in on-call and appointment-based transportation needs have skyrocketed in the past decade. For rural areas and the transit organizations that service them, this increase raises scheduling havoc and more quickly depletes resources.

5. Dependent Populations: In areas where taxis, trains and other modes of transportation aren't available for residents, rural transit is often the only source of getting around. High demand for customized routes and erratic scheduling as well as expectations of efficiency and effectiveness tend to strain rural transit resources.

Major challenge for any transport organization is infrastructure. Roads are not in good condition due to which it creates hindrance in transportation of goods. Lack of service providing shops along side roads like repairing shop, dhabas, rest places etc due to which vehicle drivers has to face lots of problems. Even at least one big godown is required at all major cities for centralized delivery & pick-up of material and one small outlet (own or franchisee) at each business potential area of that city for better administrative control & customer relations. But it is not easy to buy a land when the price and rent of land is sky touching.

Today, from all these above reason, transport business becomes the biggest challenge in India. Government must take proper steps to create awareness and to educate transporters and truckers. Infrastructure should be developed so that transportation of goods becomes easy. Growth opportunities in transport business must be increased so that young generation also wants to join this industry.

Conclusion

1. Road Communication plays a crucial role in promoting economic, social and cultural development of the Baramati region.

2.Road transport in India contributes to 60 per cent freight or cargo transport and 80 per cent passenger transport of India.

3. Transport investments within cities and across cities are essential for economic growth, job creation, and poverty reduction

4. In the Road Transport Sector, energy planning has a special significance, because transport is the second largest consumer of energy.

5. The quality of the roads in Baramati region is inappropriate and cannot meet the needs of efficient and fast moving transportation.

6. The growth potential of the roads sector is tremendous in Baramati with a fast-growing economy and a rising need for world-class infrastructure for better road connectivity.

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A STUDY IMPACT OF GOODS AND SERVICES TAX ON HOTEL-INDUSTRY IN KOLHAPUR CITY

Prof. Dr. P. S. Kamble,
Head of the Department,
Department of Economics,
Shivaji University,Kolhapur.

Mr. Vishal MadhukarKurane,
Research Student,
Department of Economics,
Shivaji University,Kolhapur.

ABSTRACT

Researchers have focused on the Impact of Goods and Services Tax on Hotel-Industry in Kolhapur City..An attempt is made in this paper to understand the basics and to analyses the impact of GST on Hotel-Industry in Kolhapur City. The study also addresses the various positive and negative impact and GST Scenario on Hotel-Industry in India and Kolhapur city andfuture challenges yet to be faced after implementation of GST. For the collection of data researcher has used primary and secondary source. The study is analytical and descriptive in nature. Primary data has collected by survey method, Secondary data required for the study are collected from books, journals and other periodicals and reports of the Government and other agencies. It is found that the GST is probably to play vital role in the economic upliftment of the society and economic development.

Keywords: GST,Hotel-Industry, Impact, Challenges,EconomicDevelopment

1. INTRODUCTION:

"Athithidevobhavha" (Guest is God) is at the center of Indian culture since ancient times. Today, the hospitality sector (which includes tourism) is one of the fastest growing sectors in India and is expected to grow at 8% between 2007 and 2016. The speed of travel and tourism has increased further. As a result of the hospitality industry, the hospitality industry is expanding globally and encourages growth in a changing multicultural environment. Hotels produce goods and related services so that the good of their nation and community is created. In the hotel sector of India, the government has been included as a priority, and hence N. Tax exemption is given in the form of exemption from date 20/12/2012 - 20.06.2012. At the rate of 75% or more for luxury hotels, 28% tax on hotels has become the country of taxpayers, but the government has a view that Slab is applicable to some of the hotels in the country. "It is less than 10% of the hotel's supply.

Kolhapur is one of the famous cities in general in Maharashtra and in particular in Western Maharashtra on various counts. In the Kolhapur Speedy development in Hotel-industry sector started taking place only after independence. Kolhapur has located more than 100 hotels there is the luxury, Deluxe and also Dhabhas. This industry has created many opportunities that make the hotel the most popular chain of Kolhapur.

2. IMPORTANCE OF THE STUDY:

2.1. Removal of cascading: seamless tax credits throughout the value-chain and across states would ensure minimal cascading of taxes, thus reducing the hidden costs of doing business.

2.2. Reducing the compliance cost: The uniformity in tax rates and procedures across the country will economize on compliance cost.

2.3. Higher revenue: GST is expected to reduce the cost of collection of tax revenues and improve revenue buoyancy.

2.4. Uniformity of rates and structure: GST will ensure that tax rates and structure are common across the country, thereby increasing certainty and ease of doing business

3. **OBJECTIVES OF THE STUDY:**

1) To Study Impact of Goods and Services Tax on Hotel-Industry in Kolhapur City.

2) To find out the positive and negative impact of GST on Hotel Industry in Kolhapur city.

4. METHODOLOGY:

Every research is necessary a specific methodology so for the present research has used specific methodology. For the collection of data researcher has used primary and secondary source. The study is analytical and descriptive in nature. Secondary data required for the study are collected from books, journals and other Government websites, periodicals and reports etc.

5. RESEARCH PROBLEM:

The concept of Goods and Service Tax (GST) is one of the biggest Tax reforms in decades around the world. This research intends to focus on understanding the Impactof Goods and Service tax on Hostel Industry in Kolhapur City.

6. LIMITATION OF THE STUDY:

The major limitation of this research is that the present research is related to only Impact of Goods and Services Tax on Hotel Industry with Reference to Kolhapur City. The conclusion of this research may not be applicable to other taxes.

7. FOOD INDUSTRY:

The application of GST to food items will have a significant impact on those who are living below subsistence level. But at the same time, a complete exemption for food items would drastically shrink the tax base. Food includes grains and cereals, meat, fish and poultry, milk and dairy products, fruits and vegetables, candy, snacks, snacks and confectionery prepared meals for home consumption, restaurant meals and beverages. Even if the food is within the scope of GST, such sales would largely remain exempt due to small business registration threshold. Given the exemption of food from CENVAT and 4% VAT on food item, the GST under a single rate would lead to a doubling of tax burden on food.

8. HOTEL INDUSTRY

The hotel industry that exists today can be traced back to 3000 B.C. where the earliest inns were homes with rooms provided for travelers. Conditions improved in 1700s England when the renaissance sparked the desire to travel. The United States saw its hotel industry created a century later. By this time they had revolutionized many firsts in the industry including private rooms with locks and doors, free soap, a trained staff, and a pitcher of water in each room. Indoor plumbing and the creation of the lobby followed shortly thereafter. The business of providing strangers with hospitable means has come a long way. What once was a service to fellow man is now the foundation numerous economies throughout the world. The modern era of the hotel industry saw its beginnings in 1794 New York where the first ever hotel was built. Profit potential was recognized with the inception of the industrial revolution. Stock companies invested in hotels seeking profit from property value appreciation and room occupancy revenue. Surrounding communities were promised increase in sales by means of higher volume of people passing through., the industry creates a multitude of opportunities that now saturate the industry in the form of spin-offs of these top four hotel companies creating the most common chains we Know of today. History has proven that the success of this industry has largely to do with two factors, location and innovative integration, the combination of these two has created a margin between the larger chains and those who operate on a smaller scale. Soap and locks on doors were the innovation for their day. Strategic placement and product differentiation once again guide the success of this industry. The word hotel is derived from the French hotel (coming from hotel meaning host), which referred to a French version of a townhouse or any other building seeing frequent visitors, rather than a place offering accommodation. A hotel is an establishment that provides paid lodging on a short-term basis. The provision of basic accommodation, in times past, consisting only of a room with a bed, a cupboard, a small table and a washstand has largely been replaced by rooms with modern facilities, including en-suite bathrooms and air conditioning or climate control. Additional common features found in hotel rooms are a telephone, an alarm clock, a television, and Internet connectivity; snack foods and drinks may be

bar, and facilities for making hot drinks. Larger hotels may provide a number ofadditional guest facilities such as a restaurant, a swimming pool or childcare, and haveconference and social function services. Some hotels offer meals as part of a roomand board arrangement.Hotel Industry in India has witnessed tremendous boom in recent years. HotelIndustry is inextricably linked to the tourism industry and the Growth in the Indian tourismindustry has fuelled the growth of Indian Hotel industry. The thriving economy andincreased business Opportunities in India have acted as a boon for Indian hotelindustry. The Arrival of low cost airlines and the associated price wars have givendomestic tourists a host of options. The 'Incredible India' destination campaign and therecently launched 'AtithiDevoBhavah' (ADB) campaign have also helped in thegrowth of domestic and international tourism and consequently the hotel industry.According to a report, Hotel Industry in India currently has supply of 110,000 rooms andthere is a shortage of 150,000 rooms fuelling hotel room rates across India. According toestimates demand is going to exceed supply by at least 100% over the next 2 years.The future scenario of Indian hotel industry looks extremely rosy. It is expected that thebudget and mid-market hotel segment will witness huge growth and expansion whilethe luxury segment will continue to perform extremely well over the next few years.

8.1. GST SCENARIO:

General provisions:

The threshold limit of aggregate annual turnover of Rs.20 lakhs for registration purpose is applicable for hospitality Industry as well. Composition levy: section 10 of the CGST Act provides for compounded levy of tax at the rate of 2.5% for service providers, if the gross annual turnover of the taxable person does not exceed Rs 75 lakhs. This provision is also applicable to the hotels and restaurants. However on availing this benefit, the owners of the restaurants would not be able to collect the tax from their customers and also they are not eligible for availing input tax credit on the goods and services used in providing the service.

Regular rates

The levy of GST on hotels and restraints is discussed in the following section of this article with examples for the better understanding of the readers

8.2. Type I hotels and restaurants

A non A/C Restaurant famous for evening snacks, sweets and Tiffen items. They do have a small eat out place under fan but do not have permit for serving liquors. Currently these categories of restaurants which do not have AC in their hotels are exempted from Service tax. Only VAT is applicable as per the state provisions of VAT.

GST Scenario:

Option 1 Regular scheme

Tax rate applicable under GST: 12 % (6% SGST + 6% CGST) to be charged additionally in the bill. Suppose bill value is Rs 300 GST to be charged is Rs.36 total bill value will be Rs336. Full Input tax Credit is available in respect of goods and services used for providing output service.

Option 2 – Composition Scheme

Rate of tax applicable: 5% (2.5 % CGST + 2.5% SGST) no tax to be charged in bill to the customer. Tax to be borne by the owner.

For the same example as above tax to be paid by the owner of the restaurant is 5% of the bill value i.e. Rs.15. total value of the bill to the customer is only RS.300 as the owner cannot pass on the tax to the customer. No input tax credit is available on the inputs and services used in providing output service.

8.3. Type II Hotels

ABC is known for its mouthwatering dishes and thali items. The ground floor portion of the restaurant is non a/c while in the top floor one can enjoy the tasteful dishes in a cool A/C environment with dim lights and channel music. The aggregate turnover of the hotel is around 1 crore during the last year. Shri X spends one evening with family in the first floor of the hotel and got a bill of Rs 1000 exclusive of taxes.

Current scenario

Currently such types of restaurants are required to pay service tax @6% after the abatement of 60% and No Input Tax Credit is available there on. VAT is applicable as per the state provisions of VAT.

GST Scenario

As per the decision of the **GST council**, Air-conditioned Restaurants and Restaurants with license to serve liquor come under GST rate of 18%. A plain reading of this gives rise to two types of interpretation as follows:

1. Since there are two distinct portions one with A/C and other without A/c, it is logical that the customers who take services in the non A/c conditioned portion should not be charged with the higher burden of tax and should be charged the same rate of tax as is applicable to other non a/c restaurants . Thus those customers taking services at the non a/c portion would be charged with tax rate of 12% while the take services at the top floor with a/c facilities should be charged with the higher rate of tax of 18%

2. In contrast to the above presumption, earlier in the Service Tax regime, while non a/c restaurants were exempted from payment of service tax, even if in any part of the restaurant if centralized air conditioning or air heating facilities are present the restaurant comes under the purview of service tax. On a similar footing even if air conditioning facilities are available in one portion of the restaurant if the whole restaurant comes under the higher rate of taxation of 18% , then even those who take food in the non a/c environment have to shed tax at 18%. This being the case in respect of majority of restaurants

This presumption is further supported by the fact that as perthe GST council decision, air-conditioned restaurants and restaurants with license to serve liquor come under GST rate of 18%. So even if it is a non a/c restaurant if they possess license to serve liquor, whether they serve liquor or not the hotel comes under 18% tax rate. Thus even those persons who does not take liquor and take only food has to pay tax at

18% just because the hotel is in possession of license to serve liquor.

Taking this analogy, even if the ground floor is non a/c, since the first floor is air-conditioned wherever one takes the services the tax rate to be charged would be 18%.

While the consumers have to shed 18% tax, the owner of the restaurant will be getting the relief of the input tax credit on the inputs and services.

But if this presumption is correct most of the customers of even ordinary restaurants would be severely affected.

8.4. Type III Outdoor catering services

A co-operative catering service provides outdoor catering services. Apart from providing catering services for functions like marriages and other religious evens, they also provide catering services to the employees of corporates in their offices and factories.

Current scenario

Currently Outdoor catering is taxed at 9% of Service tax (abated rate) and VAT as per provisions of respective state VAT Act.

Scenario under GST

GST at the rate of 18% of the value of services provided with full input tax credit. However since the inputs are mostly rice, grains etc which are zero rated, the availability of ITC does not substantially help the outdoor catering service provider. Thus the outdoor catering provider has to pay a GST of 18% (9% CGST +9%SGST) if it is intra state supply and 18% IGST if it is inter-state supply.

8.5. Type IV Hotels

Restaurants in 5 stars and above rated hotels XYZ with 5 Star rating they also have their restaurant in the premises of the hotel.

Current scenario

Currently these types of restaurants are required to pay service tax @6% and No ITC is available there on because of the availability of abated rate. VAT is applicable as per the state provisions of VAT.

GST Scenario

There is no possibility to think that, these restaurants would ever fall in the category of below Rs 20 lakhs aggregate turn over in a financial year. Thus though the threshold limit is available to these type of hotels as any other case, it is not operative in such cases. Similar is the case with the composition scheme.

Thus these restaurants have to pay 28% GST (14% CGST and 14% SGST) on their intra state supply of services and 28% IGST on their interstate supply of services.

Full Input tax Credit is available in respect of goods andservices used for providing output service.

Hotels providing short term accommodation services along with supply of food type I hotels

Lodging Houses

Budget hotels with room tariff of less than Rs. 1000. These category of hotels are exempted from the payment of GST.

Type II hotels

This kind of hotels with room tariff ranging between Rs. 1000 and above but less than Rs 2500.

Current scenario

A hotel where the room tariff exceeds Rs. 1,000 is liable for service tax at 15 percent. An abatement of 40% is allowed on the tariff value bringing the effective rate of service tax down to 9%. The Value Added Tax 12 % to 14.5 % and luxury tax will still apply. Not input service credit was allowed due to adoption of abated rates.

Scenario under GST

Such type of hotels attracts a GST of 12% (6% CGST +6%SGST) with full input service credit. Thus even if we assume 12% VAT, then as against 21% tax paid earlier under the GST regime these types of hotels end up in paying only 12 % GST with the benefit of input tax credit also. This appears to be a cheerful situation for the owners of such hotels.

Type III Hotels

Hotels with room tariff more than Rs 2500 but less than Rs. 5000.

Current scenario

Such hotels are liable for service tax at 15 percent. An abatement of 40% is allowed on the tariff value bringing the effective rate of service tax down to 9%. The Value Added Tax 5% to 14.5% and luxury tax will still apply. No input service credit was allowed due to adoption of abated rates.

Scenario under GST

Such hotels are liable for GST of 18% (9% CGST +9%SGST) as against the effective tax of 21% under the present indirect tax regime. Further the effective tax rate would further reduce due to availability of input credit for the payment of tax. Thus GST is beneficial to owners of such hotels as it reduces the overall tax burden and makes their services more competitive to their next higher level service provider via five star hotels.

Type IV Hotels

Hotels with room tariff exceeding Rs. 5000 per night per room.

Current scenario

Such hotels are liable for service tax at 15 percent. An abatement of 40% is allowed on the tariff value bringing the effective rate of service tax down to 9%. The Value Added Tax 5.5 %to 14.5 % and luxury tax will still apply. No input service credit was allowed due to adoption of abated rates.

Thus the effective rate of tax paid works out to 21% with the minimum VAT of 12%. Adding luxury tax it would further go up.

Scenario under GST

Such hotels are liable for GST of 28% (14% CGST +14%SGST) as against the effective tax of 21% under the present indirect tax regime. Adding the luxury tax component, the tax rates before and after GST appears to be in the same range. Thus the owners of such hotels and their customers have no impact on account of introduction of GST.

9. DATA ANALYSIS AND INTERPRITATION:

Table No-1

SR. NO.		PARTICULARS	NO. OF RESPONDENT	PERCENTAGE(%)
1	**Do you Know, GST**	Yes	47	94
		No	01	02
		To Some Extent	02	04
		Moderately	**0**	0
		Total	**50**	**100**
2	**GST economically burdensome**	Yes	19	38
		No	13	26
		To Some Extent	14	28
		At Large	04	08
		Total	**50**	**100**
3	**Is GST affects on the prices of commodity/services**	Yes	31	62
		No	06	12
		To Some Extent	11	22
		At Large/Huge	02	04
		Total	**50**	**100**

4	**What do you feel about GST as tax system**	Very good system Good system Not Satisfactory Can't Say **Total**	10 33 06 01 **50**	20 66 12 02 **100**
5	**Is GST beneficial for hotel business**	Yes No To Some Extent Moderately **Total**	07 28 10 05 **50**	14 56 20 10 **100**

The above table shows that 94% respondents know about the GST, 2% unknown about GST and 4% now GST to some extent. So from the above table we can coclude that more of the respondents know about the GST. The above table shows the economic burden of GST on rural people. The table shows that 38% of the respondents says that GST has economic burden, 26% says that GST has no economic burden, 28% says that GST has economic burden to some extent and 8% says that GST has large economic burden. So from that above table it was found that majority (38%) of respondents says that GST has economic burden on their life. The above table shows the impact of GST on prices of commodity and services. From the table it was observed that 62% of the respondents says that GST affects on prices of commodity and services, 12% says that GST does not affects on prices of commodity and services, 22% says that GST affects to some extent on the prices of commodity and services and 4% says that GST affects at large on the prices of commodity and services. From the above table it was found that a majority (62%) respondent says that GST affects on the prices of commodity and services. So from the above table we can conclude that GST affects on the prices of commodity and services. The above table shows the feelings of respondents about GST as a tax system. The above table shows that 20% respondents feel GST as very good tax system, 66% feel it as a good system, 12% feel it was not satisfactory system and 2% respondents are neutral. The above table shows whether GST benefits rural area. the above table shows that 14% respondents says that GST is beneficial to rural areas, 56% respondents says that it was not beneficial to rural areas, 20% respondents says that GST is beneficial to some extent and 10% respondents says that it was moderately beneficial. So from the above tale we can conclude that GST is not beneficial for rural areas.

Table No -2

SR. NO.		PARTICULARS	NO. OF RESPONDENT	PERCENTAGE (%)
1	**How will GST impact hotel business?**	Positive Negative No impact To Some Extent **Total**	11 20 06 13 **50**	22 40 12 26 **100**
2	**Impact of GST on prices of hotel business**	Price to customer has remained neutral Price to customer has decreased Price to customer has increased No impact **Total**	12 18 20 00	24 36 40 00

			50	**100**
3	**Will GST influence your** *Business*	Consume more goods consume less goods To some extent can't Say **Total**	12 19 11 08 **50**	24 38 22 16 **100**
4	**What kinds of services/ expenditure will be affected most by GST**	Necessary goods Luxury goods Entertainment other **Total**	13 29 06 02 **50**	26 58 12 04 **100**
5	**Do you support GST**	Yes No To Some Extent Moderately **Total**	33 09 04 04 **50**	66 18 08 08 **100**

The above table shows the impact of GST on farmers. the above table shows that 22% respondents says the GST has positive impact on farmers, 40% says that GST has negative impact on farmers, 12% says that GST has no impact on farmers and 26% respondents says that GST affects on the farmers to some extent. So from the above table it was found that GST has negative on farmers. The above table shows the impact of GST on prices of agricultural commodities. The table indicates that 40% respondents says that prices to customer has remained neutral, 24% says that prices to customer has decreased, 36% says that prices to customer has increased. So from the above table we can conclude that GST has not positive impact on prices of agricultural commodities. The above table shows the impact of GST on *business*. The table shows that 24% respondents says that they have positive impact on consumption of goods they consume more goods, 38% respondents says that they have negative impact on consumption behavior they consume less goods. 22% respondents says that they have to some extent impact on consumption behavior and 16% respondents are neutral. The above table shows the kind of Expenditure affected by GST. The table shows that 26% respondents says that necessary goods expenditure was affected, 58% says that luxury goods expenditure was affected, 12% says that entertainment expenditure was increased, 4% says that other expenditure was increased. So it can be conclude that expenditure on luxury goods was increased due to GST. The above table shows that 66% respondents support GST, 18% respondents doses not support GST, 8% support to some extent and 8% support moderately.

Table No-3

SR. NO.		PARTICULARS	NO. OF RESPONDENT	PERCENTAGE(%)
1	**GST will cause higher price of goods & services**	Yes No To Some Extent can't Say **Total**	31 05 13 01 **50**	62 10 26 02 **100**

2	**Which system do you think is more beneficial to both Government and people?**	Goods & Service Tax sales tax Other can't say **Total**	05 04 38 03 **50**	36 24 40 00 **100**
3	**Do you think rural is ready for implementing GST system?**	Yes No To some extent can't Say **Total**	30 12 07 01 **50**	60 24 14 02 **100**
4	**Are you satisfied with the different tax rate structure of GST?**	Satisfied Unsatisfied Moderately satisfied satisfied to some extent **Total**	17 18 09 06 **50**	34 36 18 12 **100**
5	**What do you prefer the traditional tax system without GST or the current tax system with GST?**	Traditional tax system current tax system Both Can't say **Total**	08 25 14 03 **50**	16 50 28 06 **100**

The above table shows is GST increase the prices of goods and services. The above table shows that 62% respondents says that GST cause higher price of goods and services, 10% says not cause higher prices, 26% says it causes to some extent and 2% are neutral. The above table shows that 36% respondents say that GST is more beneficial to both government and people, 24% respondents say that sales tax and service tax is more beneficial, 40% says that other taxes and 6% respondents are neutral on this question. The above table shows that 60% respondents say that they are ready for implementing GST, 24% says they are not ready for implementing GST, 14% says that they are ready to some extent and 2% are neutral. The above table shows the satisfaction of respondents in respect of tax rate structure of GST. The table shows that 34% respondents are satisfied about the tax rate structure, 36% are not satisfied about tax rate structure, 18% are moderately satisfied about tax rate structure and 12% are satisfied to some extent. The above table shows that 16% respondents prefer traditional tax system, 50% prefer current tax system, 28% prefer both and 6% are neutral

10. CONCLUSION:

Restaurant service providers and hoteliers are in for real hardship under GST regime with higher burden of taxation on outward supplies. There will also be issues with regard to compliance under GST regime where the Supplier has to maintain accounts and documentation meticulously to claim Input Tax credit and also comply with the different provisions of the GST laws. Companies specializing in food and beverages operations could be the biggest beneficiaries of GST within the hospitality sector. Food and beverages bills have multiple components and can inflate the bills by 30-35%. A single-slab tax will benefit consumers and should lead to Savings of 10-15% on the overall bill. The restaurant industry has been burdened with high and multiple taxations. However, liquor should be included in GST. Exempting it defeats the very purpose of bringing in a uniform single tax structure. This allows states to have their own taxes without a cap with separate accounting requirements and results in double compliance for the restaurant / hotel industry. This is neither beneficial for 'Ease of doing business' nor for the customers, everybody likes consolidation of taxes as it leads to greater transparency and will help guests and buyers understand overall costs. Some states have luxury tax and that impacts room rates. If India aspires to be competitive, then the tax structures too need to be competitive. Luxury and other service taxes in hospitality amount to more than 22%, compared with the proposed 18% under the GST regime. Overall, GST should be positive for the sector assuming the multiplicity of taxes will go away in food and beverages. The lacunas in the present regime of indirect taxation in India demands for the major breakthrough in this field for facilitating the ease of doing business effectively and efficiently. Hopefully, GST is going to be pinnacle which aims at evolving an efficient and harmonized consumption or destination based tax system and will remove the problems faced by the sector leading to cost optimization and free flow of transactions

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TECHNOLOGY INTEGRATED EDUCATION: NEED OF THE HOUR

Dr. S. R. Kulkarni
Adjunct Faculty, Chintamanrao Institute of Management Development and Research,
Sangli-416415 (Maharashtra)
srkfom@gmail.com
Dr. Mrs. S.S. Kulkarni
Associate Professor ,Kanya Mahavidyalaya, Miraj, Dist. Sangli-416410 (Maharashtra)
srkimrs@rediffmail.com

ABSTRACT:

The basic motive of teachers in educational institutes is to make studentsaware with an experience of learning relevant to their social background and future career. Learning concentrates on incorporating aesthetic and moral obligations and tries to knit them. What many teachersview the technology, students and young generation may experience simply as a part of their livelihood. Technology is not supernatural or miracle, but integrated into their lives, like helping hands.

In this context the study was focused to know the relationship between technology andtutorship. The sample of respondents was randomly selectedfromteaching professionals working in higher education.It has proved that when teachers incorporate technology for classroom teaching, they encourage reflection, critical thinking, and foster transformation.

Keywords: Technology, Education, Learning, Moral Obligations, Transformation

1. Introduction

Many teachers feel the task of integrating technology with learning as a challenge. Therising speed of technology has enforced its involvement in changing role of education. There is a need to remain alert for synchronising educational components with changing aspects of technology. Some people associated with teaching profession use technology more confidently in the classroom, while others withdraw from challenging and advancing their knowledge of technology integration and the classroom experience.

This study is an attempt to understand how some teachers had implemented knowledge of technology integration in the classrooms and what innovative approach they had implemented. The term technology gives priority to information and communication technology (ICT) that could be implemented as a tool created through human knowledge by blending resources for producingrequired products, solving problems, fulfilling needs and satisfying expectations.

2. Significance of the Problem

It was observed that the problem of technology integration in learning in the higher education institutes was less understood and considered as complex. It is now highly essential to give more cognizances towards understanding how teachers could integrate technology in wider educational as well as social and cultural contexts. This research is not only significant but also timely in the current educational background to enhance technology capability of higher education institutes. In this context, present study has attempted for highlighting significance of technology to be incorporated with teaching pedagogy in educational institutes.

3. Objectives of Study

The basic objectives of this study were

1. To know the relationship between technology and tutorship and

2. To identify interaction between different knowledge components
3. To understand the challenges faced by teaching professionals.

4. Literature Review

As observed by Baldwin, Hunter, Mitchell andKinash, (2012); technology integration in education means, 'hardware roll-out', with little or no funding allocation for professional learning. In a study that used an online survey of teachers, it was demonstrated that a greater amount of professional development did increase both readiness and implementation levels (Baldwin, 2011). Professional development models that included instructor-organised sessions and individualised learning had a positive and significant relationship with readiness and implementation levels.

These findings confirm what Hughes (2005) had found earlier, in case study research that revealed positive effects when teachers shared their knowledge and questions, connected their professional learning to the contexts of teaching in their subject area and actively engaged with other teachers. It was hardly surprising that if teachers were required to be transformative around their technology use in classrooms, then examining what informs, develops and spreads their professional knowledge when leveraging technology during instructional practice was crucial (Darling-Hammond, 2008; Hervey, 2011; Mishra & Koehler, 2008)

5. Research Methodology

Opinions of the sample of outstanding teachers form the foundation of this study. The sample was constructed, considering factors like, use of different technologies, diverse education sites and years of teaching experience. Six criteria were defined for identifying respondentsfor the study. These criteriainclude;

1. Proficiency in using a range of technology;
2. Use of technology on daily basis in almost all teaching and learning activities;
3. Innovative use of technology for teaching and learning;
4. Contribution and guidance for professional learning in technology to colleagues;
5. Implementation of new technology for projects and research; and
6. Commitment to the profession

6. Data Collection

Structured questionnaire was prepared to generateprecise data from the opinions of respondents. The questions were focused on:

1. Understanding and conceptualisation of learning and teaching pedagogy,
2. Subject matter and use of technologies;
3. Perceptions of the role of subjectknowledge while integrating with technology

6.1. Technology Integrated Teaching

The teachers take risks with the technology they use, all are confident, and they exhibit trust in their students as thinkers and learners. They know and value students as learners, and believe the 'voice' of students is important. Technology is the learning enabler.

There is a focus on the pedagogical values of creativity, making multi-media products is common, and participating in play, imagination and fun are familiar behaviours that engage students in high quality learning. There is a strong emphasis on what students produce and perform as preparation for their lives beyond higher education institutes.

Technology Integrated Teaching

Theory Driven Technology	Drives construction of learning	Enhances teaching	Focuses planning	Enriches Subject matter
Creativity	Boosts creativity	Realises ideas	Discovers playful moments	Supports values
Public-Learning	Supports performance	Enhances results	Promotes reflections	Differentiates learning
Life Preparation	Implements realities	Supports actions	Imparts ownership	Reveals effectiveness
Contextual Adjustments	Remains professional	Changes experiences	Nourishes society	Defines rules

6.2. Theory and Technology

Technology drives construction of learning, technology enhances purposeful teaching and technology focuses planning. Through the implementation of these themes, the teachers also transform student learning from a focus on the teachers actions, to its impact on student learning processes; such that: technology enriches subject matter, technology promotes reflective learning, technology shifts conversations and thinking, and technology engages students in authentic ways.

6.3. Creativity using Technology

Creativity was a common force in the classrooms of respondent teachers. Creativity now is as important in education as literacy, and we should treat it with the same status. This conception in the study was demonstrated through elements like,boosting the creativity, creating opportunities for production, unleashing playful moments and supporting values.

6.4. TechnologySupport for Life Preparation

The failing student could be motivated by using computers which switches the control of learning. The vision for technology prepares students for life beyond school and college. Much of the global debate now focused on the well-known, highly contemporary phrase "21stCentury skills"

6.5. Contextual Adjustments with Technology

The knowledge of technology integration by the teacher is like jumping through the context. This has evolved out as a sequence of adjustments and realities using technology. This approach is useful for teaching professionals in remaining professional, nourishing society and definingrules.

7. Conclusion

Transformative education is a primary catalyst and vehicle for change. Knowledge of effective teaching methods is fundamentally important for educators to promote positive personal and social change. When teachers incorporate technology for classroom teaching as the best practice, encourage reflection, critical thinking, and foster transformation; the research proves that change is indeed possible.

The analysis of results from this study deduces five conceptions of perfect knowledgeabout integrating technology with class room experiences. These conceptions include theory, creativity, public learning, life preparation and contextual adjustments.This study has demonstrated a sturdy situation for considering high possibility classrooms where teachers integrate technology with knowledge related to theory, creativity, public learning, life preparation and contextual adjustments

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POLICIES RECOMMENDATIONS OF FINANCING IN MANAGEMENT EDUCATION COMMISSIONS/ COMMITTEES

Ms. Vandana S. Tandale

Asst. Prof. Department of Commerce, Hon. Shri Annasaheb Dange Arts Commerce and Science College, Hatkanangale

ABSTRACT

After Independence, nationalism as well as global impact and desire for national progress drove the Government to from different committees to review the education system in the country at different points of time. It is found that the numbers of the committees were too many; and the policy recommendations of commissions constituted from 1947 to 2012 taking into account only of Management Education.

Introduction:

The study of history of Management Education in India shows structural differences, even after India became independent. There have been commissions on University Education such as, Radhakrishnan Commission 1948, S. S. Bhatnagar Committee (1947), Mudaliar commission (1952), Thacker Committee (1959-1961), Kothari Commission (1964-1966), Damodaran Committee (1970), Nayudomma committee (1978-1980), Amitabha Bhattacharya Review Committee (1991), Mishear committee - (1996-1998), National Knowledge commission – (2005 – 2008) which led to establishment of separate research institutions has not been felt.

Commissions are meant to provide direction for improvement. However, a through study reveals that the number of commissions have been too many. What follows is a summary recommendations on Management Education of Such committees. Though the scope differs and also recommendations have been fully implemented. So, an attempt has been made to put in one place the recommendations on Management Education of different commissions formed in India after independence to make the analysis not only easier but also to appreciate the dynamics of development.

Management Education Commissions and their recommendations

1. **Bhatnagar Committee (1947)**

   In 1947 are the govt. appointed a scientific manpower committee under the chairmanship of Ministry of Education and Educational Adviser to Government to assess requirement of scientists technologist ,engineers and doctors and also needs of economic and industrial development after independence .It was estimated that the ration between the demand and supply of the technical manpower would be at 4:1 for the different Govt. sector assessed by committee for the requirement of the technical manpower in the different Govt. sector .This was the first-ever systematic assessment of the scientific manpower needs to the country in all aspects and it also served as an important document for the Govt. to plan the post in dependent S and T infrastructure ,

2. **Radhakrishnan Commission (1948-1949)**.

   Under the chairmanship of Dr. Radhakrishnan our Govt. appointed the University Education Commission in 1948. For study the problems of Indian University Education and to recommends of the country. The aim of said committee was that to improve the quality of University education.

3. **Mudaliar commission (1952)**

   In 1952 Secondary Education Commission was constituted under the chairmanship of Dr. A. LakshamanaswamyMudaliar for studying the problems of secondary education in the changes to be introduced there in. After the recommendation of the commission made valuable changes regarding the objectives of education re-organization of teaching institutions, medium of instruction and the system of examinations. It's much essential because these guide the inputs to the higher education system. Secondary education should be a preparatory stage for highereducation it's suggested by commission.

4. Thacker Committee (1959-1961)

Under the chairmanship of Prof. M. S. Thacker this committee was formed in 1959. The committee made a comprehensive study of post graduation, engineering education and research.

5. Kothari Commission (1964-1966)

It is also known as national education commission appointed under the chairmanship of Dr. D.S.kothari by the govt. of India on 14 July 1964 to advice the govt. on the national pattern of education, general principals and policies for the development of education. the committee submitted its report in 1966. The suggestion of committee was that the introduction of 10+2+3 pattern of education in all the parts of country. Its observed that the said structure was already recommended by Radhakrishnan commission it has been accepted and still followed in the country. It also emphasized on vocational technical and science education. The report stressed that there should be (A) A radical improvement in the quality and standard of higher education and research (B) Expansion of bigger education to meet manpower requirement (C) Improvement of University Organization and administration .There are more important recommendation of commission also .The commission was the opinion that education is most powerful instrument of national development. National education policy (1964) was only reviewed and redrawn after twenty years.

6. Damodaran Committee (1970)

Indian Govt. appointed high power committee in the year 1970 under the chairmanship of. G. R. Damodaran. It is appointed to examine the problems regarding the unemployment of the techniques and to suggest the solution there of the aim of said committee was that to examine the entire system of polytechnic education the needs of industry and other opportunities of employment .& also prepare the blue print of future development.

7. Nayudomma committee (1978-1980)

The committee was appointed for post graduation education and Research in engineering technology .It was setup under the chairmanship of Dr. Y. Nayudamma in 1978. The committee gave an extensive report in June 1980. The committee found the state countries effort in engineering education and research was highly unsatisfactory. Chandrakant committee (1971) & committee both found that one year post graduate Diploma programs in engineering were not successful and this system was abolished .

8. Amitabha Bhattacharya Review Committee (1991)

In the year 1991 the Bhattacharya committee was appointed to review the progress mode by the technical teachers training institutes (TTTIS) in filament of there objectives for the identifying the institutes problems and weaknesses in also suggest. Direction for future development of the institutes.

9. P. Ramaarao committee (1995-1999)

AICTE felt the desirability of undertaking a fresh review of P.G.education which had 15 years since the Last review. The head of committee PRamarao was constituted in 1999 by its recommending and research in Engineering and technology.

10. **Mishear committee - (1996-1998)**
A High power committee under the chairmanship of Dr.Raghunath Mishear , the former Director General of council of scientific & Industrial Research has been constituted on June, 17.1996 . Dung the 1956-1960 Regional Enginemen colleges were established to cater to the projected growth of technical manpower in various states. The committee submitted its report entitled. "Strategic Road map for Academic Excellence of future R.E.C.S in1998 the committee also recommended for governance structure academic matters, faculty issues and staff development and funning issues.

11. **National Knowledge commission – (2005 – 2008)**
The prime minister of India Dr.Man Mohan Singh constituted the national knowledge commission as a think tank charged the considering possible policy that might sharpen indies comparative advantage in the know ledge –intensive service sector . N K C proposes the following set of initiatives it includes the access to knowledge, knowledge concept, creation and application .Different ministries of Govt. already staged the recommendatory of N.K.C. It concludes areas such as libraries e-governance and translation higher education vocational education, entrepreneurship, school education etc.

Concluding Remarks:

Reviewing of the educational system in India is not an easy task. A Country where the colonizer -colonized interface played a determinant role in the growth of University system & Technical Education, both starting almost at the same time around 1857. It was only 1945, the first committee to look after Management education was formed & the University system was reviewed by Radhakrishnan Commission in 1948. It is found that in almost 60 years, we are finding on record in total about eleventh commissions. The number is too high because is too high because the committees were national committees.

The summary recommendations reveal the pendulum like shifts; on points of quality of teachers, privatisation and structure of IIM's. The conclusion is – professionalism took back seat & idealism coupled with regionalism was predominant. Focused time span and strong interaction between 'Business Policy' is the need of the hour. How delinking of teaching and research affected both has been pointed out. Also how the formation of many regulatory bodies: AICTE (1945), UGC (1956), MHRD (1985), NBA (1994), DTE State Councils of Management education- has affected the quality of teaching and research as also quality assurance of management education system can be understood from the review of these plethora of recommendations.

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ONLINE MARKETING AND ITS IMPACT ON CONSUMER BEHAVIOUR WITH REFERENCE TO CONSUMER DURABLE PRODUCTS

Dr. Tahir S. Zari
H.O.D.-MBA Department ,D.R.K. College of Commerce, Kolhapur.
E-mail- tahir_zari @rediffmail.com

ABSTRACT

The present research framework deals with the impact of online marketing on consumer behaviour with reference to consumer durable products. Today, the consumer has been changed in terms of different demographical factors like education, income, occupation, and reference group and media habits and they are more comfortable with different technology. Online marketing is becoming a necessity for the business and customers. Online marketing involves marketing of goods and services through email marketing search engine marketing, social media marketing, many types of display advertising and mobile advertising. The researcher believes that internet gives a wide access for the potential customers at a very low cost. Internet is the only medium that is able to cross geographic and national boundaries. This paper aims at identifying the importance and impact of online marketing communication on consumer behaviour for the consumer durable products. It would assist the marketing department to understand the changing psychological perspectives and determinants about purchasing the products and services through online.

This research paper deals with the number of customer's opinion (incidence) with their responses to different questions from the well structured questionnaire which is related to the different variables and parameters of correlation of online marketing and its impact on consumer behaviour. The researcher used the frequency, percentages, mean and standard deviation and C.V. for analyzing the scores of online marketing and its variables measured for samples in Kolhapur city. Correlation was computed to understand the significant relationship between online marketing communication and its different variables. The researcher drawn conclusions and suggestions based on fair and constructive findings from the data collected throughrespondents. **.**

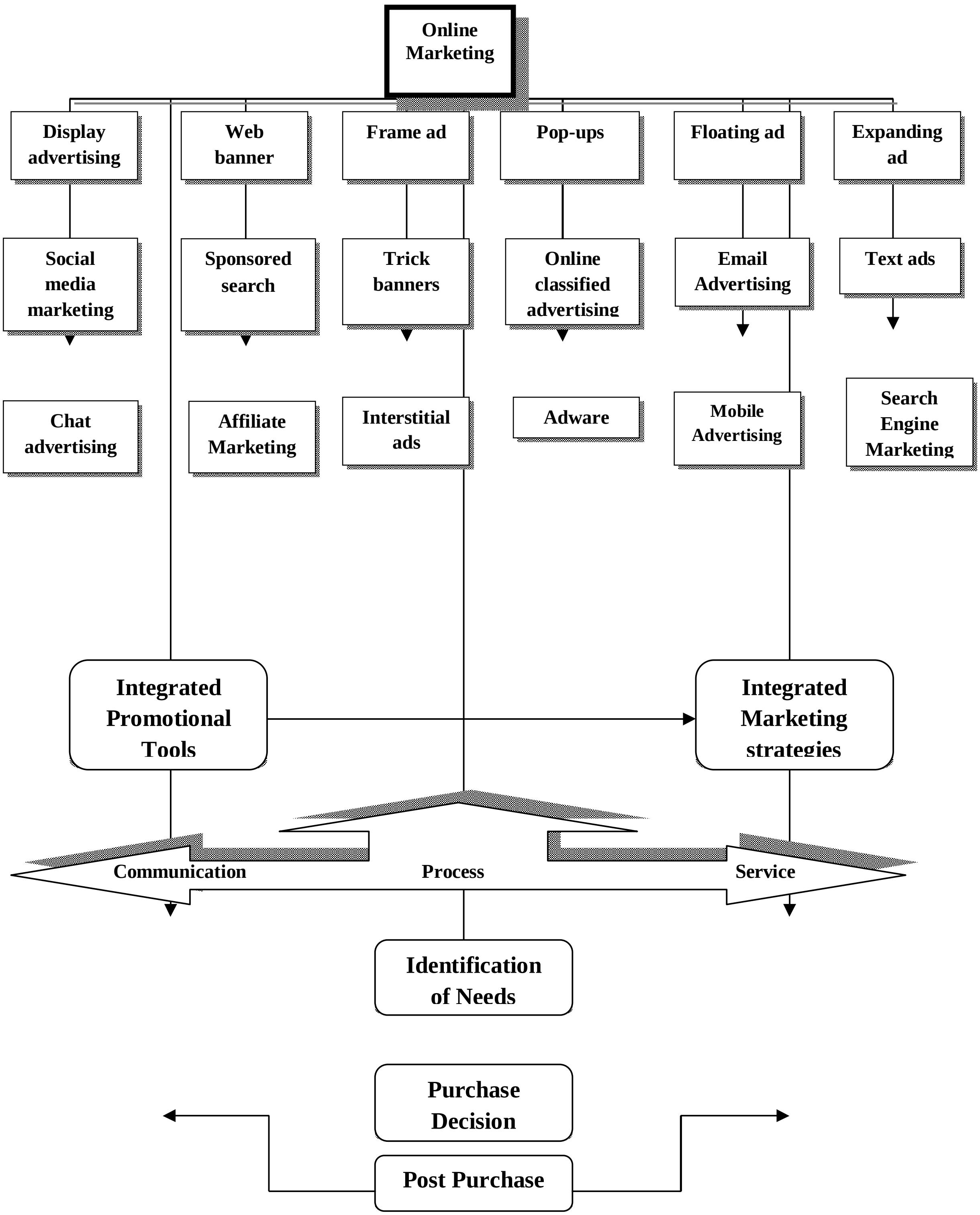
ONLINE MARKETING AND CONSUMER BEHAVIOUR

Today, in 21st century online marketing is a very effective weapon for the marketing department. It is the art and science of marketing the products and services through internet. The domain of online marketing is very wide and it is limitless. Online marketing involves finding the right online marketing mix for the potential customers who would influence their behaviour while purchasing the products and services. Online marketing is the scientific process of market research virtually and it is the analysis for the measuring the performance of the products in the market while studying the behaviour of the consumers. Today, in 21st century Social media helps in connecting the individual customers with social networking sites through which now customers can stay far and yet remain connected. Apart from this media like Facebook create a loyal connection between product and individual which leads to large advertising opportunities. This leads to awareness of the products and services in potential customers.

The present research study is very useful because it study the online marketing which is becoming very important and necessary to consumers of all types. In fact, it is considered as oxygen of daily routine life. Online marketing provides a set of powerful tools and methodologies used for promoting the products and services through internet. Online marketing provides a variety of wider range of consumer durable products through the search engines like amazons, flip cart, jungle, olx and hundreds of websites which assures the customers about the products and services as they want in their considered price. The present study covers the aspect that online marketing do not only influence the behaviour of the consumers but also it influences the philosophy of business and marketing as well. It provides growth for the potential, reduced expenses, discounts, the products as per the taste and preferences, best services, comparative advantage etc. It is noticed during the research work that the internet has no “business” hours. It’s open 24/7/365. Hence, it has a great response from the customers rather from traditional point of view. It is easy for the marketing department to understand the behaviour of the consumer because on the internet everything can be measured, thus it’s easier for the companies to know almost instantly if their campaign is working or not, what company or user is interested in their products, from what cities or countries are they, etc. It is also noticed that if the companies build too complex or too large websites, it will take too long for users to check them or download them and they will get bored eventually.

CONCEPTUAL FRAMEWORK

The present study basically focuses on impact of online marketing on buyer’s behaviour about the consumer durable products. The concept of online marketing has evolved and has been evolving over the period of time as the communication technology has been changing. The online marketing phenomenon serves as communication function to enable the interaction between buyers and sellers online. It also serves the process function to manage the process involved in the transaction. The online marketing also performs the service function as it provides best services to the customers after the sales. The present conceptual framework covers tools of marketing promotion online through various online modes. The researcher wants to highlight that the new age marketers and marketing phenomenon focused on online selling only and the businesses must realize that the long-term success of all future marketing programmes for the product and services are greatly affected by the knowledge about the product and services due to changing nature and preferences of consumers. This framework covers the various forms of online marketing like display advertising, web banner, frame ad, pop-ups, floating ad, expanding ad, social media marketing, sponsored search, trick banners, online classified advertising, email advertising, text ads, chat advertising, affiliate marketing, interstitial ads, adware, mobile advertising, search engine marketing which explains the impact of these forms on consumer behaviour while purchasing the products and services.


Online Marketing
Display advertising
Web banner
Frame ad
Pop-ups
Floating ad
Expanding ad
Social media marketing
Sponsored search
Trick banners
Online classified advertising
Email Advertising
Text ads
Chat advertising
Affiliate Marketing
Interstitial ads
Adware
Mobile Advertising
Search Engine Marketing
Integrated Promotional Tools
Integrated Marketing strategies
Communication
Process
Service
Identification of Needs
Purchase Decision
Post Purchase

SCOPE OF THE STUDY

The present study aims at to analyse the behaviour of consumers which is influenced by various forms of online marketing communication. The present study is restricted to selected sample respondents and their opinion about the impact of online marketing about the consumer durable products in Kolhapur city. This would assist to marketing department to frame appropriate marketing strategies for their products and services. For the present study the researcher limits its scope to selected consumer durable products in Kolhapur city.

The present study was mainly confined to analyze and to study the impact of online marketing on consumer behaviour and the different dimensions of online marketing. The present study does not cover other promotional tools like advertising, public relations, publicity, direct marketing, sales promotions etc. For this study the researcher has undertaken a survey of the consumers from Kolhapur city only.

OBJECTIVES OF THE STUDY

1. To examine the impact of online marketing on consumer behaviour about consumer durable products in Kolhapur city.
2. To study the demographical factors of consumers which are associated with online marketing forms which influence purchase decisions regarding consumer durable products in Kolhapur City.

HYPOTHESIS

1. The behavior of consumers is significantly influenced due to online marketing.
2. The demographical factors are significantly correlated with the purchase decisions of potential consumers.

RESEARCH METHODOLOGY

For the present research work, the researcher has chosen descriptive type of the research as it is suitable and includes scientific and inductive thinking. The present study is restricted to Kolhapur city only. Under the Convenient and simple random sampling method the researcher has selected 200 respondents as a sample for the study. Only Urban area has taken for the study and for the selection of samples. Convenient sampling method is adopted for the selection of samples because it allows the researcher to select the sample as per the convenience and importance of the research. The selected respondents are both the genders and from various income groups and having different demographical profile.

For the present research work the researcher has prepared a well structured questionnaire to analyse and to study the different opinions of sample respondents. The researcher adopted interview and survey (observation) method to collect the data. The researcher conducted a pilot study to investigate and to confirm about the accuracy of data for the fulfilment of objectives. The pre-test of questionnaire was conducted with 50 sample respondents to identify whether the questionnaire is able to capture the requisite data information as expected by the research objectives and for the statistical experiments.The pilot study gives the reliability and validity of questionnaire. The researcher assessed the value of Cronbach's Alpha which was reliable. A correlation exists between the different items of the questionnaire on the same test. All the respondents extended their full cooperation in data collection.

Then the researcher collected primary data. The primary data have been collected through interviews of respondents. A questionnaire was prepared for the purpose of collecting data. The secondary data is in the form of theoretical or conceptual knowledge of the study and collected from published sources such as textbook, previous reports, company manual, websites etc.

In order to understand the demographical characteristics of consumers while purchasing of durable goods, the percentage analysis and frequency distribution are worked out. In order to study the difference between dimensions of consumer based brand awareness on durable goods, various tables have been prepared. In order to study the difference among the purchase value of durable goods, consumers' buying behaviour of durable goods, brand awareness, brand image, perceived quality, brand association and brand loyalty the analysis of various tables has been employed. The researcher used the frequency, percentages, mean and standard deviation and C.V. for analyzing the scores of branding and buying behaviour and its variables measured for samples in Kolhapur city. Correlation was computed to understand the relationship between branding and buying behaviour and its different variables. The researcher drawn conclusions and suggestions based on fair and constructive findings from the data collected through respondents.

DATA ANALYSIS AND INTERPRETATION

Table 8.1. Impact of Online marketing on buying behaviour of the consumers

Sr. No.	Impact of Branding		Totally disagree	disagree	Undecided	Agree	Totally agree	Total
1	**Social media marketing** (Familiarity of brand and Communication)	Frequency	0	0	9	180	11	200
		Percent	0	0	4.5	90	5.5	100
2	**Display advertising** (Message visually using text, logos, animations, videos, photographs, or other graphics to customers about a brand)	Frequency	0	3	0	167	30	200
		Percent	0	1.5	0	83.5	15	100
3	**Web banner**(Promotion of the brand and Brand popularity)	Frequency	0	0	0	170	30	200
		Percent	0	0	0	85	15	100
4	**Pop-ups ads** (Graphical user interface (GUI) display area, usually a small window, that suddenly appears for information and attention)	Frequency	10	10	30	130	20	200
		Percent	5	5	15	65	10	100
5	**Search Engine Marketing** (Researching, submitting and positioning of a website within search engines to achieve visibility of the product)	Frequency	0	0	0	0	200	200
		Percent	0	0	0	0	100	100
6	**Floating ad** (Web advertisementthat appears for 5-30 seconds and disappears)	Frequency	11	23	0	121	45	200
		Percent	5.5	11.5	0	60.5	22.5	100
7	**Expanding ad** ("high impact" advertisement that helps to overcome banner blindness)	Frequency	15	18	0	115	52	200
		Percent	7.5	9	0	57.5	26	100
8	**Text ads** (a form of communication that advertisers can use to promote their product or service on the Google Network.)	Frequency	10	23	0	117	50	200
		Percent	5	11.5	0	58.5	25	100
9	**Email Advertising** (A method of advertising via e-mail whereby the recipient of the advertisement has consented to receive it)	Frequency	0	0	0	180	20	200
		Percent	0	0	0	90	10	100
10	**Trick banners** (A *banner* ad that attempts to *trick* people into clicking, often by imitating an operating system message.)	Frequency	20	0	21	125	34	200
		Percent	10	0	10.5	62.5	17	100

11	**Affiliate Marketing** (performance-based marketing in which a business rewards one or more affiliates for each visitor or customer brought by the affiliate's own marketing efforts)	Frequency	13	12	0	145	30	200
		Percent	6.5	6	0	72.5	15	100
12	**Mobile Advertising** (Mobile advertising is a form of advertising via mobile (wireless) phones or other mobile devices)	Frequency	0	0	0	140	60	200
		Percent	0	0	0	70	30	100

(Source: Primary data from questionnaire)

The above table shows that majority of the respondents are influenced due to the different tools of online marketing. It has considerable impact on buyer's behavior about the different brands of available online. The Social media marketing, Display advertising, Search Engine Marketing, Floating ad, Expanding ad, Affiliate Marketing, Mobile advertising are helpful to communicate the brand's familiarity, packaging and labelling, distribution, promotion, symbol/logo, online domain, appreciation, brand features, segmentation, key services, trust, consumer's expectations, technology, respect and admiration etc which leads to consumer's decision making while purchasing the product.

CONCLUSION

It is concluded that through online marketing the customers are aware about the product. The online marketing strategy helps to perform well in competitive world. It is available 24/7. The social media like Facebook, Twitter, Whatsapp, We chat, Skype, Google+, Blogs, Instagram, YouTube have a significant impact on buyer's behaviour.Mobile marketing is cost-effective in comparison with the traditional marketing channels. Online marketing strategies helps small organizations to market their business targeting the global customer. Online marketing gives you instant feedback from the customers so the company can improves the services.

Table 9.1. Implication of variables and objectives

Objectives	Independent Variable	Dependent Variable	Instruments for data collection	Remark
To examine the impact of online marketing on consumer behaviour about consumer durable products in Kolhapur city.	Online marketing tools	Consumer Behaviour	Field Work, Interviews and Questionnaires	**Objective fulfilled**
To study the demographical factors of consumers which are associated with online marketing forms which influence purchase decisions regarding consumer durable products in Kolhapur City.	Demographical factors	Consumer's decision making	Field Work, Interviews and Questionnaires	**Objective fulfilled**

SUGGESTION

The online marketing depends on the internet. It is necessary to work out on remote areas where the internet does not work to avoid missing a large number of customers. It is also suggested that Social media marketing, Display advertising, Search Engine Marketing, Floating ad, Expanding ad, Affiliate Marketing, Mobile advertising are potentially effective marketing strategies to build a strong brand image. The online marketing has the lack of tangibility which means that consumers are unable to try out the product hence it is suggested that the brand value along with trust should be maintained while promoting the products.

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CO-OPERATIVE MOVEMENT IN INDIA

Mr. Mukund Namdev Haladkar

Asst. Prof. (Commerce), Rajarshi Shahu Arts & Commerce College, Rukad

Email: mukundhaladkar@gmail.com

ABSTRACT

Cooperative movement in India is one of the largest movements in the world. Co-operative movement has made tremendous progress in every aspects of the Indian economy. Co-operative activities occupy a major place in the sphere of the Indian economy. Initially, the co-operative movement was started with a limited scope of activities of rural credit but now it has entered in all fields of economic activity with social essence. Now the movement which has covered 100 per cent villages and 75 per cent rural households and functioning over 545 thousand Co-operatives of various levels with membership coverage of 236 million and working capital of 34,00,555 million 114 inclusive of credit and non-credit co-operative societies. It has been playing a significant role in disbursing agricultural credit, distribution of agricultural inputs, providing market support, processing, etc. Co-operative movement has been recognized as an effective instrument for the economic development of the rural masses and for improvement in the socio-economic condition of the poor. In India co-operation had become a part of national policy and hence the Indian co-operative movement is sometimes ironically described not as a movement but only as a product of government policy. It spread and diversified with the encouragement and support of the government

Key Words: *Co-operative Movement, Tremendous, Covered, Instrument, Ironically*

I. INTRODUCTION

In India, the Co-operative movement was started after the enactment of "The Co-operative Credit Societies Act, 1904 (Act Xof 1904)". On 25th March, 1904 the Bill was passed and on 26th March, 1904 it was published in the Gazette of India. Hence, the year 2004 is being celebrated as the Centenary Year of the Co-operative Movement in India. With that Act, the Co-operative emerged in India as a State sponsored/promoted institution. The main objective was to relieve the poor agriculturists from the clutches of cruel moneylenders. What was the background?

During the 19th century, agriculture was fully dependent on nature and productivity was very low. In that century, famine occurred in 1861, 1866, 1873 and 1876, and agriculturists were hard hit. Moneylenders and Mahajans used to charge 37% to 76% interest on lending. The farmers used to take the loan from the Mahajans under compulsion, but in many cases were unable to repay the same. The oppression was unbearable and the farmers started becoming violent. In 1875, they attacked the moneylenders at Pune and Ahmednagar in the West and in Decan (Southern Part of India).

II. OBJECTIVES OF THE STUDY

1. To study the achievement of co-operative movement in India.
2. To study the co-operative principles in India.
3. To study the share of co-operatives in National Economy.

III. METHODOLOGY OF THE STUDY

The present study has been descriptive; the data for this study were obtained from secondary sources. The secondary data has been collected from various references which already existed in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to the theme and selecting relevant papers/books for the review purpose. Selection of the paper is done on the basis of their relevance and contribution to the body of knowledge. The author has made an attempt to do primary reading of the selected papers which will constitute the core of this review study.

IV. ACHIEVEMENTS OF THE CO-OPERATIVE MOVEMENT IN INDIA

According to some critics, the cooperative movement has been beset with several shortcomings. But the truth is that despite weaknesses, it has outstanding achievements to its credit. Some of the important benefits of the co-operative movement are as follows:

1. Economic benefits

a. Credit Facility

Co-operative societies have provided a large amount of credit to the farmers at a cheap rate. Dependence on the money-lenders, landlords, traders and commission agents has been reduced to a considerable extent. Again, effective competition from the co-operatives has forced the moneylenders to offer loans to the farmers at lower rates of interest.

b. Promote the Saving and Self help

Co-operatives have promoted the habit of saving and self- help among the ruralites. They have come forward to acquaint the villagers with banking practices. At present they are well aware of the advantages of keeping money in a bank instead of hoarding it inside the house. Further, a part of the hoarded wealth has also begun to be used for productive purposes through banks.

c. Distribution of commodities

The role of the consumer co-operatives in the distribution of essential commodities at a reasonable, fair price especially at the time of scarcity cannot be gainsaid. The controlled commodities are also supplied to people through consumer stores.

d. Solving the Problem of Unemployment

The cooperative movement is instrumental in solving the problem of rural unemployment. At present the unemployed educated youth are availing help and assistance from the government. They are forming consumer cooperative societies, marketing societies, processing societies, weaving societies etc. Through them they are improving their economic condition.

2. Social Benefits

a. Conscious about the evil effects of bad habits

The cooperative societies have succeeded, to a remarkable extent, in making the farmers conscious about the evil effects of bad habits like gambling, drinking etc. They have also made the ruralites conscious in curbing wasteful expenses on festive occasions like marriage, religious ceremonies etc. They have attempted to solve disputes occurring among the ruralites at the village level itself instead of approaching the courts as it involves colossal waste of time and money.

b. Welfare facilities

The co-operative societies have also undertaken certain welfare activities. These include drinking water, drainage, hospitals, entertainment etc. They also provide scholarships and others aids for carrying on higher studies and research activities.

c. Growth of spirit of community

Through cooperative movement growth of spirit of community living is possible. The movement by teaching the principle “all for each and each for all” promotes a sense of we feeling among the people.

d. Introduce the spirit of self-reliance

Co-operative societies have introduced the spirit of self- reliance among the rural poor. They believe that improvement of their lot is possible only when they combine their efforts with others. This is possible only through the co-operative societies.

d. Decrease the evils of bureaucracy

So far as cooperative institution is concerned, workers, investors and savers get together, decide matters and work according to decisions taken jointly. In this way cooperatives go a long way in decrease the evils of bureaucracy.

3. Educative Benefits

Members of the cooperative societies feel the necessity of receiving education. Education will enable them to understand the functioning of the societies. Further, it will enable them to develop a co-operative social outlook. As a result, disputes can be settled through mutual discussions.

4. Political Benefits

Cooperative societies through their method of election and choosing of representatives acquaint the people in the democratic practices. They make them politically conscious.

V. CO-OPERATIVE PRINCIPLES IN INDIA

a. Open to all People

Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

b. Democratic Organization

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In Primary co-operatives, members have equal voting rights (One member, one vote) and co-operatives at other levels are organized in a democratic manner.

c. Equitably and Democratically

Members contribute equitably to and democratically control the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. They usually receive limited compensation, if any, on the capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes, developing the co-operative possibly by setting up reserves part of which at least would be indivisible, benefiting members in proportion to their transactions with the co-operative, and supporting other activities approved by the membership.

d. Provide Education and Training

Cooperatives provide education and trai ning for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public partic ularly young people and leaders about the nature and benefits of co-operation.

d. Strengthen the Co-operative Movement

Co-operative serves their members most effectively and strengthens the co-operative movement by working through local, regional, national and international structures.

e. Sustainable Development

While focusing on members needs, co-operatives work for the sustainable development of their communities through policies accepted by their members.

VI. SHARE OF CO-OPERATIVES IN NATIONAL ECONOMY

Sectors	Share in National Economy (%)
Rural Net work (villages covered) -	**100%**
Agricultural Credit disbursed by Co-operatives	**46.15%**
Fertilizer disbursed (6.049 million Tonnes)	**36.22%**
Fertilizer production (3.293 M.T. - N&P) Nutrient	**27.65%**
Sugar produced (10.400 million tonnes)	**59.0%**
Capacity Utilization of Sugar Mills	**111.5%**
Wheat Procurement (4.50 million tones)	**31.8%**
Animal Feed Production/Supply	**50%**
Retail Fair Price Shops (Rural + Urban)	**22%**
Milk Procurement to Total Production	**7.44%**
Milk Procurement to Marketable surplus	**10.5%**
Ice Cream Manufacture	**45%**
Oil Marketed (Branded)	**50%**
Spindlage in Co-operatives (3.518 million)	**9.5%**
Cotton Marketed / Procurement	**NA**
Cotton yarn/Fabrics Production	**23.0%**
Handlooms in Co-operatives	**55.0%**
Fishermen in Co-operatives (Active)	**21%`**
Storage Facility (Village level PACS)	**65.0%**
Rubber processed and marketed	**95.0%**
Areca nut processed and marketed	**50%**
Direct employment generated	**1.07 million**
Self-Employment generated for persons	**14.39 million**
Salt Manufactured (18,266 Metric Tonnes)	**7.6%**

VII. CONCLUSION

Co-operatives are the vast and powerful instrument which engaged in the tasks of production, processing, marketing and distribution, servicing and banking in Indian economy. Co-operation has shown its effectiveness in various fields like removal of poverty by reducing member's indebtedness, lowering interest rates, increasing productivity and thrift, lowering of the cost of necessary members, arranging disposal of their produce and discouraging unnecessary social expenditure. It has done something to raise the standard of living. It has increased country's banking facilities. It has given the people hope. In all these directions and in others, co-operation has made more or less progress, although it has so far admittedly affected only border of the situation.

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EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUP : A CASE STUDY OF KARVIR TALUKA IN KOLHAPUR DISTRICT.

Kamble Bajirao Namdeo

Asst. Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Tal-Hatkangale, Dist-Kolhapur, Maharashtra State, India

ABSTRACT

An important objective of development planning in India is to reduce the magnitude of poverty through raising employment and income level of the people. Data on the extent of the poor across the countries is an indication that high level of economic growth by itself cannot unable people to cross the poverty line unless it is accompanied by policies and programmers specifically targeted at the poor. Comprising small and marginal farmers, rural artisans landless agricultural and non-agricultural labourers and other small borrowers falling below poverty line. Poverty and unemployment are the two major problems of under developed countries to which India is no exception. The union government has implemented various schemes to reduce poverty and promote gainful employment opportunities. However, the most attractive scheme less SHGs. However it is observed the development of women entrepreneurship is very low in India especially in the rural areas.

The present paper is based on primary and secondary data collected from different sources and specially focus on women entrepreneurship for collecting primary data the questionnaire has been used primary data have been collected by conducting a survey among 90 sample respondents from 30 SHGs of the Karveertaluka. The present study intends to know the women entrepreneurship development in KarveerTaluka and to know the role played by SHGs in women entrepreneurship development.

Keyword : Self Help, Entrepreneurship, Development, Motivation, Socio-economic.

1.1 INTRODUCTION :

Self-Help Groups are very significant for the rural development and in the life of middle class and weaker section of the society. Women's self help groups are giving way to crores of women in economic social and political and all other sectors. The Self-Help Groups now a day are becoming important means of women empowerment and direction to their economic, social, political, educational and cultural development. Therefore it would be essential to know the background of Self Help Groups of women.

The first idea of Self-Help Group emerged in Bangladesh of Asian continent Nobel Lanscate Dr. Muhammad Yunus, the founder of Bangladesh Rural Bank started the Self-Help Groups in Bangladesh. He was a graduate in Economic in Harward University, America. He started working as a lecturer in Chittagaon University in Bangladesh and decided to solve economic problems of the middle and lower strata in surrounding area of university by applying his knowledge and education.

There was 'Zobra' Village near the Chittgaon University in Bangladesh. The worker and the poor people in this village were for away from the banking transactions. These people used to lend money from money-lender and had became permanent debtors. Dr. Yunus came across the fact of this economic problem from the housemaid in his home. He decided to bring out these hard working people from the clutches of the bitter circumstances. He wanted these people to provide employment and to bring into the main stream of the economy of the country.

The project had started during the year 1977 and 1979. This project was converted into the rural bank with the special provision of Law in 1983 during this period Dr. Muhammad Yunus studied the economic transaction of weekly bazaar in 'Zobra' village. He brought together people and made groups of 7 to 8 members. The formation of these groups was an experimental basis. He observed carefully if these groups can make successful economic transaction. After understanding the nature and the success of Self-Help Groups. Dr. Yunus in 1983 established the Rural Bank. This bank started transactions with the Self-Help Groups saving group and small economic groups in the entire world.

Table No. 1.1 : Information of District Self-Help Groups District Kolhapur (Ref. Year 2013-14)

Sr. No.	Taluka	Establishment of Self-Help groups			Bank joining prime business for SHGs			Bank joining for working capital for SHGs			Business started by SHGs	
		Below poverty line	Above poverty line	Total	Below poverty line	Above poverty line	Total	Below poverty line	Above poverty line	Total	Total	In financial year (Rs. In Lakh)
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**
1.	Shahuwadi	22	711	733	5	62	67	41	65	103	5	0.50
2.	Panhala	23	1311	1334	11	133	144	49	133	182	11	2.25
3.	Hatkanangale	31	1760	1791	8	250	258	69	250	319	8	12.65
4.	Shirol	25	1597	1622	9	135	144	69	135	204	9	1.25
5.	Karveer	37	2229	2266	11	312	323	78	312	390	11	10.45
6.	Gaganbawada	6	160	166	6	9	15	8	9	17	6	0.00
7.	Radhanagari	23	1104	1127	35	107	142	43	107	150	35	0.00
8.	Kagal	28	1101	1129	29	67	96	49	67	116	29	0.50
9.	Bhudargad	30	849	879	4	109	113	35	109	144	4	0.00
10.	Ajara	15	579	594	24	75	99	27	75	102	24	0.00
11.	Gadhinglaj	30	902	932	7	52	59	44	52	96	7	0.00
12.	Chandgad	25	913	938	30	67	99	37	69	106	30	0.00
	Total	**295**	**13216**	**13511**	**179**	**1380**	**1559**	**549**	**1380**	**1929**	**179**	**27.60**

Source : District Rural Development Agency, Kolhapur.

2. OBJECTIVES OF THE STUDY :

1. To study the socio-economic characteristics of women members of the SHGs in the study area.
2. To identify the motivational factors of the women to form SHGs.
3. To analyse income expenditure and profit of women entrepreneurs.

3. METHODOLOGY :

The present study is based on both primary and secondary data. Primary data have been collected by conducting a survey among 90 (ninety) sample respondents from 30 SHGs in different areas of KarveerTaluka. Three respondents were selected from each SHG group. The stratified random sampling techniques is used for the study percentage method was used to analyse the data secondary data have been collected from books, journals, news papers, internet and periodicals. However selecting SHGs the criteria adopted here is that the SHG should have a linkage with banks. The structured questionnaire was personally administered by different contacts with members.

SOCIO ECONOMIC CHARACTERISTICS OF SHG MEMBERS :

Table No. 1 Age of the Respondents

Sr. No.	Age	No. of Respondents	Percentage
1.	Less than 25 years	49	54.44
2.	26 to 35 years	23	25.56
3.	36 to 50 years	11	12.22
4.	Above 50 years	7	7.78
	Total	**90**	**100.00**

Source : field survey

Table No. 1 shows the middle and young age groups people can actively participate of the respondents 54.54 percent were young aged (less than 25 years) while 25.56 percent of them aged were middle (26 to 35 years) remaining belonged to (36 to 50 years) 12.22 percent and belonging to above 50 years category 7.78 percent one important observation is that majority of the women's are the age groups of less than 30 years.

EDUCATION :

Table No. 2 : Distribution of SHG members according to their education

Sr. No.	Qualification	No. of Respondents	Percentage
1.	Illiterate	7	7.33
2.	Primary school	43	48.00
3.	High school	17	18.67
4.	Higher secondary	13	14.67
5.	Graduation	10	11.33
	Total	**90**	**100.00**

Source : Field survey

Table No. 2 shows out of 90 respondents 7.33 percent of the respondents illiterate. Those who have studied up to primary school are 48 percent. Those who are possessing high school are 18.67 percent respectively. Only 11.33 percent of respondents have studies graduation majority of the respondents has studied only up to primary school.

TYPE OF FAMILY :

Table No. 3 : Distribution of SHG members according to their family type.

Sr. No.	Type of family	No. of Respondents	Percentage
1.	Nuclear family	58	64.67
2.	Joint family	32	35.33
	Total	**90**	**100.00**

Source : field survey

Table No. 3 shows that a majority of the SHG members 64.67 percent belong to nuclear family and the rest 35.33 percent belonged to joint family type.

OCCUPATION :

Table No. 4 : Distribution of SHG members according to their occupation

Sr. No.	Occupation	No. of Respondents	Percentage
1.	House wife	23	25.33
2.	Agriculture laborers	44	49.33
3.	Land holders	19	21.34
4.	Employees	4	4.00
	Total	**90**	**100.00**

Source : field survey

Table No. 4 shows that out of 90 respondents 25.33 percent are housewife and 49.33 percent are agriculture labourer. Those who are land holders and employees are 21.33 percent and 4 percent respectively. Majority of the respondents are agriculture labour.

SOURCES OF MOTIVATION :

Table No. 5 : Motivational factors in the formation of SHGs.

Sr. No.	Prompted to Join SHGs	Percentage
1.	Friends	2.14
2.	Relatives	4.28
3.	Neighbors	11.17
4.	Self	61.93
5.	Members of SHG	11.86
6.	Social workers	2.76
7.	Bank officers	1.38
8.	NGOs	4.28
9.	Other organization	8.00

Source : field survey

Table no. 5 shows that the information on the people who prompted respondents to join SHG. It is note that majority (61.93 percent) respondents joined SHG on their own. About 11.86 percent mentioned that existing members of SHGs motivated and 11.17 percent said that their motivators are neighbours. Only 4.28 percent respondents are motivated by NGO's and 4.28 percent by relatives to join the SHG. This implied that the SHG members realized their problems that the SHG members realized their problems that can be addressed through SHG activities well and therefore majority of them join SHG at their own.

LOAN TAKEN BY WOMEN ENTREPRENEUR FOR BUSINESS PURPOSE :

The objective of the SHGs is to provide loan to the needy women members. These women could get loan easily without guarantors or any documents. Women entrepreneurs had been received loan for dairy farming, candles and incenses-stick. Vegetable business, small scale industries, shop, goat-sheep, farming, tailoring, papad, pickle, catering and hotel by SHGs.

Table No. 6 : Purpose of Loan

Sr. No.	Purpose of Loan	No. of Respondents	Loan	Percent	Average
1.	House hold consumption	15	226245	25.44	15083
2.	Medical expenses	7	92162	5.55	13166
3.	Education	8	19200	1.69	2400
4.	Agriculture	12	281244	26.35	23437
5.	Purchase of milch animals	8	141600	12.44	17700
6.	Poultry farm	10	115830	9.77	11583

7.	Sewing tailoring	11	102432	10.47	9312
8.	Food processing	8	36000	2.53	4500
9.	House repairs	5	55000	3.09	11000
10.	Repayment of old loan	6	57000	2.67	9500
	Total	**90**	**1126713**	**100**	**12519**

Source : field survey

The data in table no. 6 shows the reasons for which loan is taken by the respondents. Among all loan for agricultures purposes ranks first with (26.35 percent) respondents. It is followed by the loan for house hold consumption purpose (25.44 percent) respondent's purchase of milchanimals 12.44 percent respondents. Sewing tailoring 10.47 percent respondents and for poultry farm business 9.77 percent. Majority respondents have taken loan for productive purpose.

INCOME EXPENDITURE AND PROFIT OF WOMEN ENTREPRENEURS

Table No. 7 : Income expenditure and profit of women entrepreneurs

Sr. No.	Purpose	No. of Respondents	Monthly			Per Head Monthly		
			Income	Exp.	Profit	Income	Exp.	Profit
1.	Dairy farming	15	90500	19700	70800	6033	1641	4392
2.	Medical expenses	7	19750	8000	11750	2821	1143	1678
3.	Candles	8	6000	2000	4000	750	250	500
4.	Agriculture	12	93750	22000	71750	7813	1833	5980
5.	Goat-sheep farming	8	44250	24000	20250	5531	3000	2531
6.	Poultry farm	10	34750	7000	27750	3475	700	2775
7.	Sewing tailoring	11	37250	3600	33650	3386	327	3059
8.	Food processing	8	9000	3000	6000	1125	375	750
9.	Catering	5	11000	3500	7500	1500	700	800
10.	Hotel	6	9500	3000	6000	1584	500	1084
	Total	**90**	**355750**	**95800**	**259950**	**34018**	**10469**	**23549**

Source : field survey

Table No. 7 shows that from the above table it is found that highest income (Rs. 93750) is generated in agriculture followed by dairy farming (Rs. 90500) and goat-sheep farming (Rs. 44250) respectively. Whereas the women entrepreneurs working in candles and food processing are generated income is small amount.

SUGGESTIONS :

With increasing educational opportunity among women giving financial assistance and market facilities, developing the self employmentprogramms and training new schemes and subsidies and organizing workshops, conducting research programmes etc.

CONCLUSIONS :

Through the creation of SHGs poor people can safely deposit money and accumulate funds for future investment as well as access loans for productive purpose lending to higher incomes. Women empowerment means inculcating a sense of condition among the women with the power to control their own lives, both within and outside the home. In this direction, SHGs play an important role in empowering the women in India. The study shows that majority of the women's are the age group of less than 30 years. It's indicated that young and middle age group people can actively participate in the socio-economic activities, which is true in the activities of SHGs in the study area. One important observation is that majority of the sample respondents suggestions to improve the performance of SHGs are to provide more loans women are participating in all the productive activities and are at par with men. Government, banks and other financial institutions should come forward to offer loans for women, introducing new skills and technical knowledge. Therefore that women entrepreneurs movement in India will work on right direction to empower more and more women in social, economical, cultural and in political matters

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EFFICIENCY OF INFORMATION SYSTEM IN SUGAR FACTORY

Ms. Jyoti Sanjay Yadav
Assistant Professor, Dept. of Management Studies, Rajaramnagar
E-mail Id: jyoti.yadav@ritindia.edu

ABSTRACT:

In Sugar Factory system it is important to keep the record of customer database and their cash transactions such as deposit, loan installment etc. This system mainly consists of decision making. It is also deals with daily cash deposits, withdrawal, and cash transfer etc. Manager collects daily information about employees, customer and suppliers.

Manager of this system checks daily records, transactions, it provides authority for cash transaction. To do this type of work manually is very difficult to manager and other staff. Also this process is very lengthy and time consuming.

In Manual system the manager or cashier cannot generate reports of total daily cash transaction of each customer, date wise etc. Hence manual work is very difficult.

Therefore they are adopting computerized system. In which storing information, making calculation, taking reports and changing any point all this work done through computer& also it helps to take the correct decisions. Therefore it doesn't want manually work. In computer all information is stored without any trouble and gets any information immediately. So it is not time consuming and not critical.

Key words: *information system, manual system, customer, MIS.*

Importance of the study:

1) Computerized system reduces paper work.
2) Easily generate reports.
3) Easily maintain stock.
4) It maintains sales & purchase transaction.
5) Production details of all raw materials are stored.
6) Managing data of customer.
7) They store the information of dealer, supplier & customer in the system.
8) Fast billing & easy implementation.
9) It is not time consuming process.

Objectives of the study:

1. To study the fundamental requirements of MIS.
2. To know the process of TPS.
3. To identify the problems occurred during MIS installation.
4. To analyze the adoptability of technology and its impact faced by sugar factory.
5. To find the barriers of MIS.

Manual system:

As earlier manual systems are very difficult to handle. Such like access the information, calculation of all cash deposit, withdraw, loan interest calculation, this work is so complicated to do. It needs to every day paper work, register entry of each deposit, withdrawal, transfer. To note down all this data need lots of paper work and time. To maintain all information related with employees, customer & suppliers we need a system with easy user interface. Computerized system avoids paper work done, saves cost as well as money, generates quick reports etc. hence they need a simple user friendly computerized system.

In this system, at manager knows all the information about the Sugar factory. He stores all the data about employees, customers & suppliers. That means here documentation part is very important.

Drawbacks:

- Summarizing data & writing reports take lot of time.
- Time consuming.
- Common errors: When entering data customers might have accidently switched details & data since it is hand written.
- Too much paper work: Since everything & every detail are written down manually in paper there will be too much paper work.

Proposed System:

In this research, we studied how they are converted manual system to computerized system in which documentation part is removed. This is the key advantage of MIS. The manager faces many problems while working with manual system. This is a computerized system therefore it's become very easy to store all records and find them. In manual system, manager has to store all information manually and every time he has to search information from different register. But in computerized system, information is stored and searched very easily.

In manual system, for storing information various registers are used, while in computerized system there is no need of any registers. Therefore, there is no chances of lost any data.

In manual system all the calculations are made by manager therefore there are chances of occurring errors because of this bill may be calculated wrongly. But in computerized system, all calculations are made by computer; therefore no chances of any mistake and payments are calculated correctly. Updating the records in manual system is difficult. Because, to update the records the manager has to refer many registers like transaction register, records register, etc. But in computerized system, records are updated automatically.

In manual system, working with different documents or registers is difficult one. Every time buying a new register is expensive. Also maintaining all the registers is important. In this system all work is computerized, so no need of any documentation and maintenance of documents.

Computerized system saves time while manual system is very time consuming. In computerized system, data is stored automatically.

Software & Hardware Requirement Specifications:

Software Requirements:

- Operating system : windows 2000 / xp/vista/7/8.
- Visual basic .net version **:**visual studio 2008/2010/2012.
- Microsoft SQL server **:**200
- Crystal report version **:**10.5

Feature Description:

- ❖ **Online Restore-** With SQL server 2005, database administrators are able to platform a restore operation while an instance of SQL Server is running. Online restore improves the availability of SQL Server because only the data being restored is unavailable; the rest of the database remains online and available.
- ❖ **Online Indexing Operations-** The online index option allows concurrent modifications (updates, deletes , and inserts) to the underlying table or clustered index data and any associated indexes during index data definition language(DDL) execution. For example , while a clustered index is being rebuilt, you can continue to make updates to the underlying data and perform query against the data.
- ❖ **Fast Recovery-** A new faster recovery option improves availability of SQL Server databases. Administrators can reconnect to a recovering database after transaction log has been rolled forward.
- ❖ **SQL Server Management Studio-** SQL Server 2005 includes SQL Server Management Studio, a new integrated suite of management tools with the functionality to develop, deploy and troubleshoot SQL Server database, as well as enhancements to previous functionality.
- ❖ **Dedicated Administrator Connection-** SQL Server 2005 provides a dedicated administrator connection that administrators can use to access a running server even if the server is locked or otherwise unavailability . This capability enables administrators to troubleshoot problems on a server by executing diagnostic functions or Transact-SQL statements.
- ❖ **Hosted Common Language Runtime-** with SQL Server 2005 developers can create database object using familiar languages such as Microsoft Visual C#.NET and Microsoft ASP.NET. Developers can also create two new objects –user-defined types and aggregates.
- ❖ **Native XML Support-** Native XML data can stored, queried, and indexed in SQL Server database -allowing developers to build new classes of connected applications around Web services and across any platform or device.
- ❖ **Security Enhancement- t**he security model in SQL Server 2005 separates users from objects , provides fine-grain access , and enables greater control of data access. Additionally, all system tables are implemented as views, providing more control over database system objects.
- ❖ **Web Services-** with SQL Server 2005 developers can develop Web services in the database tier, making SQL Server a hypertext transfer protocols (HTTP) listener and providing a new type of data access capabilities for Web services access capability for Web service –centric applications.

- PROCESSOR : Pentium or above.
- RAM : 2 MB or Above
- HARD DISK SPACE : 80 GB Minimum.
- PRINTER : Dot Matrix / Ink Jet
- MONITOR : Color
- Keyboard and mouse.***People& Procedure:***

- Trained Facilitators
- Decision making participants
- Support staff
- Communication technology

System Analysis: TPS (Transaction Processing System):

Researcher tried to explain process of TPS through the DFD i.e. Data Flow Diagram.

In this, there are four external entities present that are manager, Supplier, Dealer and Employee. In this dealer do enquiry about products and the details related to it to manager. When he receives satisfactory information he places order for product. Manager checks stock of final product and then checks stock of raw materials. If raw material is less, then manager places order to respective supplier.

The supplier gives raw material with bill to manager. Manager updates (increases) raw stock and pays bill to supplier. After that, manager gives raw material and details of order of product to employee for manufacturing. Again manager updates (deducts) raw stock.

After completion of order of making product employee handovers it to manager.Then manager updates (increases) final stock. After that, manager supplies product order with bill to dealer. And again updates (deducts) final stock. Dealer pays bill to manager. The system maintains details of supplier, dealer, employee, raw materials and products. Also generates various reports.

Transaction Processing System (TPS):

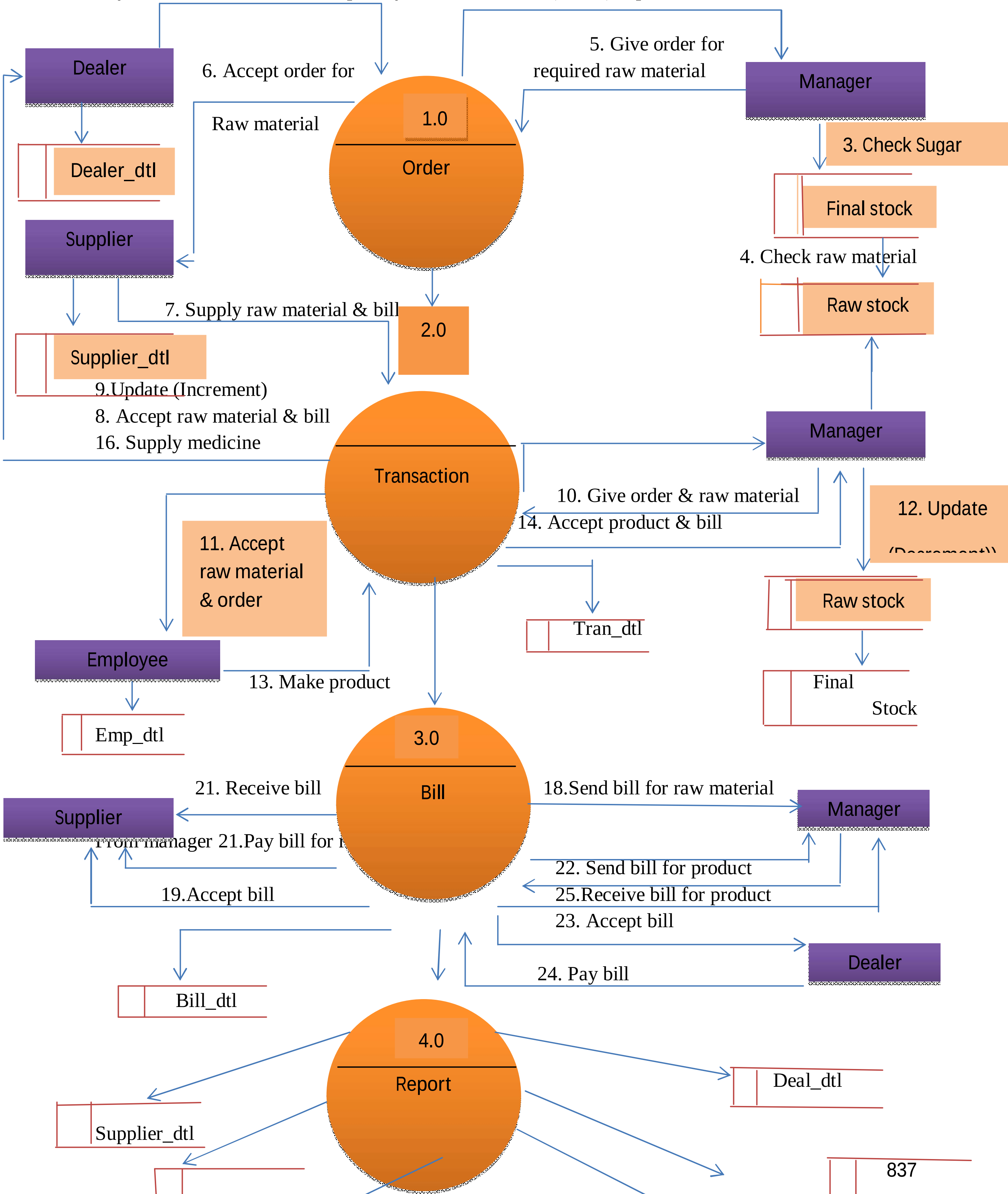
First transaction happens when two people make an exchange, and collecting data about it called transaction processing, so transaction processing is collecting, storing, modifying, and retrieving the transactions of a sugar factory. Transaction system is important to answer routine questions, and it helps to conduct business such as payroll, employee record keeping or paying an employee. It's important to store the data of the transaction save and protected because transaction generally involves an exchange of money which is critical to any organization.

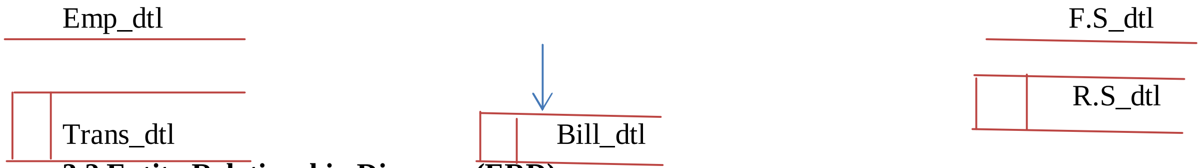
How Transaction Processing System is implementing in Sugar factory?

This sugar factory sells a huge amount of sugars ,so factory should order raw material from its supplier , each time factory place an order with its supplier , a transaction happens , and the transaction processing system records the relevant information such as supplier 'name , address , the quality of the items purchased and finally the invoice amount.

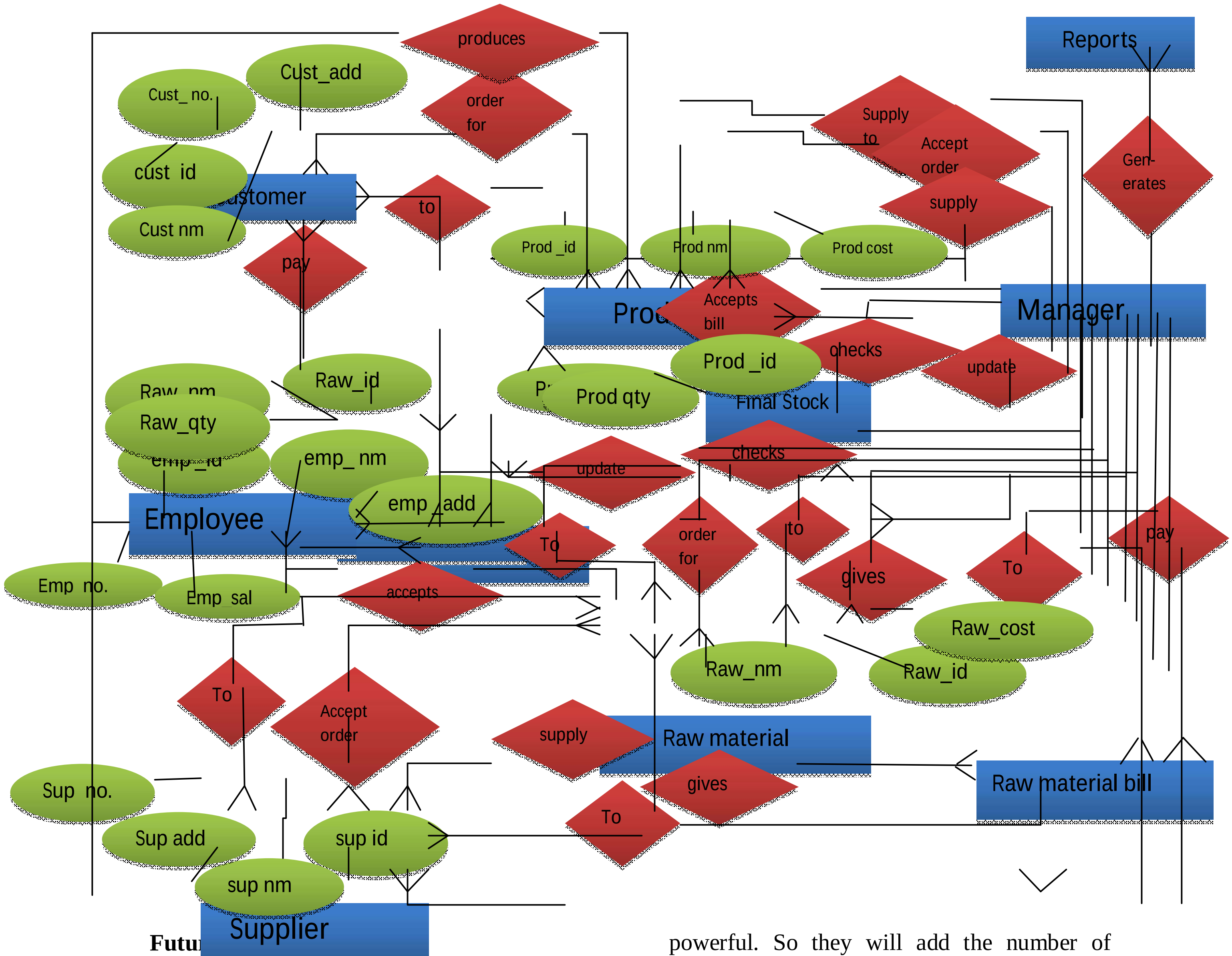
Below DFD & ERD diagram shows how TPS working in sugar factory.

1. Enquiry& give order 2. Accept order


Dealer
6. Accept order for
Raw material
Dealer_dtl
Supplier
1.0
Order
5. Give order for
required raw material
Manager
3. Check Sugar
Final stock
4. Check raw material
Raw stock
7. Supply raw material & bill
2.0
Supplier_dtl
9.Update (Increment)
8. Accept raw material & bill
16. Supply medicine
Transaction
Manager
10. Give order & raw material
14. Accept product & bill
12. Update
11. Accept
raw material
& order
Raw stock
Tran_dtl
Employee
13. Make product
Final
Stock
Emp_dtl
3.0
Bill
21. Receive bill
18.Send bill for raw material
Supplier
Manager
From manager 21.Pay bill for r
22. Send bill for product
25.Receive bill for product
19.Accept bill
23. Accept bill
Dealer
24. Pay bill
Bill_dtl
4.0
Report
Deal_dtl
Supplier_dtl



3.2 Entity Relationship Diagram (ERD):-



Futu

In our India, current developed MIS has limited scope compared to other country. But, as this system is developed to make it more useful to small credit society so the operation in this system are comparatively less powerful. So they will add the number of option in this MIS like online software, total automation, etc.

Advantages:

a. This system is very advantageous for those people who are working in sugar factory.
b. Because in this we can store large amount data easily and search any record easily. So, there is no chances of lost any document.
c. This system is portable to carry anywhere in CD or in removable disk.
d. Since the system works on disconnected architecture, every user can access bulk data without slow down or heavy traffic.

Limitations: As this is a windows based system we need to interact with the manager of the system each time.

This system can be enhanced in very attractive manner in future:

Now they can implement this system as Web Based Application by making a Web site they can launch this website worldwide. So that there will be no need to interact with the manager each time. The system will manage all applications by its own. If they extend their system and add the Digital receipt generator then it surely helps to user.

Conclusion:

The present of computer system in Sugar factory is useful for administrators, to keep the information of Raw material, Dealer, Supplier, Employee details, etc.

This system was developed as simple as possible to use. Being user friendly software the user does not find any difficulty in using it. This application successfully gives the following functionalities

- ❖ Decision making
- ❖ Making transaction
- ❖ Maintain the current records details.
- ❖ This system is also useful to maintain the information about all Dealer, Supplier, Company, Employee, etc.
- ❖ Produce daily report

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IMPACT OF GROSS NPA ON PROFITABILITY OF THE INDIAN BANKS

Dr Hansraj Vishnu Ambawade

ChintamanraoCollege of Commerce, Sangli

Email- ambawade.hanasraj@gmail.com

ABSTRACT

The levels of NPAs are higher in all sector banks. The NPAs are problem for banks as well as for the economy. The paper also highlighted the fact that NPAs of Indian banks affect their profitability also. The objectives of the study are to highlight the NPA position of selected Indian banks, to find the trend in NPAs of the Indian banks, and to study the correlation between the Gross NPA and net profit of the banks. The hypothesis is tested by using statistical tool of the correlation. The findings are based on the Gross NPA data of 22 Indian banks. Finally the paper concluded that Asset quality and competitiveness of the banks also affects the financial health of the overall banking industry of India. So the banks should focus on bettering the credit recovery policies. The banks should also make effort to provide the advances to creditworthy customers by analyzing their risk-bearing capacity.

Key words: *Gross NPA, Net NPA, standard assets, asset quality*

Introduction

Indian banking sector has changed tremendously over the past few years. The Indian banking industry experienced multiple and quick changes due to LPG (Liberalization, Privatization & Globalization) era in 1991. Now the banks are becoming much more competitive in all terms to have a global presence. But in recent years, the banks are facing distressing signals on sustainability and durability due to increase in the non-performing assets (NPAs). A high-level of NPA affects the profitability and net-worth of the banks negatively, thereby eroding the value of the assets.

As per the prudential norms of the RBI NPA means the loans and advance where-

1. Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
2. The account remains out of order 'in respect of an Overdraft/Cash Credit (OD/CC).
3. The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted.
4. The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops.
5. The installment of principal or interest thereon remains overdue for one crop season for long duration crops.
6. The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of guidelines on securitization dated February 1, 2006.
7. For derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

Types of NPAs – NPA is classified as follows

A. **Gross NPAs**: It is a total loan outstanding with bank. It is an advance which is considered as irrecoverable, for whom the bank has made provisions and still held in the books of accounts. Overall quantity of loan that have gone bad. The borrower has to fail to repay in time the whole loan.
B. **Net NPAs:** It is obtained by deducting from Gross NPA items like interest due but not
recovered, part payment received and other income kept in suspense account. Gross NPA – Provision for NPA= Net

NPA(that portion of the loan for which provision have not been made)

Asset Classification Categories:

Asset Quality is considered one the most important criterion in determining the overall condition of the bank as it reflects the quantum of existing credit risk associated with the loan and investment portfolios.

1. STANDARD ASSETS: These are the ones on which the banks are receiving the interest and the principal amount on regular basis. This is also called as ―performing asset.
2. SUB-STANDARD ASSETS: These assets have remained NPA for less than or equal to 12 months and the account holder does not make the payments of three installments due for more than 90 days and up to 12 months.
3. DOUBTFUL ASSETS: These assets have allGro the characteristics of the sub-standard assets and their collection is difficult. It remains in the sub-standard category for 12 months.
4. LOSS ASSETS: The provisions are made by the banks to write-off these accounts at 100% as there is no chance of recovery and even if recovery is there, it is of a very little value. Public sector banks are more stressed than their private sector counterparts with the former

Research Methodology

Data collection: For the study of Impact of Gross NPA on profitability of the banks the secondary data has been used of 22 Indian banks. The data is collected from the *RBI* (global operations, provisional data for March-2018) press release.

Statistical tool- For the testing of hypothesis which is based on the significant relation between the Gross NPA and Profitability of the 22 Indian banks the statistical tool of co-relation has been used.

Objectives of the Study

The present study is carried out with keeping in mind the following objectives-

1. To highlight the NPA position of selected Indian banks.
2. To find the trend in NPAs of the Indian banks.
3. To study the correlation between the Gross NPA and net profit of the banks

Testing of hypothesis- For the study of the NPA position of Indian banks the hypothesis is set as follows:

H_0 : There is no significant relation between the Gross NPA and Profitability of the banks.

H_1 : There is a significant relation between the NPA and Profitability of the banks.

Statement of the problem:

A higher level of NPAs means more probability of credit defaults eroding the profitability and net-worth of the banks. It is observed that there is no proper mechanisms in the Indian bank to evaluate the financial capacity of the borrower before providing any credit facility .NPAs have a destructive impact on the ROA as NPAs do not generate any net interest income. The high-level of NPAs have adversely affected on the profitability, liquidity, solvency, capital adequacy etc. of the banks. So it is very necessary to study Gross NPA and Net NPA of the bank for strengthens the financial position and control on the bad loans of the Indian banks.

Limitation of the study

The entire data analysis is based on secondary data only. Any biasedness in secondary data will lead to misleading analysis.

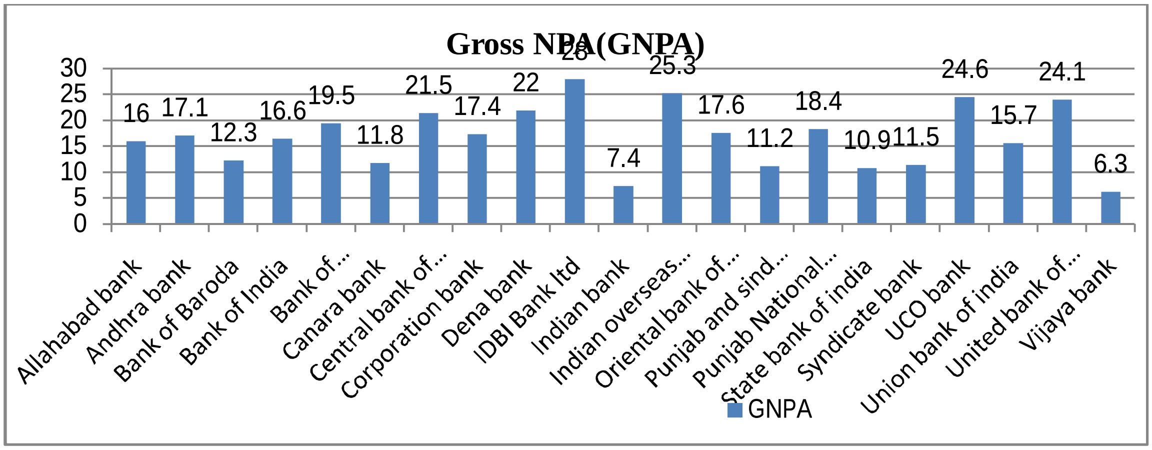
Table No. 1.1Bank wise details of gross NPAs as of March 2018, operating profit, provision done and net profit/loss in FY-2017-18 are given below.

Sr No	Name of the bank	Gross NPA Ratio on 31-03-18 (%)	Financial year 2017-18(Amount in crore Rs.)		
			Operating profit	Provisioning done	Net profit
1	Allahabad bank	16	3,438	8,113	-4,674
2	Andhra bank	17.1	5,361	8,774	-3,413
3	Bank of Baroda	12.3	12,006	14,437	-2,432
4	Bank of India	16.6	7,139	13,183	-6,044
5	Bank of Maharashtra	19.5	2,191	3,337	-1,146
6	Canara bank	11.8	9,548	13,770	-4,222
7	Central bank of India	21.5	2,733	7,838	-5,105
8	Corporation bank	17.4	3,950	8,004	-4,054
9	Dena bank	22	1,171	3,094	-1,923
10	**IDBI Bank ltd**	**28 (1)**	**7,905**	**16,142**	**-8,238**
11	Indian bank	7.4	5,001	3,742	1,259
12	**Indian overseas bank**	**25.3 (2)**	**3,629**	**9,929**	**-6,299**
13	Oriental bank of commerce	17.6	3,703	9,575	-5,872
14	Punjab and sind bank	11.2	1.145	1,889	-744
15	Punjab National bank	18.4	10,294	22,577	-12,283(1)
16	State bank of india	10.9	59,511	66,058	-6,547
17	Syndicate bank	11.5	3,864	7,087	-3,223
18	**UCO bank**	**24.6(3)**	**1,334**	**5,771**	**-4,436**
19	Union bank of india	15.7	7,540	12,787	-5,247
20	**United bank of India**	**24.1(4)**	**1,025**	**2,479**	**-1,454**
22	Vijaya bank	6.3	3,098	2,371	727
	Co-relation	Correlation between Gross NPA and Net profit of the Indian banks			-0.4405

Source-RBI(global operations, provisional data for March-2018)

The table No.1.1 shows that the gross NPA position of the IDBI bank ltd(28%), Indian Overseas bank (25.3%), UCO bank(24.6%), and United bank of India (24.1%) is very high if we compare with other banks.

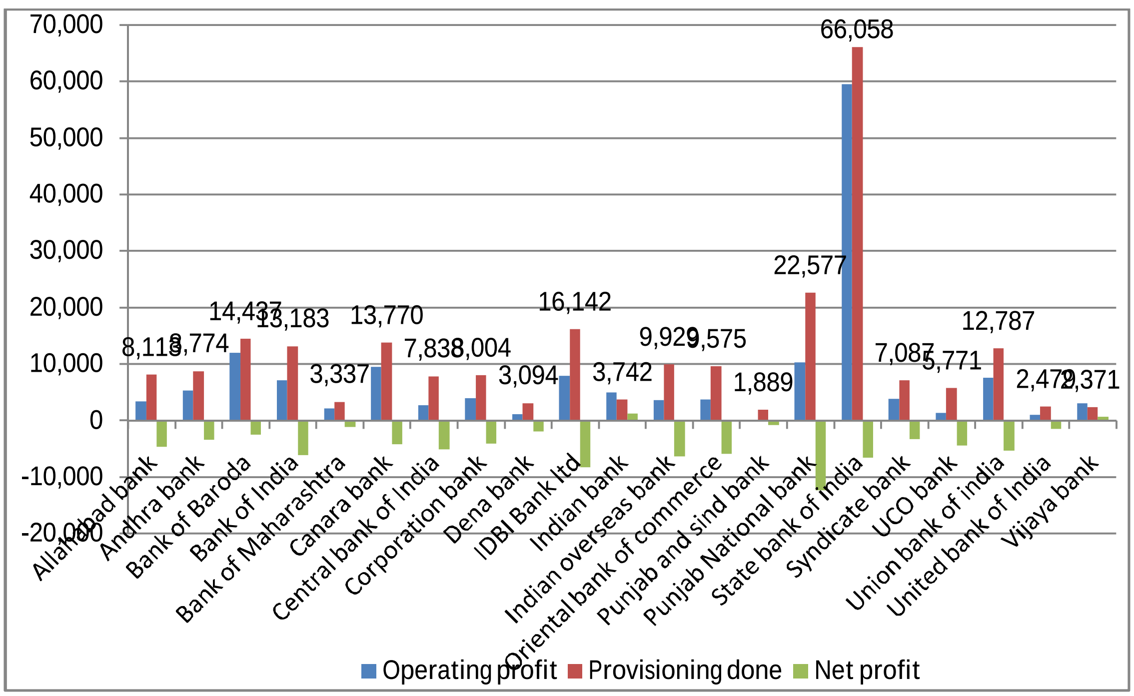
Graph No. 1.1Gross NPA of the Indian banks for the year ended 2017-18



Source-RBI(global operations, provisional data for March-2018)

Graph No. 1.2

Operating profit, provision made and net profit/ net loss of the Indian banks



GraphNo.1.2 shows the Operating profit, provision made and net profit/ net loss of the Indian banks. The Provision done by the State Bank of India shows at very high level. It shows that bank has a strong financial capacity to absorb the losses for minimization the amount of NPA.

Findings

1. In the chart no. 1.2 it shows that the 90percent banks were beard the losses due to extra burden of the provision for doubtful loans, it's very dangerous position for development of the bank.

2. The above chart shows that the gross NPA of the IDBI bank, Indian overseas bank, UCO bank and united bank of India is very high is due to increase in the bad loans of the bank .

3. It shows that there is a negative moderate co-relation between Gross NPA and Net profit. Because it was found that if the Gross NPA of the banks has increased the net profit has decreased. There is a significant relation between the Gross NPA and the profit of the Indian banks.Because the correlation between the gross NPA and profit after provision is – 0.44.

4. In the above data the Net profit of the banks has tremendously deceased due to heavy provision of NPA.

Suggestions:

1. The bank should use the different software to check the credit worthiness of the borrowers before sanctioning the loan to the customers.
2. Considering the changes in prudential norms banks have to control the NPA and risk weighted assets so that banks can fulfilled Basel II norms.
3. The bank should get the continuous follow-up of the borrowers and send the reminder to them.
4. The bank should establish the efficient recovery department for recovery of the loans.
5. The bank should adopt the policy of decentralization of loan procedure at banch level to make the loan procedure easy.
6. The bank should establish the *Large Advances Monitoring Cell* (LAMC) for the effective control on borrowers account.

Conclusions

Asset quality and competitiveness of the banks affects on the financial health of the overall banking industry of India. So the banks should focus on bettering the credit recovery policies. The banks should also make effort to provide the advances to creditworthy customers by analyzing their risk-bearing capacity.

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IMPACT OF MERGER AND ACQUISITION ON POST MERGER DEBT EQUITY RATIO OF THE TRANSFEREE BANKS IN SANGLI DISTRICT

Mrs Sunita Hansraj Ambawade
Shri Venkatesh MahavidyalayaI chalkaranji
Sambawade85@gmail.com

ABSTRACT

*In India the concept of mergers and acquisitions was first initiated by the government bodies. Mergers and Acquisitions (M&As) in the banking sector is a common phenomenon across the world. The primary objective behind this motive is to attain growth at the strategic level in terms of size and customer base. The study is focused on the '**Impact of Merger And Acquisition on Post Merger Debt Equity Ratio of the Transferee Banks in Sangli District'.** The present study is limited to a sample of banks and samples are taken as per the date of merger. The performance of the acquirer Transferee bank and target bank (Merged bank)before and after the period of mergers analyzed by using debt equity ratio analysis and t-test during the study period of five years. The objectives of the study are to evaluate the pre and post merger debt equity ratio of the acquirer and target bank and to offer the findings, suggestions and conclusion.*

Keywords: *Merger, Acquirer bank, Target bank, Financial Performance, debt equity ratio*

INTODUCTION

Mergers and Acquisitions are a tremendously important phenomenon in banks both because of their prevalence and because of the value involved. Indian banks were exposed to challenges of both nationally and internationally, since the Indian economic reform in 1991. Mergers and Acquisitions in banking sector have become familiar in the majority of all the countries in the world. A large number of international and domestic banks all over the world are engaged in merger and acquisition activities. With the help of mergers and acquisitions in the banking sector, the banks can achieve significant growth in their operations and minimize their expenses to considerable extent .Another important advantage behind this kind of merger is that in this process, competition is reduced because merger eliminates competitor from the banking industry. Through mergers and acquisitions in the banking sector, the banks look for strategic benefits in the banking sector. This study is focused on the impact of merger and acquisition on post merger debt equity ratio of the transferee banks in sangli district

According to the Oxford Dictionary the expression merger or amalgamation means "Combining of two commercial companies into one" and "Merging of two or more business concerns into one" respectively. A merger is just one type of acquisition. One company can acquire another in several other ways including purchasing some or all of the company's assets or buying up its outstanding share of stock.

The word "**MERGER**" may be taken as an abbreviation which means:

M= Mixing
E = Entities
R = Recourses for
G = Growth
E Enrichment and=
R Renovation.=

Acquisition

Acquisition in general sense is acquiring the ownership in the property. Acquisition is the purchase by one company of controlling interest in the share capital of another existing company. This means that even after the takeover although there is change in the management of both the firms retain their separate legal identity.

Mergers Vs Acquisition

Although these are often used as synonymous, the terms 'merger' and 'acquisition' mean slightly different things. When a company takes over another one and clearly becomes the new owner, the purchase is called an acquisition. From the legal point of view, the target company ceases to exist and the buyer 'swallows' the business and stock of the buyer continues to be traded.

Benefits of merger and acquisition

Banks

The fruits of Merger and Acquisitions for banks are reducing unhealthy competition amongst

banks, sound financial position, huge business, large assets, benefits of core banking solutions, networking and technological advancements at low cost, low cost of maintenance and human resource management, large profits, larger customer coverage. Moreover, recapitalization of weaker banks in the lights of Basel – II Norms.

Customers

Customers are also benefited by better and faster services, competitive pricing of all products and services, increased number of branches, improved and upgraded technology, etc.

RBI

Through Merger and Acquisition RBI is benefited by better monitoring, interaction with less number of CEOs, easy implementation of policy and convenience in surveillance due to better and updated technology, etc.

Depositors

Depositors have better investment opportunity, negotiable environment, higher dividends, etc.

Other related parties

They get Indian banks of International Standards, sound and large Indian Banks, no risk in performance of contracts and higher dividends, better and huge deals with one banks rather than two or more etc

Table No: 1- Dates of Merger

Sr. No	Transferee bank	Merged bank	Date of merger
1	Karad bank	Parshwanath	2007
2	Saraswat bank	AnnasahebKaraleJanatasahakari bank, sangli and Murgharajendrasahakari bank, sangli	2007
3	Apana bank	Ashta bank	2010

(Source: Annual report)

RESEARCH METHODOLOGY:

Primary data: For the data analysis the primary data have collected by interaction with the bank manager

Secondary data: Secondary data have been collected from the annual reports of the pre and post merger period.

Statistical tools: The descriptive statistical analysis has been performed to ascertain the mean difference between all the key ratios over two periods. The 'Paired''t' test is applied at 5 percent level of significance.

Objective of the study

The objectives of the study are:

1. To analyze the before and after merger debt equity ratio of the three transferee banks.
2. To test the impact of merger and acquisition on after merger debt equity ratio of the three transferee banks.

SIGNIFICANCE OF THE STUDY:

Merger and acquisition took place in the Sangli district. The transferee banks have taken over the assets and liabilities of the merged bank. Hence, the financial positions of the transferee banks have been changed. So it is need to assess and study the changes in the financial performance of the Karad urban co-operative bank, The Sarswat co-operative bank. ,and The Apana Sahakari bank in respect of debt equity ratio. With the help of this study we can judge what amount of debts and equity is being used to finance a bank assets. The higher debt to equity ratio indicates that the bank is facing a very high financial risk. Higher ratio indicates less protection for the creditors and depositors of the bank.

LIMITATION OF THE STUDY: The study is based on secondary data collected from the annual reports of the three transferee banks of before and after merger. The researcher has also modified some of the formula used in the study.

Table No. 1.1

Pre and post merger financial performance of the transferee banks

Debt equity ratio	Transferee banks	Pre merger period					Post merger period				
		2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
	Karad	7.84	6.80	9.74	10.88	12.27	13.15	14.13	14.51	13.82	14.15
	Saraswat	7.64	7.25	6.82	7.47	8.87	10.75	11.57	11.67	11.27	11.46
	Year	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**
	Apana bank	2.54	2.59	2.57	2.62	3.12	2.39	2.68	3.35	3.90	4.41

(Source: Annual reports)

TESTING OF HYPOTHESIS

***H_0*:** (Null Hypothesis) *There is no significant difference between pre-merger and post-merger debt equity ratio of the selected transferee banks.'*

***H_1*:** (Alternative Hypothesis): *There is significant difference between pre-merger and post-merger debt equity ratio of the selected transferee banks.'*

In order to test the above-mentioned null hypothesis the debt equity of three transferee banks like Karad Urban Co-operative Bank Ltd., The Saraswat Co-operative Bank Ltd. and The Apana Sahakari Bank Ltd. (Multistate Co-operative Bank) has choose . Financial performance of the banks is divided into Pre-Merger Period (5 years) and Post-Merger Period (5 years). The year of merger is considered as the base year. The descriptive statistical analysis has been performed to ascertain the mean difference between all the key ratios over two periods. 'Paired''t' test is applied at 5 percent level of significance. This statistics follows the t distribution with 4 degrees of freedom (Number of pairs-1 i.e. 5-1= 4). The p-value is also computed for the paired t test. To find the't' value formula of paired' test has been used.

Table No.1.2

Debt Equity Ratio (DER) (dof=4, 2 tail test)

Transferee bank	mean		$\bar{d}$	s_d	SE ($\bar{d}$)	Test stat. (t)	P-value	Decision about H_0
	Pre	post						
Karad	9.506	13.952	4.446	2.122576	0.949274	4.68358	0.009423	Rejected
Sarswat	7.61	11.344	3.734	0.9071	0.40568	9.204306	0.000774	Rejected
Apana	2.688	3.346	0.658	0.666461	0.298059	2.207614	0.09187	Accepted

(source: Annual reports)

FINDINGS :

1. The debt equity ratio indicates how much of the bank business is financed through debt and how much through equity. The debt includes total borrowing, deposits and other liabilities. 'Equity' includes equity capital and reserve and surplus.
2. Table No.1.1 shows that the debt equity ratio of Karad bank has increased in pre merger period except the year 2004. This ratio represents what amount of debts and equity is being used to finance a bank assets. The higher debt to equity ratio indicates that the bank is facing a very high financial risk. In the year 2004 the ratio has decreased because the bank has not increased the debts to finance the bank assets because wants to minimize the

financial risk. It means bank has not properly utilized the sources of long term finance (i.e. debts). After merger the ratio has improved consistently in first three years.

3. The debt equity ratio of Saraswat bank has fluctuating trend in the pre merger period because amount of the debt was not increased proportionally to the equity. In the post merger period the ratio has slightly increased because the amount of the debts increased for the expansion of the business by taking the high risk in the capitalization. It means bank has properly utilizing the debt funds more than the equity funds.
4. The debt equity ratio of the Apana bank has increasing trend in the pre and post merger period. Debts include the long term loans and equity includes the equity capital, reserves and surplus. Apana bank has consistently using the debt funds for the development of the bank. It shows that the bank has gradually taking a risk to increase the market share. Higher ratio indicates less protection for the creditors and depositors of the bank.
5. The table No 1.2 shows the statistical analysis of the debt equity ratio of the three transferee banks. The mean difference of debt equity ratio of all the transferee banks has increased after merger. The P-value of Karad and Saraswat banks is less than 0.05. So it is concluded that, evidence is against the H_0 i.e. null hypothesis is rejected at five percent level of significance. It indicates that, there is a significant difference between pre and post merger debt equity ratio of both the transferee banks. The P-value of Apana bank is greater than 0.05. It is concluded that evidence is in favour of H_0. The null hypothesis accepted at 5 percent level of significance. It reveals that, there is no significant difference between pre and post merger debt equity ratio of Apana bank.

SUGGESTIONS

The debt equity ratio (DER) represents what amount of debts and equity is being used to finance a bank assets. The debt equity ratio of three transferee banks has increasing trend. The debt equity ratio of Karad bank and Saraswat bank has higher than the Apana bank. Higher the ratio indicates less protection for the creditors and depositors in the banking system. All the money borrowed has used for the purpose of lending. The additional borrowing increases the burden of interest and reduces the bank's profitability. The Karad and Saraswat bank should maintain the optimum balance between debts and equity to finance the assets of the bank and to increase the profitability.

CONCLUSIONS

Mergers and Acquisitions are a tremendously important phenomenon in banks. After the merger the debt to equity ratio of the banks shows the fluctuating trend. The transferee bank has to be maintained optimum balance between debts and equity to finance the assets of the bank and to increase the profitability after merger. For this mechanism the debt equity ratio of the transferee banks should be as per standard of RBI norms.

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CASH MANAGEMENT AND ITS IMPORTANCE IN ORGANISATION

Smt. Pramila. H. Jadhav

Smt. Akkatai Ramgonda Patil Kanya Mahavidyalaya

ABSTRACT

The industrial development has put down the pressure on any industry to meet out the demand of so many customers, consumers and other organizations. In such scenario managing the liquidity is one of the major challenges for the organizations. Thus here in this scenario the significance of cash management will be depicted in an appropriate manner. For the survival of the business it is absolutely essential that there should be adequate cash. It is the duty of the finance manager to have liquidity at all parts of the organization while managing cash by using cash management motives, strategies and techniques.

INTRODUCTION

Cash is an important current asset without it none of activity can be carried as from purchase of raw material, processing, making finished goods, sales, advertising , power, technology, machinery everything. Cash is needed everywhere therefore a good and efficient management of such an important current asset is necessary as it has impact over all other operating activities. Thus in this section the researcher has focused on the theoretical framework and information about cash management and operational efficiency.

A firm invests a part of its permanent capital in fixed assets and current assets and keeps a part of it for working capital i.e. for meeting the day to day requirements. We will hardly find a firm which does not require any amount of cash for its operations. The requirement of cash varies from firm to firm depending upon the nature of business, production policy market conditions, seasonality of operations, condition of supply etc. Cash is therefore the most vital ingredient of a business. Cash management if carried out effectively, efficiently and consistently will assure the efficiency in operations of an organization. Essence

Meaning of Cash Management

The management of finance is made to maintain effective balance between the rates of inflow of receipts with the rates of outflow of cash disbursements. Planning function from management is essential for any business and it is more important for cash requirements. The only goal of any business is not only to make profit but Cash resources should be planned efficiently, so that efficient and profitable business will not face financial difficulties.

Cash is most valuable asset in business. A management is expected not to keep due the payment of liability or its dues. Otherwise the business stop the business relations unfortunately, the inflow and outflow of funds cannot be balanced completely.

There is a concept of five 'R's of money management that a financial manager has to adhere those are the right quality of money for liquidity considerations, the right quantity whether owned or borrowed, the right time to preserve solvency, the right source, and the right cost of capital, the organization can afford to pay.

Cash Management Techniques:

There are some specific techniques and processes for speedy collection of receivables from customers and slowing disbursements.

- Speedy cash collection – In managing cash efficiently, the cash inflow process can be accelerated through systematic planning and refined techniques. There are two broad approaches to pay as quickly as possible. Secondly, the payment from customers should be converted into without any delay.

- Prompt payment by customers – The uses of mechanical devices for billing long with the enclosure of a self-addressed return envelope will speed up payment by customers another, techniques to encourage prompt payment by customers, is the practice of offering cash discount. The availability of discount implies considerable saving to the customers. Another technique to encourage prompt payment by customers is the practice of offering cash discounts. The availability of discount implies considerable saving to the customers.
- Early conversion of payments into cash - when the customer makes payment through cheque
- Slowing disbursements – Apart from speedy collection of accounts receivable the operating cash requirement can be reduced by slow disbursements of accounts payable. Infact, slow disbursements represent a source of funds requiring no interest payments. There are several techniques to delay payment of accounts payable, namely, 1) avoidance of early payments 2) centralized disbursements 3) floats, and 4) accruals
- Avoidance of early payments - One way to delay payments is to avoid early payments. According to the terms of credit, a firm is required to make a payment within a stipulated period. It entitles a firm to cash discounts. If however, payments are delayed beyond the due date, the credit standing may be adversely affected so that the firms would find it difficult to secure trade credit later. But if the firm pays its accounts payable before the due date it has no special advantage. Thus a firm would be well advised not to make payments early, that is, before the due date.
- Centralized Disbursements – Another method to slow down disbursements is to have centralized disbursements. All the payments should be made by the head office from a centralized disbursement account. Such an arrangement would enable a firm to delay payments and conserve cash for several reasons. Firstly, it involves increase in the transit time. The remittance from the head office to the customers in distant places would involve more mailing time than a decentralized payment by the local branch. In the case of a decentralized arrangement, a minimum cash balance will have to be maintained at each branch which will add to a large operating cash balance. Finally, schedules can be tightly controlled and disbursements made exactly on the right day.

Strategiesof Cash Management

The higher the cash turnover, the less is the cash a firm requires. A firm should, therefore, try to maximize the cash turnover. But it must maintain a minimum amount of operating cash balance so that it does not run out of cash. The minimum level of operating cash in any firm is determined by dividing the total operating annual outlays by the cash turnover rate.

Cash management strategies are intended to minimize the operating cash balance requirement. The basic strategies that can be employed to do the needful are as follows.

a) Stretching Accounts payable
b) Efficient inventory production management
c) Speedy collection of accounts receivable and
d) Combined cash management strategies

Motives: For Holding Cash:

1) Transaction Motive:

The goal behind which a firm holds cash to conduct its day to day activities to conduct its business is said as Transaction Motive. The expenses for which the firm needs cash to make its payments are purchases, operating expenses, wages and other regular payments.

2) Precautionary Motive:-

In our day to day life also we keep some cash aside as a precaution to meet some unforeseen expenses in future. The same is carried in business. Cash is maintained by firms to meet the expenses which are unforeseen at future dates.

3) Speculative motive:-

In order to gain opportunity in future due to this the firm maintains cash for investment in profit earning opportunities. Such a motive is said to be speculative motive.

CONCLUSION:

Among all the current assets cash management is held as important because cash is most significant and least productive asset that all assets the firm holds. It is significant because it is used to pay all expenses by the firm and cash is called productive asset because the goal of cash management is to keep sufficient financial position so that the firm is in good financial status to pay its expenses by using its cash resources and use the same in more beneficial manner.

Management of cash is beneficial as it is not easy to identify the cash inflows and outflows accurately there are no accurate balance between both of them. Hence due to this it happens many times that cash outflows exceed cash inflows due to payments of taxes dividends, excise duty. As a result the firm faces inadequacy of working capital that hampers its regular operations. On the other side cash inflows are more than cash outflows that is cash sales are more and due to this a large sum of cash is realized from debtors largely. The efficiency of operations in any firm depends upon efficient management of funds and its optimum utilization.

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A STUDY OF RECENT INNOVATIONS IN THE INDIAN BANKING SECTOR

Smt. Dhanashree S. Deshpande

Smt. Mathubai Garware Kanya Mahavidyalaya, Sangli-416416.

ABSTRACT-

Banking sector in the recent years has undergone several changes .At present Banking sector has a major role to play in the financial sector. Banking sector today has different classes of banks i.e. the private , public sector, co-operative and foreign banks .Due to the advent of globalization banking sector have undergone tremendous changes from their traditional functions and have made innovations in their services according to the need and demand of the of the customers. These innovations have led to the development of electronic banking; electronic funds transfer, RTGS, Net banking, mobile banking, retail banking. The banking sector is also focusing on research and adopting and applying new technology and electronic data processing. The banks have established a close relationship with technology and upgraded their services accordingly. This paper is an attempt to study the latest innovations in banking.

Introduction-

Banking sector has a very important role to play in the economy of a nation. Banks play a very important role to play in the circulation of money. Banking plays a major role in the development of a country as they help in creation of wealth, jobs, eradication of poverty and encouraging entrepreneurship development. Today banking is known as Innovative banking. Information technology plays a very important role in designing the bank products and their delivery in banking sector. Due to information technology banking has become very easy, things which were impossible few years ago are now possible like electronic banking, electronic fund transfer etc. Digitization in banking industry essentially means making banking smooth and seamless for the customer. Most of the private and public banks have focused on offering new technology based service to the customer like mobile banking etc. Indians are now ready to become cashless in this digitization.

Research Methodology-

The present paper is based on secondary data. The paper has used the most recent information available from published secondary data. Secondary data is collected from reference books, magazines, journals, research papers and from websites.

Recent Innovations in Banking-

The following are the recent innovations in the banking sector

(1) Automatic Teller Machine (ATM)- ATM is the most popular device in India that helps the customer to withdraw money anytime anywhere i.e. 24/7 . ATM card can be used to perform any routine banking transactions. ATM can be used for payment of utility bills, funds transfer between account, balance enquiry etc.

(2) Tele Banking- Tele banking facilitates the customers to do entire non-related banking on telephone. Under this device Automatic voice recorder is used for simple queries and transactions.

(3) Electronic Funds Transfer- Electronic funds where by anyone wants to make payment to another person can approach his / her bank and make cash payment or give instructions to transfer funds directly from his own account to the bank account of the receiver or beneficiary. All the details of the beneficiary such as receivers name, bank account number, bank name, city name so that the amount is correctly transferred to the account.

(4) Real Time gross Settlement (RTGS)- RTGS is a system in which electronic instructions can be given by banks to transfer funds from their account to the account of another bank. The RTGS is maintained and operated by the RBI. The RTGS is maintained and operated by the RBI and provider a means of efficient and faster

funds transfer among banks facilitating their financial operations. Money reaches the beneficiary instantaneously and it is the beneficiary bank's duty to credit the beneficiary's account within two hours.

(5) Point of sale Terminal – Point of sale terminal is a computer terminal that is linked online to the computerized customer information file in a bank and magnetically encoded plastic transaction and that identifies the customer to the computer. During a transaction the customer's account is debited and retailer's account is credited by the computer for the amount of purchase.

(6) Electronic Clearing Service (ECS)- Electronic Clearing service is retail payment system that can be used to make bulk payments of a similar nature especially where each individual payment of respective nature and of relatively smaller amount. This facility is available for companies and govt. dept. to receive larger volume of payments rather than funds transfer by individuals.

(7)NEFT-National Electronic Funds Transfer is a nation- wide payment system. Under this Scheme, individuals can electronically transfer funds from any bank branch to any individual having an account with any other branch in the country participating in the scheme. NEFT transactions are settled in batches.

(8) Demat account – Demat account number is quoted for all transactions to enable electronic settlements of trades to take place. Every shareholder will have a demat account for the purpose of transacting. Access to the Demat account requires an internet password and a transaction password. Transfers or purchases of securities can then be initiated. Purchases and sales of securities on the Dematerialised account are automatically made once transactions are confirmed and completed.

(9)Mobile Banking – Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smart phone or tablet. Unlike the related internet banking it uses software usually called as an app provided by the financial institution for the purpose. Mobile banking is usually available on 24 hours basis. Mobile banking is dependent on the availability of internet or data connection to mobile data. Mobile banking typically includes obtaining account balances, electronic bill payments, remote cheque deposit, P2P Payments and funds transfer between a customer's account and another's accounts.

In respect above developments in banking with help of Information technology the bank provides certain innovative products and policies they are E- Locker an online service for storing important documents for the privilege of banking customers. Cash deposit machine are installed for cash deposits by customers at these machines using their ATM. Know your customer norms simplified to facilitate financial inclusion and customer services. The recently launched Jan Dhanyojana scheme with the motive that every family must have a saving account.

Conclusion –

With the development and use of information technology in the field of banking the customers are able to use the new banking facilities like ATM, Internet banking , mobile banking RTGS,NEFT , Demat account etc. These banking facilities are being successfully operated and used by customers. Today's generation is showing keen interest in using this new technology. India will be moving towards digital India very fast.

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AGRO-PROCESSING ENTREPRENEURSHIP FOR SUSTAINABLE DEVELOPMENT OF RURAL ECONOMY

Dr. B. B. Shitole

Associate Professor of Commerce , KBP Mahavidyalaya, Pandharpur

E.mail- bajarangshitole11@gmail.com

ABSTRACT:

Today, more than 65 % Indians are living in the villages. Their per capita income is very low compared to urban people because of the low employment opportunities. This results in low Human Development Index (HDI). The main occupation of rural people is agriculture. Many hands need employment in nearby villages; entrepreneurship in agriculture sector can fulfill this need. Entrepreneurship in agriculture sector has great capacity to generate employment opportunities in rural area. Since last three decades, the farmers in India are changing their cropping patterns and have from traditional crops to cash crops. Agricultural statistics shows that the share of fruits, vegetables, medicinal plants and other non-food grain crops about 45% of the total sown area. This is the indicator of scope for development of agro-processing industries in the rural area. It provides quality raw material to the agro-processing industries. Development of transportation and communication network, information technology, marketing awareness and availability of hard worker and effortful youth in rural area plays significant roles in motivating the agro-processing entrepreneurship in rural area. Today, sugar, jaggery, ginning, spinning, fruits and vegetable processing, canning plays an important role in agro-processing sector. Wider market is available for processed products like dryfruits, juices, jams, pickles, edible oil, powder, floor, baby food products at local as well as global level. This helps to the farmers in marketing of their produce and creates employment opportunities to their family members.

Key words: *Entrepreneurship, Agro-processing, Human Development Index, employment, rural development*

Introduction

Since last three decades, the farmers in India are changing their cropping patterns and have from traditional crops to cash crops. Agricultural development programmes like green revolution, technology mission of oil seed, technology mission of pulses and efforts of National Horticulture Mission achieved a great success in production and productivity of oil seeds, pulses fruits and vegetables. Our country with its wide diversity in climate and soil has given rise to the formation of variety of eco-systems. It produces the fruits like mango, banana, citrus, pineapples, papaya, sapota, jackfruit, pomegranate, grapes, apple, almond, nuts etc. in addition to this, in production of vegetables also we achieved great success, mainly the production of banana, cabbage, cauliflower. In production of onion, India has second rank in the world and achieved third rank in production of potato. The fact shows great scope for development of agro-processing industries in rural area. It provides quality raw material to the agro-processing industries. Development of transportation and communication network, information technology, marketing awareness and availability of hard worker and effortful youth in rural area plays significant roles in motivating the agro-processing entrepreneurship in rural area. Today, sugar, jaggery, ginning, spinning, fruits and vegetable processing, canning plays an important role in agro-processing sector. Wider market is available for processed products like dry fruits, juices, jams, pickles, edible oil, powder, floor, baby food products at local as well as global level. This helps to the farmers in marketing of their produce and creates employment opportunities to their family members.

Objectives of the study

1. To study the role of agro processing sector in generating employment opportunities in rural area.

2. To evaluate the sustainability of agro processing entrepreneurship.
3. To suggest suitable measures to promote agro processing entrepreneurship at village level.

Methodology

This study is based on primary and secondary data. Primary data is collected by taking direct interviews of producers of fruits and vegetables and survey has been carried out by personal visit to agro processing enterprises, mainly dal mill, oil mill and fruits and vegetables processing units. Secondary data is collected from various periodicals, research journals, references and websites related to agro processing sector and agricultural produce.

Potential for fruits and vegetable processing

In post independence period, the campaign of green revolution in different parts of the country, research and development in agriculture area has boosted the production of jute, cotton, pulses, oil seeds, sugar cane, fruits and vegetables. The database for last five years is given below.

Sr. No.	Year	Fruits		Vegetables	
		Area (in '000' Ha)	Production (in '000' MT)	Area (in '000' Ha)	Production (in '000' MT)
1	2012-13	6982	81285	9205	162187
2	2013-14	7216	88917	9396	162897
3	2014-15	6110	86602	9542	169478
4	2015-16	6301	90183	10106	169064
5	2016-17	6480	92846	10290	175008

The table reveals the area and production of fruits and vegetables for five years from 2012-13 to 2016-17. Area and production of fruits is continuously increasing up to 2013-14. After that area is decreased but the production has increased. The area and production of vegetables is continuously increasing. This results in the good scope fro fruits and vegetable processing entrepreneurship in India.

Areas of fruits and vegetable processing

A) Fruit processing
   1. Banana- banana powder, floor, pury, chips, jam, jelly, vinegar, sweet coat banana
   2. Grapes- jam , juice, syrup, wine and raisins
   3. Mango- juice, jam, jelly, squash, nectar, pulp, pury, pickle, canned slice, candy, mango papad etc.
   4. Papaya- papain, juice , jam , candy, pickle, wafers, dried papaya
   5. Pomegranate- juice, jelly, squash, nectar, anar rub, anar crush, powder, dried pomegranate, wine
   6. Lime – juice, powder, syrup

B) Vegetable Processing

   Vegetable is also an important source of several vitamins and minerals. These are processed or dehydrated in forms of slice, powder, juice, wafers etc. Indian agree producers produce the following vegetables, which provide raw material for processing industries.
   1. Cabbage, 2. Carrot 3. Capsicum 4. Cauliflower 5. Coriander 6. Curry leaves 7. Fenogrik leaves 8. Garlic 9. Onion 10. Potato 11. Ginger 12. Green chilly 13. Red beat 14. Tomato

Problems of agro-processing sector

During the study, it has been observed that entrepreneurship has great potential to generate employment in rural area. However, there are some problems such as

1. Lack of marketing knowledge among the agricultural producers
2. Problem of working capital
3. Lack of training for quality management
4. Limited transportation network
5. Limited of marketing information system
6. Poor packaging of final product at local as well as global market
7. Lack of awareness among the consumers for consumption of agro-processed products

Conclusion

Many entrepreneurs successfully run the agro-processing enterprises in rural area. They succeed in generating the employment, 7 to 15 workers are working in various enterprises like fruits and vegetable processing, medicinal plants processing, canning enterprises and jaggery enterprises. It is possible with the investment from Rs. 5 lakh to 30 lakh as fixed investment and rupees up to 2 lakh as working capital. However, this sector is facing some problems like poor technological assistance, working capital management, quality raw material and marketing. To solve this problems, ministry of food processing, national horticulture board and state governments has implemented various schemes to promote agro-processing sector.

Recommendations

As a result of the present research, the researcher has brought up the following recommendations:

1. An effective implementation of government policies and schemes.
2. Financial assistance in concessional rate of interest to promote agro-processing in the rural area.
3. Campaign for technical and marketing assistance to agro-processing sector.
4. Campaign for creation of awareness of health and hygiene to change the consumption habits of the people.

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EMPOWERMENT OF WOMEN IN INDIA

Mrs. S. S. Digraje
Associate Professor, G. A. College of Commerce, Sangli.
Email- supriya.digraje@rediffmail.com

ABSTRACT

Women empowerment is a debatable subject. At earlier time they were getting equal status with men. But they had faced some difficulties during post-Vedic and epic ages. Many a time they were treated as slave. From early twenty century (national movement) their statuses have been changed slowly and gradually. In this regard, we my mentioned the name of the British people.After then, independence of India, the constitutional makers and national leaders strongly demand eqiitil social position of women with men. Today we have seen the women occupied the respectable positions in all walks of the fields. Yet, they have not absolutely free some discrimination and harassment of the society. A few number of women have been able to establish their potentialities. Therefore, each and every should be careful to promote the women statuses.

I) Introduction

Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today. The paradoxical situation has such that she was sometimes concerned as Goddess and at other times merely as slave.

II) Literature Review

The 1990s saw the expansion of micro finance and its significant access of small loans and savings to women. It was believed that this will contribute to poverty reduction and economic empowerment of women. The basic premise behind lending to women is that they are not only creditworthy but are less likely to misuse the money and are more likely to share the fruits of the investment with the entire household. In addition to the economic benefits, it is argued that women's increasing role in the household economy will lead to their empowerment. During the past few decades micro credit has enjoyed tremendous growth and there is great hope that such programs will contribute to the achievement of the Millennium Development Goals (Kabeer, 2005a and Littlefield, Morduch and Hashemi, 2003).

Despite several methodological variations, evaluation studies fairly widely accept that microcredit does improve household incomes and also linked with other associated benefits like increased livelihood diversification, more labor market activity, more education and better health (Hulme and Mosley, 1996, Vol.1 and 2; Khandker, 1998; Littlefield, Morduch and Hashemi, 2003; Morduch and Haley, 2002; Mosley and Rock, 2004; Todd, 1999 and Zaman, 2002). There is, however, little consensus regarding the empowerment potential of microcredit and studies have made diametrically opposite claims. While some claim that microcredit has helped women increase their income earning capabilities leading to greater confidence and ability to overcome cultural asymmetries (Hashemi, Schuler and Riley, 1996; Kabeer, 2001; Pitt and Khandker, 1998 and R. Rahman, 1986); others contend that loans made to women are usually controlled by their husbands which leads to women's dependence on their husbands for loan installments and may also result in domestic dissension and violence (Goetz and Gupta, 1996; Leach and Sitaram, 2002 and A. Rahman, 1999). Disregarding the conceptual and methodological differences among these studies, the suggestion other studies suggest that while lending to women benefits their households, its beneficial impact on women themselves is somewhat uncertain. (For a discussion on conceptual and methodological issues see de Aghion and Morduch, 2005; Kabeer, 2001 and Morduch, 1999).

The segregation between microcredit, poverty reduction and women are inseparable. Often while looking for literature on studies on the definition of women empowerment, its conceptual clarity is ambiguous as can be seen from the above quoted literature where there is a clear evasion on the central theme. As for example, most of the above mentioned studies suggest that the families are benefitting from microcredit but these studies do not discuss women empowering or disempowering status. Even though while connecting poverty reduction and microcredit, inevitably the focus is women as 90% of the lending goes to women, but issues relating to women empowerment are sidelined.

III) Women in India

Now the women in India enjoy a unique status of equality with the men as per constitutional and legal provision. But the Indian women have come a long way to achieve the present positions. First, gender inequality in India can be traced back to the historic days of Mahabharata when Draupadi was put on the dice by her husband as a commodity. History is a witness that a woman was made to dance both in private and public places to please the man. Secondly, in Indian society, a female was always dependent on male members of the family even last few years ago. Thirdly, a female was not allow to speak with loud voice in the presence of elder members of her in-laws. In the family, every faults had gone to her and responsible. Forth, as a widow her dependence on a male members of the family still more increase. In many social activities she is not permitted to mix with other members of the family. Other hand, she has very little share in political, social and economic life of the society.

The early twenty century, it was rise of the National Movement under the leadership of Mahatma Gandhi who was in favor of removing all the disabilities of women. At the same time, Raja Ram Mohan Rai, Iswar Chandra Vidyasagar and various other social reformers laid stress on women's education, prevention of child marriage, withdrawals of evil practice of sati, removal of polygamy etc. The National Movement and various reform movements paved the way for their liberations from the social evils and religious taboos. In this context, we may write about the Act of Sati (abolish) 1829, Hindu Widow Remarriage Act' 1856, the Child Restriction Act, 1929, Women Property Right Act, 1937 etc.

After independence of India, the constitution makers and the national leaders recognized the equal social position of women with men. The Hindu Marriage Act, 1955 has determined the age for marriage, provided for monogamy and guardianship of the mother and permitted the dissolution of marriage under specific circumstances. Under the Hindu Adoptions and Maintenance Act, 1956, an unmarried women, widow or divorce of sound mind can also take child in adoption. Similarly, the Dowry Prohibition Act of 1961 says that any person who gives, takes, or abets the giving or taking of dowry shall be punished with imprisonment, which may extend to six months or fine up lo Rs.5000/ or with both. The Constitution of India guarantees equality of sexes and in fact grants special favors to women. These can be found in three articles of the constitution. Article 14 says that the government shall not deny to any person equality before law or equal protection of the law. Article 15 declares that government shall not discriminate against any citizen on the ground of sex. Article 15 (3) makes a special provision enabling the state to make affirmative discriminations in favor of women. Article 42 directs the state to make provision for ensuring just and human conditions of work and maternity relief. Above all, the constitution regards a fundamental duty on every citizen through Articles 15 (A), (E) to renounce the practices derogatory to the dignity of women.

IV) Empowerment of women in India

The concept of empowerment flows from the power. It is vesting where it does not exist or exist inadequately. Empowerment of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities. The empowered women should be able to participate in the process of decision making. In India, the Ministry of Human Resource Development (MHRD-1985) and the National Commission for Women(NCW) have been worked tosafeguard the rights and legal entitlement of women. The 73rd&74[1] Amendments (1993) to the constitution of India have provided some special powers to women that for reservation of seats(33%), whereas the report HRD as March2002, shows that the legislatures with the highest percentage of women are, Sweeden 42.7%, Denmark 38%, Findland 36% and Iceland 34.9%. In India "The New PanchayatiRaj " is the part of the effort to empower women at least at the village level.

The government of India has ratified various international conventions and human rights instruments committing to secure equal rights to women. These are CEDAW (1993), the Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Bcijing Declaration as well as the platform for Action (1995) and other such instruments. The year of 2001 was observed as the year of women's empowerment. During the year, a landmark document has been adopted, ' the National Policy for the empowerment of women.[1] For the beneficiaries of the women, the government has been adopted different schemes and programs i.e. the National Credit Fund for Women (1993), Food and Nutrition Board (FNB), Information and Mass Education (IMF) etc.

The most positive development last few years has been the growing involvement of women in the Panchayati Raj institutions. There are many elected women representatives at the village council level. At present all over India, there are total 20, 56, 882 laces Gaonpanchayat members, out of this women members is 8, 38, 244 (40.48%), while total Anchalikpanchayat members is 1, 09, 324, out of this women members is 47, 455, (40.41%) avidtotal Zilaporisod members is 11, 708, out of this women members is 4, 923 (42.05%). At the central and state levels too women are progressively making a difference. Today we have seen women chief ministers, women president, different political parties leader, well establish businessmen etc. The most notable amongst these are Mrs. protiva Devi Singh Patil, ShilaDexit, Mayawati, Sonia Gandhi, Binda karat, NazmaHcptulla, Indira Nuye (pepsi-co), BJP leader SusmaSoraj, railway minister MomtaBenarji, 'Narmada Basao' leader Medhapatekar, Indiand Iron Woman, EX-prime minister Idira Gandhi etc. Women are also involving in human development issues of child rearing, education, health, and gender parity. Many of them have gone into the making and marketing of a range of cottage products-pickles, tailoring, embroidery etc. The economic empowerment of women is being regarded these days as a sine-quo-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social thinkers and reformers.

V) Reasons for the empowerment of women

Today we have noticed different Acts and Schemes of the central government as well as state government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found to be economically very poor all over the India. A few women are engaged in services and other activities. So, they need economic power to stand on their own legs on per with men. Other hand, it has beenobserved that women are found to be less literate than men. According to 2001 census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to work. They consume less food but work more. Therefore, from the health point of view, women folk who are to be weaker are to be made stronger. Another problem is that workplace harassment of women. There are so many cases of rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity.

VI) Conclusion

Two opposing conclusions of this research are women accepting the hierarchical nature of society as well as that most of the women gets support from their spouses for their "business activity" imply that there is mutual support in the family. It seems as though in the first place that the woman itself is not disempowered. It points to the fact that her semiliterate status did not give her an opportunity to venture out of the confines of her home earlier. Her increasing income indicates economic independence, a precursor for development and empowerment. Again the self selection bias, a finding of this study shows that groups are chosen such that marginalized women have a tendency to be left out or form separate groups. To these women, empowerment seems a non-issue as they grapple with sustained incomes and market reach.

Empowerment is an issue only to those who have faced discrimination and have not been given their rights. Additionally if by consulting your spouse you are better off will you want to be making choices by yourself just because it is empowerment? Strangely, most of these women were not worried that the assets were not in their joint name as they felt that pressures from society would take care of them. Unless and until this mindset is present, we are not likely to find empirically that MF leads to women's empowerment. Women's empowerment seems a non-issue to them, hence an illusion, at least as of now in the short run. Ultimately though nothing feeds and frees like money. To these women in the short run MF seems a transformation to economic independence. For MF to effectively contribute to women's empowerment, or facilitate it at some level, the women involved must perceive themselves as being deprived of the same and/or choices, which will be taken care of by access to finance. Also, we need to understand what a typical woman client prioritizes after borrowing from an MFI. Self emancipation from various financial dependence or well being of the family as a whole. This remains a moot point. This can be understood by studying the groups in the long run. Moreover there could be a threshold of loan size over and above of which women can empower herself. One cycle of loan may be insufficient.

To sum up, women empowerment cannot be possible unless women come with and help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.

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KYOTO PROTOCAL

Prof. Nimbalkar Suvarna
Dept. of Commerce, Mudhoji College, Phaltan
Suvarna4479@gmail.com

ABSTRACT

*The **Kyoto Protocol** is an international **treaty** which extends the 1992 United Nations Framework Convention on Climate Change (UNFCCC) that commits state parties to reduce greenhouse gas emissions, based on the scientific consensus that (part one) global warming is occurring . The Protocol is based on the principle of common but differentiated responsibilities: it acknowledges that individual countries have different capabilities in combating climate change, owing to economic development, and therefore puts the obligation to reduce current emissions on developed countries on the basis that they are historically responsible for the current levels of greenhouse gases in the atmosphere.*

Keywords- *UNFCC, Negotiotiations, Emissions, Sustainable development, Anthropogenic*

INTRODUCTION

The Kyoto protocol was the first agreement between nations to mandate country-by-country reductions in greenhouse-gas emissions. Kyoto emerged from the UN Framework Convention on Climate Change (UNFCCC), which was signed by nearly all nations at the 1992 mega-meeting popularly known as the Earth Summit. The framework pledges to stabilize greenhouse-gas concentrations "at a level that would prevent dangerous anthropogenic interference with the climate system". To put teeth into that pledge, a new treaty was needed, one with binding targets for greenhouse-gas reductions. That treaty was finalized in Kyoto, Japan, in 1997, after years of negotiations, and it went into force in 2005. Nearly all nations have now ratified the treaty, with the notable exception of the United States. Developing countries, including China and India, weren't mandated to reduce emissions, given that they'd contributed a relatively small share of the current century-plus build-up of CO2.

Under Kyoto, industrialised nations pledged to cut their yearly emissions of carbon, as measured in six greenhouse gases, by varying amounts, averaging 5.2%, by 2012 as compared to 1990. That equates to a 29% cut in the values that would have otherwise occurred. However, the protocol didn't become international law until more than halfway through the 1990–2012 period. By that point, global emissions had risen substantially. Some countries and regions, including the European Union, were on track by 2011 to meet or exceed their Kyoto goals, but other large nations were falling woefully short. And the two biggest emitters of all – the United States and China – churned out more than enough extra greenhouse gas to erase all the reductions made by other countries during the Kyoto period. Worldwide, emissions soared by nearly 40% from 1990 to 2009, according to the Netherlands Environmental Assessment Agency.

OBJECTIVES

1. To study need of protocol and its objectives.
2. To study principals of protocol and first commitments
3. To study current scenario of emission

RESEARCH METHODOLOGY :-

The present is an attempt to investigate the types and prospects of KYOTO PROTOCOL.' Looking at the nature and the topic of the scope of methodology and study is mainly based on secondary source of data such as published data, research book case studies, journals and websites.

Principal Concepts of the Kyoto Protocol are:

The Kyoto Protocol is an international treaty which extends the 1992 United Nations Framework Convention on Climate Change that commits state parties to reduce greenhouse gas emissions

- Binding commitments for the Annex I Parties. The main feature of the Protocol is that it established legally binding commitments to reduce emissions of greenhouse gases for Annex I Parties. The commitments were based on the Berlin Mandate, which was a part of UNFCCC negotiations leading up to the Protocol.

- Implementation. In order to meet the objectives of the Protocol, Annex I Parties are required to prepare policies and measures for the reduction of greenhouse gases in their respective countries. In addition, they are required to increase the absorption of these gases and utilize all mechanisms available, such as joint implementation, the clean development mechanism and emissions trading, in order to be rewarded with credits that would allow more greenhouse gas emissions at home.
- Minimizing Impacts on Developing Countries by establishing an adaptation fund for climate change.
- Accounting, Reporting and Review in order to ensure the integrity of the Protocol.
- Compliance. Establishing a Compliance Committee to enforce compliance with the commitments under the Protocol.

Date signed: 11 December 1997
Full name: Kyoto Protocol to the United Nations Framework Convention on Climate Change
Number of parties: 192
Number of signatories: 84
Location: Kyoto
Expiration: In force (first commitment period expired 31 December 2012)
Languages: English Language Spanish Language,

Chronology

1992 – The UN Conference on the Environment and Development is held in Rio de Janeiro. It results in the Framework Convention on Climate Change ("FCCC" or "UNFCCC") among other agreements.

1995 – Parties to the UNFCCC meet in Berlin (the 1st Conference of Parties (COP) to the UNFCCC) to outline specific targets on emissions.

1997 – In December the parties conclude the Kyoto Protocol in Kyoto, Japan, in which they agree to the broad outlines of emissions targets.

2004 – Russia and Canada ratify the Kyoto Protocol to the UNFCCC bringing the treaty into effect on 16 February 2005.

2011 – Canada became the first signatory to announce its withdrawal from the Kyoto Protocol.

2012 – On 31 December 2012, the first commitment period under the Protocol expired.

OBJECTIVES

1.The main goal of the Kyoto Protocol is to control emissions of the main anthropogenic (human-emitted) greenhouse gases (GHGs) in ways that reflect underlying national differences in GHG emissions, wealth, and capacity to make the reductions. The treaty follows the main principles agreed in the original 1992 UN Framework Convention. According to the treaty, in 2012, Annex I Parties who have ratified the treaty must have fulfilled their obligations of greenhouse gas emissions limitations established for the Kyoto Protocol's first commitment period (2008–2012).

2.The ultimate objective of the UNFCCC is the "stabilization of greenhouse gas concentrations in the atmosphere at a level that would stop dangerous anthropogenic interference with the climate system. Even if Annex I Parties succeed in meeting their first-round commitments, much greater emission reductions will be required in future to stabilize atmospheric GHG concentrations.

For each of the different anthropogenic GHGs, different levels of emissions reductions would be required to meet the objective of stabilizing atmospheric concentrations .)is the most important anthropogenic GHG. Stabilizing the concentration of CO , in the atmosphere would ultimately require the effective elimination of anthropogenic CO, GHG emissions

First commitment period: 2008–2012

Under the Kyoto Protocol, 37 industrialized countries and the European Community (the European Union-15, made up of 15 states at the time of the Kyoto negotiations) commit themselves to binding targets for GHG emissions, The targets apply to the four greenhouse gases carbon dioxide (CO_2), methane (CH_4), nitrous oxide (N_2O), sulphur hexafluoride(SF_6), and two groups of gases, hydrofluorocarbons (HFCs) and perfluorocarbons (PFCs). The six GHG are translated into CO_2 equivalents in determining reductions in emissions. These reduction targets are in addition to the industrial gases, chlorofluorocarbons, or CFCs, which are dealt with under the 1987 Montreal Protocol on Substances that Deplete the Ozone Layer.

Under the Protocol, only the Annex I Parties have committed themselves to national or joint reduction targets (formally called "quantified emission limitation and reduction objectives" (QELRO) – Article 4.1) Parties to the Kyoto Protocol not listed in Annex I of the Convention (the non-Annex I Parties) are mostly low-income developing countries, and may participate in the Kyoto Protocol through the Clean Development Mechanism (explained below).

The emissions limitations of Annex I Parties varies between different Parties. Some Parties have emissions limitations reduce below the base year level, some have limitations at the base year level (no permitted increase above the base year level), while others have limitations above the base year level.Emission limits do not include emissions by international aviation and shipping. Although Belarus and Turkey are listed in the Convention's Annex I, they do not have emissions targets as they were not Annex I Parties when the Protocol was adopted Kazakhstan does not have a target, but has declared that it wishes to become an Annex I Party to the Convention.

Annex I countries under the Kyoto Protocol, their 2008–2012 commitments (% of base year) and 1990 emission levels (% of all Annex I countries

For most state parties, 1990 is the base year for the national GHG inventory and the calculation of the assigned amount. However, five state parties have an alternative base years

- Bulgaria: 1988;
- Hungary: the average of the years 1985–1987;
- Poland: 1988;
- Romania: 1989;
- Slovenia: 1986.

Annex I Parties can use a range of sophisticated "flexibility" mechanisms (see below) to meet their targets. Annex I Parties can achieve their targets by allocating reduced annual allowances to major operators within their borders, or by allowing these operators to exceed their allocations by offsetting any excess through a mechanism that is agreed by all the parties to the UNFCCC, such as by buying emission allowances from other operators which have excess emissions credits.

Annex I Parties without Kyoto targets

Belarus, Malta, and Turkey are Annex I Parties but do not have first-round Kyoto targets. The US has a Kyoto target of a 6% reduction relative to the 1990 level, but has not ratified the treaty. Emissions in the US have increased 11% since 1990, and according to Olivier *et al.* (2011), it will be unable to meet its original Kyoto target.

If the US had ratified the Kyoto Protocol, the average percentage reduction in total GHG emissions for the Annex I group would have been a 5.2% reduction relative to the base year.Including the US in their calculation, Olivier *et al.* (2011) projected that the Annex I countries would collectively achieve a 7% reduction relative to the base year, which is lower than the original target of a 5.2% reduction. This projection excludes expected purchases of emissions credits.

Non-Annex 1

Annual per capita carbon dioxide emissions (i.e., average emissions per person) from fuel combustion between 1990-2009 for the Kyoto Annex I and non-Annex I Parties.

Annual carbon dioxide emissions from fuel combustion between 1990-2009 for the Kyoto Annex I and non-Annex I Parties.

UNFCCC (2005) compiled and synthesized information reported to it by non-Annex I Parties. Most non-Annex I Parties belonged in the low-income group, with very few classified as middle-income. Most Parties included information on policies relating to sustainable development. Sustainable development priorities mentioned by non-Annex I Parties included poverty alleviation and access to basic education and health careMany non-Annex I Parties are making efforts to amend and update their environmental legislation to include global concerns such as climate change.

A few Parties, e.g., South Africa and Iran, stated their concern over how efforts to reduce emissions by Annex I Parties could adversely affect their economies. The economies of these countries are highly dependent on income generated from the production, processing, and export of fossil fuels.

Emissions

GHG emissions, excluding land use change and forestry (LUCF), reported by 122 non-Annex I Parties for the year 1994 or the closest year reported, totalled 11.7 billion tonnes (billion = 1,000,000,000) of CO_2-eq. CO_2 was the largest proportion of emissions (63%), followed by methane (26%) and nitrous oxide (N_2O) (11%).

The energy sector was the largest source of emissions for 70 Parties, whereas for 45 Parties the agriculture sector was the largest. Per capita emissions (in tonnes of CO_2-eq, excluding LUCF) averaged 2.8 tonnes for the 122 non-Annex I Parties.

- The Africa region's aggregate emissions were 1.6 billion tonnes, with per capita emissions of 2.4 tonnes.
- The Asia and Pacific region's aggregate emissions were 7.9 billion tonnes, with per capita emissions of 2.6 tonnes.
- The Latin America and Caribbean region's aggregate emissions were 2 billion tonnes, with per capita emissions of 4.6 tonnes.
- The "other" region includes Albania, Armenia, Azerbaijan, Georgia, Malta, Moldova, and Macedonia. Their aggregate emissions were 0.1 billion tonnes, with per capita emissions of 5.1 tonnes.

Parties reported a high level of uncertainty in LUCF emissions, but in aggregate, there appeared to only be a small difference of 1.7% with and without LUCF. With LUCF, emissions were 11.9 billion tonnes, without LUCF, total aggregate emissions were 11.7 billion tonnes.

Trends

In several large developing countries and fast growing economies (China, India, Thailand, Indonesia, Egypt, and Iran) GHG emissions have increased rapidly (PBL, 2009). For example, emissions in China have risen strongly over the 1990–2005 period, often by more than 10% year. Emissions per-capita in non-Annex I countries are still, for the most part, much lower than in industrialized countries. Non-Annex I countries do not have quantitative emission reduction commitments, but they are committed to mitigation actions. China, for example, has had a national policy programme to reduce emissions growth, which included the closure of old, less efficient coal-fired power plants.

Responses

- The G77 said that the Accord will only secure the economic security of a few nations
- Australia was happy overall but "wanted more".
- India was "pleased" although related that the accord "did not constitute a mandate for future commitment".
- The United States said that the agreement would need to be built on in the future and that "We've come a long way but we have much further to go”.

  United Kingdom said "We have made a start" but that the agreement needed to become legally binding quickly.Gordon Brown also accused a small number of nations of holding the Copenhagen talks to ransom.
- People's Republic of China's delegation said that "The meeting has had a positive result, everyone should be happy."[6] Wen Jiabao, China's premier said that the weak agreement was because of distrust between nations: "To meet the climate change challenge, the international community must strengthen confidence, build consensus, make vigorous efforts and enhance co-operation.
- Brazil's climate change ambassador called the agreement "disappointing"
- Representatives of the Bolivarian Alliance for the Americas (mainly Venezuela, Bolivia, and Cuba),[10] Sudan, and Tuvalu were unhappy with the outcome
- Bolivian president, Evo Morales said that, "The meeting has failed. It's unfortunate for the planet. The fault is with

the lack of political will by a small group of countries led by the US."

Cost estimates

Barker *et al.* (2007, p. 79) assessed the literature on cost estimates for the Kyoto Protocol. Due to non-US participation in the Kyoto treaty, costs estimates were found to be much lower than those estimated in the previous IPCC Third Assessment Report. Without US participation, and with full use of the Kyoto flexible mechanisms, costs were estimated at less than 0.05% of Annex B GDP. This compared to earlier estimates of 0.1–1.1%. Without use of the flexible mechanisms, costs without US participation were estimated at less than 0.1%. This compared to earlier estimates of 0.2–2%. These cost estimates were viewed as being based on much evidence and high agreement in the literature.

CRITICISM OF THE PROTOCOL

- This has particularly centered on the balance between the low emissions and high vulnerability of the developing world to climate change, compared to high emissions in the developed world
- . Another criticism of the Kyoto Protocol and other international conventions, is the right of indigenous peoples right to participate. Quoted here from The Declaration of the First International Forum of Indigenous Peoples on Climate Change, it says "Despite the recognition of our role in preventing global warming, when it comes time to sign international conventions like the United Nations Framework Convention on Climate Change, once again, our right to participate in national and international discussions that directly affect or Peoples and territories is denied.
- The accord itself is not legally binding
- No decision was taken on whether to agree a legally binding successor or complement to the Kyoto Protocol.
- The accord sets no real targets to achieve in emissions reductions.
- The accord was drafted by only five countries.
- The deadline for assessment of the accord was drafted as 6 years, by 2015.
- The mobilisation of 100 billion dollars per year to developing countries will not be fully in place until 2020.
- There is no guarantee or information on where the climate funds will come from.
- There is no agreement on how much individual countries would contribute to or benefit from any funds.
- COP delegates only "took note" of the Accord rather than adopting it.
- The head of the G77 has said it will only secure the economic security of a few nations.
- There is not an international approach to technology.
- Forgets fundamental sectoral mitigation, such as transportation.
- It shows biases in silent ways such as the promotion of incentives on low gas-emitting countries.

CONCLUSION

- We have assessed that no authoritative assessments of the UNFCCC or its Protocol asserted that these agreements had, or will, succeed in solving the climate problem. In these assessments, it was assumed that the UNFCCC or its Protocol would not be changed. The Framework Convention and its Protocol include provisions for future policy actions to be taken.
- It was suggested that subsequent Kyoto commitments could be made more effective with measures aimed at achieving deeper cuts in emissions, as well as having policies applied to a larger
- The treaty was negotiated in 1997, but in 2006, energy-related carbon dioxide emissions had grown by 24%. World Bank (2010) also stated that the treaty had provided only limited financial support to developing countries to assist them in reducing their emissions and adapting to climate change.

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A STUDY OF ISLAMIC BANKING SYSTEM

Dr.U.R.Shinde
Head, Dept. of Commerce, SadashivraoMandlikMahavidyalaya, MurgudTal.Kagal Dist.Kolhapur,416219
Santosh M. Arjunwade
Research Student, Dept of Commerce and Management, Shivaji University, Kolhapur.

ABSTRACT

India is largest Muslim population in the word. 180 Million Representing about 14% of the total population according to 2011 census. In India little or no facilities for Muslim sum are financially marginalized and excluded and poor Hence the study of Islamic banking is important. The main objectives of study is analyzes the Nature, advantages, Challenges of Islamic Banking, Understand Theoretical Overview and Concept of Islamic Banking. The study based on secondary data. The researcher finds out those Islamic banks based on Islamic Law. The conclusion of study is Islamic banks are working with social and ethical basis they work for society. Conventional banks are charge extra charges, charge high interest rate they can earn more profit but the Islamic banks are not charge interest, extra fines they only get back principle amount and sum interest that based on profit and loss of that transaction hence the Islamic banks can very important role play in the society.

Introduction

The banking system of the world is based on Interest System. The main income source of the banks is interest on loan and borrowing and they also give interest on deposits but the alternative banking system is Islamic banking system which prohibits charging interest and it is based on Profit/Loss sharing system. India is largest Muslim population in the word. 180 Million Representing about 14% of the total population according to 2011 census. In India little or no facilities for Muslim sum are financially marginalized and excluded and poor hence to Islamic banking run with modern financial and economic activities.

The concept of Islamic Banking comes in Islam. The First Islamic bank establish in 1963 by Ahmad EI Najjar as "Nasie Social Bank" in Egyptian town of MitGhamrm and it was first Islamic bank is interest free. The Egypt is viewed as the pioneer of modern Islamic banking.

Establishment of Islamic Banks as under:

1)	First Private Commercial Bank in Dubai	1975
2)	Bahrain Islamic Bank	1979
3)	Faisal Islamic Bank of Sudan	1977

The Islamic banking system based on Islamic Law also called Shariah Law. The Islamic Principal mainly focused on ethical and moral value based. The main principle of Islamic banking is Prohibition of interest i.e. Riba Islamic banking and conventional banking objectives are some but the product or means using for achieving them are different as they exclude the interest payments.

The concept of Islamic banking is based on holly Quran that says ALLAH has allowed legal and prohibits interest. The non Muslim communities also attract to Islamic Banking it is based on ethical financial solution.

In Islamic Banking sum rules can follow they as under:

1) No Interest Charge (Riba)
2) Introduction of an Islamic Tax, Zakat.
3) Sharing Profit cost and Loss
4) Prohibition of investing in unlawful business

Muslim Communities cannot beneficiaries in government programmes. In India a SHGs (Self-Help Groups are more famous but the Muslim women are less participate in SHG programmes and also the government programmes.

1. **Objectives of Study:**

1) To Analyze the Nature, advantages and Challenges of Islamic Banking.
2) To Understand and Theoretical Overview and Concept of Islamic Banking.

2. **Methodology:**

The Study based on secondary data collected from various sources Magazines, Internet Website, News Paper, Research Papers and journals.

3. **Islamic Banking:**

Concept of Conventional banking V/S Islamic Banking**:**

Conventional Banking: Conventional banking based on sum principles that principles are prepare a man. In conventional banking a profit generation is main objectives of banks sum time extra charges, penalty and extra charges can be charged in conventional banking. The interest can be predetermined rate. Conventional banks involve in transaction with consumer they take benefit from consumer in form of interest. The conventional banks are give guarantee to customers about all deposits. Customers of conventional banking are creditors and debtors. Sum times additional interest can be charged on defaulters and in conventional banks invest their deposit in interest based product/modes. Paid loan and getting it back with compounding rate of interest it is main function on conventional banking.

Islamic Banking: It is based on Islamic Principles. In Islamic banking profit can maximizing but restrictions to Shariah (Islamic Principles). In Islamic banking system the banks can not charge and no any provision extra charges, commission, penalty etc from the customers. Islamic banks promote risk sharing between providers of capital. In Modern Islamic banking new function introduced an Islamic bank that is service oriented function. Islamic bank cannot give guarantee about deposits. The customers of Islamic banking are partners, investors, traders, buyers and sellers. In Islamic banking no any provision to charge extra money form the defaulters. Islamic banks operate on the basis of profit and loss sharing.

Objectives of Islamic Banking:

The main objectives of Islamic bank are economic development of the society and using the resource in a manner that is acceptable in Islam.

1. Provide to peoples Islamic financial services
2. To develop financial product and services which useful in Islamic financial market.
3. To create returns those are legally acceptable manner.
4. To balance profitability with use of morality.
5. To provide loan and interest free facility to Muslim and Non-Muslims.

Types of Islamic Banking: The various types on Islamic banks on the basis of function and nature of work.

1) **Islamic Social Banks:** These banks are work on social objectives such as encourage and saving habits among its customers. The MitGhamr Saving bank Egypt is a social bank.
2) **Islamic Development Banks:** Thesebanks arework on Socio-Economic development. They provide loan for public sector for development purpose. In Saudi Arabia Country famous to these banks.
3) **Islamic Holding banks:** These banks are support or assist to other Islamic banks. They also identify Investment opportunities and finance provide to Islamic Banks. Dar al-mal al Islami Trust, Al-Barakah group, Islamic banking

system International etc. are working as Islamic commercial bank.

4) **Islamic Commercial Banks:** These banks working for entrepreneurs for commercial purpose. They collect deposits and provide to Entrepreneurs.

Islamic Banking Operation: The Islamic banks operate following way.

1. Deposit Account: They accept deposit like saving, current and Investment saving account and accept deposits.
2. Use of Funds: Mudarabah, Musharakah, Murabah etc.
3. Services: Islamic banks provide services such as performance bond, letter of credit, money transfer, safe deposits, traveler chequeetc

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Product of Islamic Banking:

1) Mudarabah (Fund Management)
2) Musharakah(Co-ownership in an assets)
3) Prohibition of Riba
4) Murabah(Sale of goods with profit)
5) Takaful
6) Ijarah(leasing)
7) Wakala Financing
8) QardHasan
9) Hala Activities
10) Sukak
11) Wadiah
12) Salam
13) Waqf
14) Istisna

Regulation for Islamic Banking in India

In India a Islamic banks are not functioning under banking regulation acts and rules such as

1) Banking Regulation Act 1949
2) Negotiable Instruments Act 1881
3) RBI act 1934
4) Co-operative Societies Act 1961

Hence the Islamic banks are not establish in India because of following laws are restricted and legal framework is difficult to establish the Islamic banks. They are working under N.B.F.C. (Non Banking Financial Companies Reserve Bank directives 1997 RBI Act 1997 and run on profit and loss based on Islamic principle. The Reserve bank of India is compulsory to Islamic Banking for registration. April 1999 the minimum requirement of owned fund will be 2 Crore. The central bank and SEBI can regulate the Islamic Banking System.

Foundation of Islamic Finance/Banking:

The IFSI (Islamic Financial Services Industry is component of a broader financial system. On the basis of Shariah Rules and Principles the IFSI design and operation of Islamic banks financial instruments, institution, market and infrastructure.

The components of this IFSI involves of

1) Islamic Capital Market
2) Islamic Banking Industry
3) Islamic Insurance
4) Islamic Non-Banking Financial Services
5) Islamic Money Market.

Pillars of Islamic Banks/Finance:

1) **Ban on Interest:** No interest can charge any financial transaction.
2) **Ban on Speculation Activities:** The terms and condition about transaction can be clear and known all parties.

3) **Ban of Unlawful Activities:** The unlawful activities such as port, weapons, gambling, horse riding etc.
4) **Profit and Loss Principles:** parties to the financial transaction must share the rewards and the risks attached to it.
5) **Asset backing Principle:** Financial transaction must tangible and identifiable.

Challenges of Islamic Banking in India:

1) **Peoples Influencing on Banking System:** The people of all sector such as regulators, social activists, politicians, policy makers, bureaucrats, bankers or customers are assumed that Islamic Banking is only for Muslims and it not possible to banks are run without interest.
2) **Amendments in Banking Laws:** The Islamic bank based on Islamic law and Interest free banking. In India banking regulation act does not permit Interest Free banking systems. In India the banking law can be modify or separate guideline and regulation for Islamic banking and open separate window for Islamic banking.
3) **Lack of Awareness:** The main reason of under development of Islamic banks is lacks of awareness of Islamic banking System peoples are unknown about Islamic banking.
4) **Lack of Experts:** Lack of experts in Islamic banking for proper manages banking system and proper framework of banking it is main challenge of Islamic banking.
5) **Baseless Banking System:** No base of Islamic Banking. They cannot follow RBI Guidelines, No any regular Audit, Un-registration etc.
6) **Interest:** In Islamic banking no interest rate can be Predetermined but in conventional banking system the interest rate can be determined first. The return/Interest rate can be determining afterwards.
7) **Competition to Conventional Banking:** The Islamic banks are compute from Conventional banking and the scope of conventional banking is very large the Islamic banking cannot face competition.
8) **Lack of Human Resource:** So many people's are expert in banking and finance sum peoples are experts is Islamic Law and Islamic banking but very small number of peoples who expert in banking, finance and Islamic banking. Only sum Educational Institutes are offering about Islamic banking and finance courses.
9) **Political Weapon:** The banks are using as political weapon. The politics can influence in working on banking operation hence it is major challenge in Islamic Banking.
10) **S.L.R. Requirement:** The commercial banks are following the S.L.R. requirement of RBI. i.e. they keep their funds in liquid form. In Islamic banking Shariah Law does not accept and not follow S.L.R. Requirement because large number of Cash, Gold and Government Securities using S.L.R. and the interest and risk is offer hence it is unacceptable Under Shariah Law.
11) **Misunderstand about Islamic Banking:** In case of conventional banking is open for all religion and they also involved but in case of Islamic banking misconception that Islamic banking is only for Muslims.

Advantages of Islamic banking:

In India the Muslim Population is high they are financially, socially and economically week and backward. The Islamic community takes benefit from Islamic banking to a large extent, the Islamic banking not only Islamic community but also non-Islamic community but wider range of choice.

1) **Financial Inclusion:** The Islamic banking system is useful to betterment of Muslim

community to achievement of the financial inclusion for all.

2) **Inclusive Growth:** The Islamic banks provide cheap credit to large numberofpeople also the all banking facilities provide lowest expenditure.
3) **Substantial Flow of Funds:** An Islamic bank provides substantial funds in the market. Large numbers of Muslims are participating in Islamic banking hence large amounts of money turnovers.
4) **Investment Fund from other Countries:** IslamicBanking also invested in other countries. The banks are collected huge amount of funds and invested in other countries.
5) **Prohibition of other activities:** The Islamic banking system is prohibited sum activities like gambling, alcohol, weapon, pornography etc. And they promote economic, social and Ethical activities.
6) **Large Financial Option:** The Islamic banks provide large number of financial modes introduced. In other banks are facing lot of competition, innovation and efficiency but Islamic bank are solve the all problems.

4. Finding:

1) Islamic bank based on Islamic Law.
2) Islamic banks are cover under NBFI (Non Banking Financial Institutes)
3) India is a significance market for Islamic banking because of High population of Muslims in India but the banks are create awareness of Islamic banking system and sum regulatory environment can be change.

5. Suggestion:

Islamic banks can create awareness programme to investors, Business man, political leaders, regulators, bankers etc. through workshop, seminar, conference, meetings, and interaction sessions and provide material of Islamic banking system. The Islamic banks can prepare research material, books and documents in different languages like Hindi, English, Urdu and other required area wise languages. The Government of India and RBI can prepare a separate law/Provision of Islamic banking in India and encourage the Islamic banks, give financial assistance, supervise the Islamic banks and development scheme can be planned. Islamic Banks find new experiments and innovative ideas create to the existing financial network.

6. Conclusion:

In India the Islamic banks are not very famous. It is hoped that their participation in Indian banking will lead to further infrastructural development in India. Islamic banks are working with social and ethical basis they work for society. Conventional banks are charge extra charges, charge high interest rate they can earn more profit but the Islamic banks are not charge interest, extra fines they only get back principle amount and sum interest that based on profit and loss of that transaction hence the Islamic banks can very important role play in the society.

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DIGITAL LITERACY GAP AND ITS IMPACT ON GRADUATES' EMPLOYABILITY

Dr. Vidya Sunil Kadam
Assistant Professor, Rajarambapu Institute of Technology Rajaramnagar
Email – vidya.kadam@ritindia.edu

ABSTRACT

World is changing rapidly; literacy is an important metric for economic development of a nation.Literacy is not only the ability to read and write, but rather the ability to put these skills to work in shaping the personality of own life. Digital Literacy is a key 21st Century skill which significantly enhances graduate employability. It is one of the significant digital-age literacy for higher education. Graduate Students need to be digital literate to survive with the challenges in advance studies and future career. Assessment of their digital skills is important to determine how digital literate they are. This study will describe the results of digital skills assessment and identify the skills that need improvement. It will be also identified the electronic resources most frequently used in their course assignments. The respondents for the study will be final year commerce, BBA& Science graduates from Sangli districts. Data will be collected through survey & structured questionnaire.

Keywords: *Assessment; digital literacy skills, graduates, employability*

Introduction

In the growing economy digital skills such as computer, communication, internet and advance digital skills are predictable to offer possible employments With the increased importance of technology in society, digital literacy is gaining recognition as the most valuable tool for lifelong learning Essentially, as citizens of a global society, the influence of social media, technology, and online resources is massive.Skills have become a major part of modern societies, economies, education and employment. This era hasvariously called the digital age where digital society (Ashcroft et al. 2005), knowledge based economy and information revolution are very necessary. In the framework of globalization digital skills are becoming more extensive and are considered a preliminary for securing a professional employment in all over the world. Now it's impossible to imagine a life without digital media. Whether it's using your smartphone to send an e-mail to a friend or business colleague, accessing spreadsheets to calculate finances or giving a presentation using a smartboard, digital media is found everywhere and is an important tool for professional success.

However, to get the most from these tools, each undergraduate student must learn and practice new skills. Programs such as Microsoft's Word or Excel, SAP or SPSS enter our everyday working life and are meant to speed up processes and make it easier to achieve goals

Skills and qualification have strong relationship with employment.We are in a transition phase from old manufacturing industries, mining and the service sector economy to one that is about digital disruption, renewables and socially driven enterprise. As such, we need an education system This study alsofocusses the importance of digital skills and employment opportunities.UNESCO (2011) describes digital literacy as a set of basic skills required for working with digital media, information processing and retrieval. Digital literacy also enables one's participation in social networks for the creation and sharing of knowledge, and the ability supports a wide range of professional computing skills. Digital literacy, as with general literacy, provides an individual with the capability to achieve other valued outputs in life, especially in the modern digital economy. Unlike, literacy the definition of digital literacy is contested, leading to the development of different and inconsistent sets of indicators for measuring digital literacy.

Objectives

1. To study the relationship between digital literacy skills and employability.
2. To understand the essential digital literacy skills that students needed for better employment.
3. To study the impact of digital literacy on employability.

Methodology

The study is descriptive in the nature study conducted in the Sangli District. In this study the main respondent are Graduate students from science & commerce background from Shivaji University. Students are interested to do immediate job and searching the job. Sample size is 200 students The data is gathered through survey The questionnaire is comprised on 5 point LIKERT scale. whereas 1) = Strongly agree, 2) Agree, 3) no decision, 4) disagree and 5) strongly disagree

Essential Digital Literacy skills that students needed.

Coding is a universal language and one that is useful whether a technical career is pursued or not. For example, having a basic understanding of HTML, CSS, and the like creates a shared understanding and a sense of knowing what can and cannot be done with web pages.

Collaboration in the online environment requires deliberate Students should be taught basic project management and group work essentials to navigate between multiple platforms. Utilizing tools such as Base Camp or Trello in addition to collaborative functionality through Google Docs allows a student to begin experimenting with effective online collaboration.

Cloud Software is an essential part of document management. The cloud is used to store everything from photos to research projects to term papers and music. While students are likely used to saving their pictures, they may not have the necessary processes in place to save their academic work in a way that is discoverable and accessible.

Word Processing Software is often used in conjunction with collaboration and cloud software. Google has a suite of products, but there are other options as well. Microsoft Online increasingly integrates with different storage and management solutions such as Drop Box. Each of these platforms works a little differently, and students should have the opportunity to engage with several of them.

Screen castingmakes it easy for the novice video creator to make simple yet effective videos. This is a useful skill for explaining a topic as well as articulating what you are thinking. Ideal tools for teaching students how to screencast. Through screen casting, a student can learn more about making accessible content.

Personal Archiving takes into consideration that we leave a massive digital footprint. Without a plan in place to archive this information, it can quickly turn into a web of unfindable and not useful information. Students should be taught concepts such as metadata, tagging, keywords, and categories succinctly and directly to help them start thinking about how they are represented online.

Information Evaluation has always been necessary. However, with the ease at which all people can create content and build knowledge, this skill becomes essential. Staying abreast of developments in information literacy and software engineering will paint a holistic picture of online information trends.

Social Media Savvy is important because social media serves different purposes depending on the user, the technology, and the identified need. Students need to be given instruction and an opportunity to practice using various social media. For example, students should realize that Twitter is particularly useful for staying current on the latest news in the field while Flip grid is great at building a sense of community.

Eight Elements of digital literacy

Cultural- The Cultural element of digital literacies is best acquired by being immersed in a range of digital environments. These environments should include those where different issues, norms and habits of mind are present. This ensures individuals have to modify their approach. Development can therefore be seen by the extent to which individuals can move increasingly quickly and seamlessly between these different digital environments.Culturalelement of digital literacies can be transformative and empowering. In a similar way that learning a new language can give individuals a new 'lens' to view the world

Cognitive- Another essential element of digital literacies is the Cognitive element. As much as literacy has a social and communicative aspect, it is also very definitely about expanding the mindCognitive element of digital literacies is developed by encouraging sound 'habits of mind'. Exposure to various ways of conceptualizing digital spaces and ways of interacting within them certainly helps. additionally, reading around such practices helps crystallize understanding.

Constructive - A third essential element of digital literacies is the Constructive element. As Colin Lankshear and Michele Knobel (2006) have pointed out, literacy is always about reading and writing something. To construct a thing is therefore a test for literacy. Allan Martin (2005) expands upon this when he states that literacy in a digital world involves using digital tools appropriately to enable constructive social action. may seem like stating the obvious, but the physical world is very different from the digital world.

The ability to reproduce perfectly other people's work with a minimal amount of effort, changes what it means to 'construct' something.

Communicative - Literacy always involves communicating for a particular purpose. As a result, the Communicative element of digital literacies is always closely aligned to the Constructive element as it involves making something — a thing some may term a social object. Having the knowledge, skills and understanding to do this, network literacy'. Communicating effectively using a particular digital technology involves knowing, understanding and applying certain norms and assumptions.

Confident– This element is instead something that can be focused upon in a similar way to the others. Whilst no element should be worked on purely in isolation, the Confident element involves connecting the dots. It involves understanding and capitalizing upon ways in which the digital world differs from the analogue. This can range from the simple (e.g. pressing CTRL-Z to undo an action) to more complex (e.g. creating a personal 'brand' using social media).

Creative-The Creative element of digital literacies is about doing new things in new ways that somehow add value. It is about using digital technologies and techniques to create or achieve things previously impossible — or at least out-of-reach to most people.

Critical, - It is about analyzing the power structures and assumptions behind literacy practices. Communication in the online, digital world is markedly different from the offline, analogue world. Literacy practices in the latter centre mainly around the written text. If reading and writing is about encoding and decoding texts, then in the offline world, books, manuscripts and documents constitute these texts.Becoming more advanced in the Critical element of digital literacies involves thinking about your own literacy practices."

Civic- The focus here is upon literacy practices supporting the development of Civil Society.he ability for people to connect to one another using digital technologies

Empirical Analysis

Table 1 Demographic Analysis

Gender	No. of Respondents	Percentages
Male	120	60
Female	80	40
Total	200	100

Discussion

Table 1 shows the proportion of male and female students. 60 % students are male and 40% students are female

Table 2: Frequency Distribution of the students.

Program	Frequency	Percentages
BBA	50	25
B.Sc.	70	35
B.Com	80	40
Total	100	100

Table 2 indicates that 25% students are from BBA program, 35% are from B.Sc. program and 40% are from B. Com program.

Table 3Relation between Digital literacy & employability

Variable	N	Minimum	Maximum	Mean	Std. Deviation	Rank
Internet Skills	200	1.22	5	2.16	0. 563	2
Computer Skills	200	1	5	2. 152	0. 5154	1
Social and cultural skills	200	2	5	2.243	0.5535	4
Practical Technical Skill	200	1	5	2.21	0.5391	3

Source- The data is collected from 200 Students.

Table 3 specifies the responses of 200 students from Shivaji University SangliDistrictin order to know the relationship between digital literacy and employability. The scores variable values range from 1 to 5 based on the Likert scale. The variables also ranked on the basis of mean (lowest mean is ranked 1 and highest mean ranked 4). averages of different skills according to their significance, as per student's perspective they feel that computer skills are very necessary to get the good job as well ascareer growth aspect as rating 1.Mean is 2.16 which indicate that Internet skills are equally important in getting good job as students are not having idea how to seek an opportunity through internet rating 2. Practical Technical skills mean 2.21 which is on agree side and specify that it is essential for keeping on job and for further improvements as indicated in ranking 3, lastly the Social & Cultural t skills mean is 2.24 which is rarely on agree side indicatesthe socio and cultural skill is also crucial in job market as ranking at 4.

Table no- 4 Essential elements required for enhancing digital literacy

Variables	Number Of Students	Percentage	Rank
Individuals have to modify their approach	35	17.5	5
Exposure to various ways of conceptualizing digital spaces	40	20	3
Ability to reproduce perfectly other people's work with a minimal amount of effort	42	21	2
Understanding and capitalizing the digital world	38	19.5	4
Doing new things in new ways by using digital technologies	45	22.5	1

Table no.4 indicates that 22.5 % students are agreed Doing new things in new ways by using digital technologies is essential element required for enhancing digital literacy and ranked 1. 21 % students are agreed that to develop ability to reproduce perfectly other people's work with a minimal amount of effort is essential for employment & enhancing digital literacy and ranked 2 20 % students are agreed that to get exposure to various ways of conceptualizing digital spaces is essential and ranked 319.5 % students are agreed that depth understanding and capitalizing the digital world is the Essential elements required for enhancing digital literacy& providing employability and ranked 4.

Conclusion-

The main objective of this research was to study the relationship between digital literacy skills and employability. While digital skills were strongly associated with jobs. Digital skills such as computer, internet,social and cultural skills, and practical and technical skills (ability to use other technology) are very crucial for getting desire jobs. There are many other factors like higher education, health attitude which also affect the employability and high-paying jobs.The nature of knowledge is changing in this digital age. Those capabilities that equip an individual for living, learning and working in a digital society – is one that needs to be taken seriously by colleges and universities.In this digital world. who are digitally literate are more likely to be economically secure and these skills are especially important in higher education given that graduate white collar jobs are almost entirely performed on computers and portable devices.

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WOMEN ENTREPRENEURSHIP IN INDIA

Dr. Ashwini Vatharkar

College of computer Science, Wakad Pune

1. Introduction

Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. An entrepreneur is a person who starts an enterprise. He searches for change and responds to it. A number of definitions have been given of an entrepreneur- The economists view him as a fourth factor of production along with land labour and capital. The sociologists feel that certain communities and cultures promote entrepreneurship like for example in India we say that Gujarat is and Sindhis are very enterprising. Still others feel that entrepreneurs are innovators who come up with new ideas for products, markets or techniques. Thus, entrepreneurs shape the economy by creating new wealth and new jobs and by inventing new products and services. However, an insight study reveals that it is not about making money, having the greatest ideas, knowing the best sales pitch, applying the best marketing strategy. It is in reality an attitude to create something new and an activity which creates value in the entire social eco-system. It isthe psyche makeup of a person. It is a state of mind, which develops naturally, based on his/ her surrounding and experiences, which makes him/ her think about life and career in a given way. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. It is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. If the prevailing trends continue, it is likely that in another five years, women will comprise 20% of the entrepreneurial force (Saidapur et.al, 2012). The Tenth Five-Year Plan (2002-07) aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of women and children through rights based approach.

2. Status of women entrepreneurs in India

Entrepreneurship is considered as one of the most important factors contributing to the development of society. India has been ranked among the worst performing countries in the area of women entrepreneurship in gender-focused global entrepreneurship survey, released in July 2013 by PC maker Dell and Washington based consulting firm Global Entrepreneurship and Development Institute (GEDI). Of the 17 countries surveyed India ranks 16th, just above Uganda. Countries like Turkey, Morocco and Egypt have outperformed India. Status of higher education in women in India came out to be lower than most countries in the world. At present, women's entrepreneurial role is limited in the large scale industries and technology based businesses. But even in small scale industries, the women's participation is very low. As per the third all-India census of Small Scale Industries, only 10.11% of the micro and small enterprises were owned by women, and only 9.46% of them were managed by women. While the number of women operating their own business is increasing globally, women continue to face huge obstacles that stunt the growth of their businesses, such as lack of capital, strict social constraints, and limited time and skill.

2.1 Challenges faced by women entrepreneurs

Conflicts between Work and Domestic Commitments- Women's familyobligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" (Starcher, 1996)

Gender gaps in education- While women are making major strides ineducational attainment at primary and secondary levels, they often lack the combination of education, vocational and technical skills, and work experience needed to support the development of highly productive businesses.

Lack of finance - Access to finance is one of the most common challengesthat entrepreneurs face and this is especially true for women who are further

impeded by lack of personal identification, lack of property in their own name and the need for their husband's countersignature on many documents.

Legal constraints in family law- The institutional and legal environment iscritical to the growth of female-owned enterprises. Laws regulating the private sphere specifically those regarding marriage, inheritance and land can hinder women's access to assets that can be used as collateral when securing a loan.

Heavy household responsibilities leave a demand on women especially thosein rural areas who have more children. They are required to perform their traditional role as housewives and therefore, they have fewer hours of free time than men, both during the weekend and on weekdays..

An ILO report on women entrepreneurship identifies the following problems by women entrepreneurs.

Lack of family support- Sometimes the family may make the women feelguilty of neglecting household duties in her pursuit of business obligations. Cultural traditions may hold back a woman from venturing into her own business.

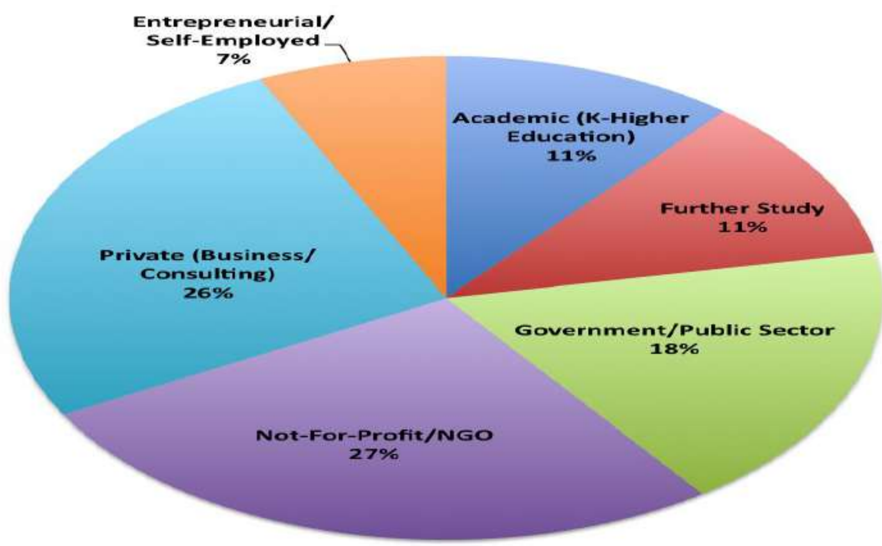
Lack of capital-traditional sources of finance like banks are reluctant to lend towomen entrepreneurs especially if they do not have any male or family backing. This is especially true of lower income females. Women do not have adequate finance or legal knowledge to start an enterprise.

Lack of confidence and faith-lack of role models undermines the selfconfidence of women entrepreneurs. The activity of selling is considered abhorrent to the female gender.

Lack of right public/ private institutions- Most public and private incentivesare misused and do not reach the woman unless she is backed by a man. Also many trade associations like ministries, chambers of commerce do not cater to women expecting women's organizations to do the necessary thing.

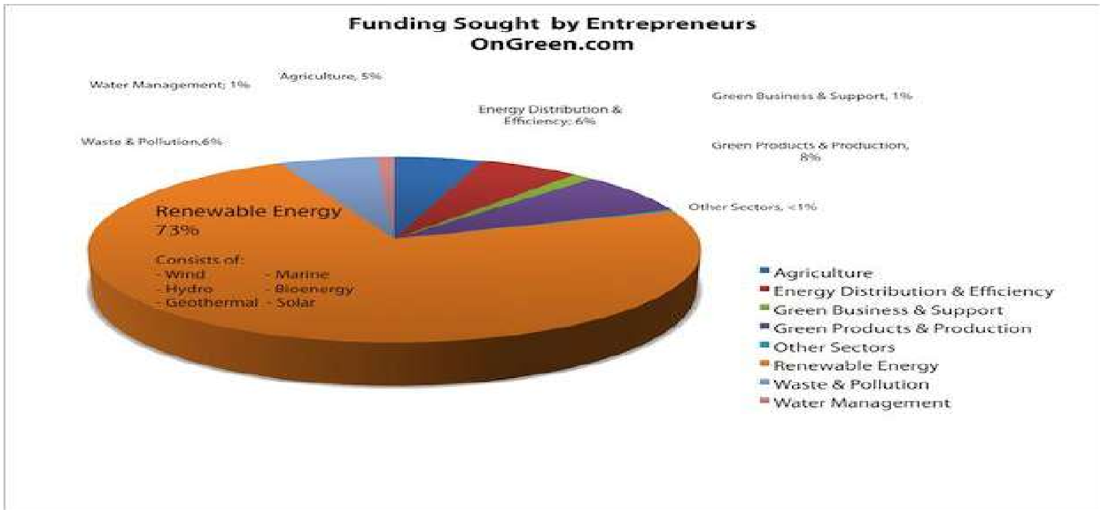
3. Life of an Entrepreneur - Hina Shah Bhuptani

Hina Shah is a home maker, a classical dancer, an entrepreneur, a painter, an academician and the director of ICECD. In a man's world, she has created a niche for herself with path breaking innovative ideas. She began her career in 1976 in the plastic packaging industry and with a belief that economic empowerment is the tool for overall empowerment of women, she piloted a development strategy in 1980 that viewed women as an active participant in economic development. In 1986, she transformed her vision into an initiative "International Centre for Entrepreneurship and Career Development (ICECD)" which today is recognized as "Centre for excellence" by United Nations. She has thus facilitated thousands of deprived women to become entrepreneurs all over India and the developing world. Hina Shah started her first programme, termed Entrepreneurship Development Programme for women with 25 women from Gujarat, out of which 16 women established non-traditional businesses. Shah became instrumental in initiating and institutionalizing Women Economic Empowerment strategy in countries such as Zambia, Bangladesh, Lesotho, Botswana, Cameroon, Malaysia, Philippines, Jordan, Sri Lanka, Guyana, Ivory Coast and St. Kitts. Her efforts have created a consolidated wealth of Rs. 195 crores in India and Rs. 620 crores in other countries till date. Her mission has always been to create successful and persistent women entrepreneurs, who will emerge as job creators and not job seekers. Mrs. Hina Shah Bhuptani's vision is to turn women from job seekers to job provider. The core idea of "she can you can" initiative by Hina shah was Tupperware's basic ideology of empowering women and giving them wings to fly. **She Can YouCan**, in essence, is an initiative to capture stories of women going beyond the ordinary.Focusing on empowering the women of today, the campaign endeavors to bring out the hidden achievers while helping the womenfolk lead a self reliant lifestyle. The campaign seeks to inspire many more women, to come forward to start dreaming and start achieving. Hina Shah's relentless efforts to change the face of the deprived, dependent women of rural Development.



India created a noteworthy impact. These are the women who hardly involved themselves in income generation and always despaired. Their status improved as they began their little businesses, earned, started spending profits on improving their lives; family diet; health and other essentials, and started sending their children to school. Their self-esteem and confidence blossomed. They have savings in place, and are confident, healthier, better fed and housed, better informed and respected in the community. There has been an irrevocable change in the role of women in the deeply backward areas**.** Ms. Hina Shah has been chosen as a social entrepreneur, who in the past 3 years has led over 13,000 widows of Gujarat to become successful entrepreneurs, and is currently reaching out to over 2500 Primitive

Tribal Youth of the State to become self sufficient. Her contribution to the development of Gujarat over the last 22 years has been significant, for which she has received various national laurels. Having spread her wings to over 52 Asian, African and Pacific countries world over, she is a huge source of inspiration to many who have changed the course of their lives to follow her leadership.



4. Recommendations

The elimination of obstacles for women entrepreneurship requires a major change in traditional attitudes and mindsets of people in society rather than being limited to only creation of opportunities for women. Hence, it is imperative to design programmes that will address to attitudinal changes, training, supportive services. The basic requirement in development of women entrepreneurship is to make aware the women regarding her existence, her unique identity and her contribution towards the economic growth and development of country. The basic instinct of entrepreneurship should be tried to be reaped into the minds of the women from their childhood. This could be achieved by carefully designing the curriculum that will impart the basic knowledge along with its practical implication regarding management (financial, legal etc.) of an enterprise.

Here are some suggestions to increase the role of women entrepreneurs:-

Infrastructure – Infrastructure set up plays a vital role for any enterprise.Government can set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities. However, precautionary measures should be undertaken to avoid the misuse of such facility by the men in the name of the women.

Personality Development-Attempts should be there to enhance the standardsof education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards.

Self help groups of women entrepreneurs-Self help groups of womenentrepreneurs can mobilize resources and pool capital funds to help the women in the field of industry, trade and commerce.

Business Development Training Programs – It includes basic day-to-daymanagement training like how to keep track of accounts, handle taxes and understand compliance rules and regulations. They can also focus on strategy and the long-range success of a business from writing a business plan to targeting specific markets, along with product innovation within business clusters and incubators.

Access to Finance Programs- Efforts to facilitate access to finance for womenentrepreneurs typically encompass initiatives that reform restrictive bank and regulatory policies. Such reforms accept less traditional forms of collateral, look at a lender's willingness to repay and simplify business registry. They also help financial institutions develop innovative loan and savings products for female entrepreneurs.

To establish all India forums to discuss the problems, grievances, issues, and filing complaints against constraints or shortcomings towards the economic progress path of women entrepreneurs and giving suitable decisions .

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OPTION AS A HEDGING INSTRUMENT IN STOCK MARKET

Mr. Krishnaji Sarjerao Patil
Assistant Professor, Rajarambapu Institute of Technology
krishnaji.patil@ritindia.edu
Dr. H.V. Ambawade
Associate Professor, Chintamanrao College of Commerce
ambawadehansaraj@gmail.com

ABSTRACT

The emergence of market for derivatives products, most notably forwards, futures, options and swaps can traced back to the willingness of risk-averse economic agents to guard themselves against uncertainties arising out of fluctuations in asset prices. By their nature, the financial markets can be subject to a very high degree of volatility. Through use of derivative products, it is possible to partially or fully transfer price risks by locking-in assets prices. As the instruments of risk management, derivatives products generally do not influence the fluctuations in the underlying asset prices.

Stock market contains high degree of volatility, investor known only pattern that money is appreciated when the market goes up but unfortunately it is not true, even in the falling market also money can be earned. It is very important to understand returns and risk behavior of each instrument used in derivatives market to appreciate investment pattern in derivative market.

Therefore, the present research paper is focusing on the different strategies applicable in option trading and use of option as a hedging instrument.

Keywords: *Derivatives, Forwards, Futures, Options, Swaps, Option trading strategies*

Introduction:

The rise of market for derivative items, most prominently forward, future, option and swaps can follow to the willingness of risk opposed economic machinists to protect themselves against vulnerabilities developing out of changes in assets price. Their tendency, the financial markets can be liable to a high level of unpredictability. Through utilization of derivative items, it is conceivable to mostly or completely exchange value risk by securing price of asset. As the instruments of risk, the executives, derivative items for the most part don't impact the changes in the price of asset. In any case, by securing price of asset, derivative items limit the effect of fluctuations in the price of asset on the productivity and profit of the risk-adverse speculators.

Factors by and large credited as the significant main impetus behind development of financial derivatives are as follows:

- Increased instability in the price of asset in the financial markets.
- Increased coordination of the financial markets with the worldwide markets.
- c) Market enhancement in correspondence offices and sharp decrease in their expenses.
- Development of more complex risk management instruments, giving specialists a more extensive decision of strategies of management of risk.

Statement of the problem:

The high degree of instability, shareholder and investor known only pattern that money is appreciated when the market goes up but unfortunately it is not true, even in the falling market also money can be earned. It is very important to understand returns and risk behavior of each instrument used in derivatives market to appreciate investment pattern in derivative market. In recent years' derivatives has become increasable significant in the field of finance. Forward contract, future, swaps and different type of options are traded by finance institutions and other corporate clients. Therefore the present study is carried out to know more appropriate strategies of option trading and how it can be used as a hedging instrument in stock market.

Objectives of study:

The present research paper including the following objectives:

1. To study the derivative market and option contract.
2. To understand the strategies & payoff option.
3. To analyze the hedging, speculating, and arbitraging by brokering agencies.
4. To analyze the best strategies for beginners of the option contract.

Conceptual Framework:

Options introduction

An Option contract is an agreement between two parties (buyer and seller) which gives the right to the buyer, but not the obligation, to purchase or sell the underlying assets the or from the seller of contract at a future date and at predetermined price. While a buyer of an option contract gives the premium to the seller of the contract and buys the right to exercise his option, the seller of an option is a person who gets the option premium from purchaser and in this manner obliged to sell or purchase the underlying asset if the purchaser workout it on him.

Two kinds of option - Call & Put:

CALL: Call option is one type of option in this give the right to the buyer to buy underlying asset but not any obligation to buy the underlying asset at the predetermined price and at the future date.

PUT: Put option is another type of option in this give the right to the buyer to sell their underlying asset but not any obligation to sell at predetermined price and at the future date.

Option Terminology

Index Option:

These types of option agreement have the use index as the underlying asset. In India, utilized a European style settlement.E.g. nifty, Mini Nifty and so on.

Share Option:

share option is kind of option agreement on shares of company. A share option contract gives the right to purchase or sell the asset at the predetermined price.

Buyer of an agreement:

The purchaser of an option contract is the person who by paying the option premium to the writer, purchases the right to buy or sell the asset but not the obligation to workout his option on the writer.

Seller of the agreement:

The seller / writer of an option agreement is the person who gets the option premium from the purchaser of the contract and is in this way obliged to sell/purchase the asset if the purchaser workout on him.

Option price/premium:

Option price or premium is the price of the option contract which is buyer pays to the option contract seller.

Expiry date:

The expiry date or maturity date is the date at that day the contract will be expire or workout means the buyer work out the right or not on their P&L basis

Strike price:

The price which given in the contract is called as strike price. The profit of the buyer is depending on strike price.

American Option

It is one kind of option in this contract workout at any time but to the expiry date of the agreement.

European Option

It is another kind of option in this the contract will be workout at the date of expiry.

Spot price

Spot price of the share is the price used to trading. It means the spot price of a share is quoted in the spot market used for immediate delivery of share means in cash market. It is very important in option contract because premium of option contract is fluctuating on this.

Contract size

Contract size means the no. of the unit or share. In the cash market we can buy the one share but in the option contract we needed to buy in lots. The lot size is different for the different share.

Call Option	Moneyness	Put Option
Strike Price less than Spot Price	In the Money	Strike Price more than Spot Price
Strike Price equal to Spot Price	At the Money	Strike Price equal to Spot Price
Strike Price more than Spot Price	Out of the Money	Strike Price less than Spot Price

Research Methodology

Research Design: It is a systematic research as it includes observation and application of different option trading strategies and payoffs of SBIN stock.

Sampling technique: For the existing study sampling method was followed to gather data.

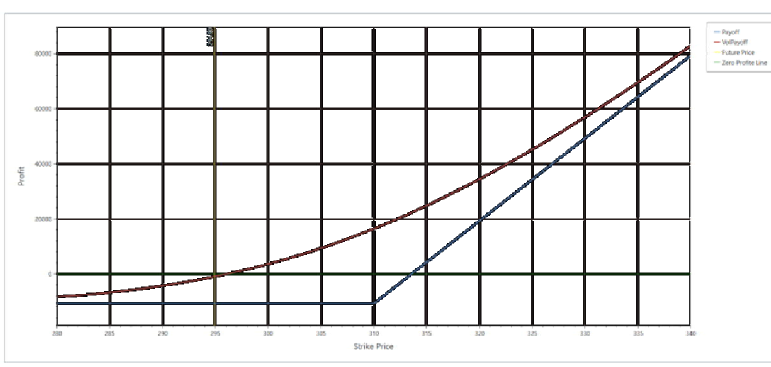
Type of data: Study was conducted on the basis of secondary data collected from National Stock Exchange.

Sample size: Selected total 8 observations means 8 option contract strategies with respect to SBIN stock.

Data Presentation and Analysis

Strategy No. 1: - LONG CALL

This is case of SBINs call option with the strike price of Rs. 310 at a premium of Rs. 3.55 expiring on 30-Aug-2018 and the market lot is 3000. In this the investor can feel the bullish about the SBIN stock so, he can buy the call option. So, the investor can invest Rs. 10,650. The spot price is 294.90.



Payoff Table: -

On Expiry SBIN Closes At	Net Payoff from Call Option (Rs.)
290	-10650.00
295	-10650.00
300	-10650.00

305	-10650.00
310	-10650.00
313.55	0.00
315	4350.00
320	19350.00
325	34350.00
330	49350.00
335	64350.00

Interpretation: -

This strategy limits the downside risk to the extent of premium paid by investor (Rs. 3.55). But the potential return is unlimited in case of rise in SBIN share. A long call option is the simplest way to benefit if you believe that the market will make an upward move and is the most common choice among first time investors in Options. As the stock price rises the long Call moves into profit more and more quickly.

When to Use: Investor is very bullish on the stock / index.

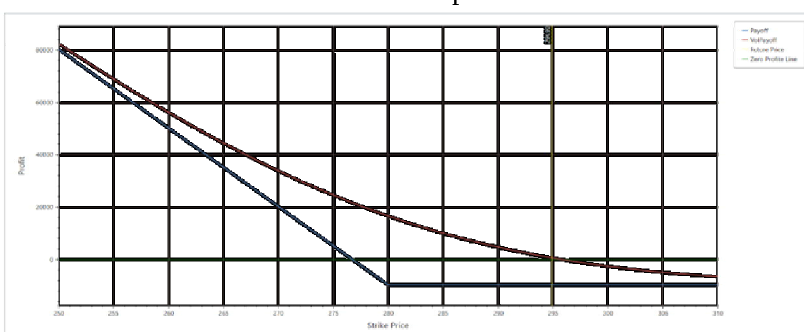
Risk: Limited to the Premium. (Maximum loss if market expires at or below the option strike price).

Reward: Unlimited

Breakeven: Strike Price + Premium

Strategy No. 2: - LONG PUT

This is case of SBIN put option with the strike price of Rs. 280 at a premium of Rs. 3.20 expiring on 30-Aug-2018 and the market lot is 3000. In this the investor can feel bearish about the SBIN stock so, he can buy the put option. So, the investor can invest Rs. 9600. The spot price is 294.90.



Payoff Table:-

On Expiry SBIN Closes At	Net Payoff from Put Option (Rs.)
260	50400
265	35400
270	20400
275	5600
276.80	0.00
280	-9600
285	-9600
290	-9600

Interpretation: -

This strategy is used when an investor is very aggressive and has a strong expectation of a price fall (and certainly not a price rise). This is a risky strategy since as the stock price rises, the short call loses money more and more quickly and losses can be significant if the

Stock price falls below the strike price. Since the investor does not own the underlying stock that he is shorting this strategy is also called Short Naked Call.

When to use: Investor is bearish about the stock / index.

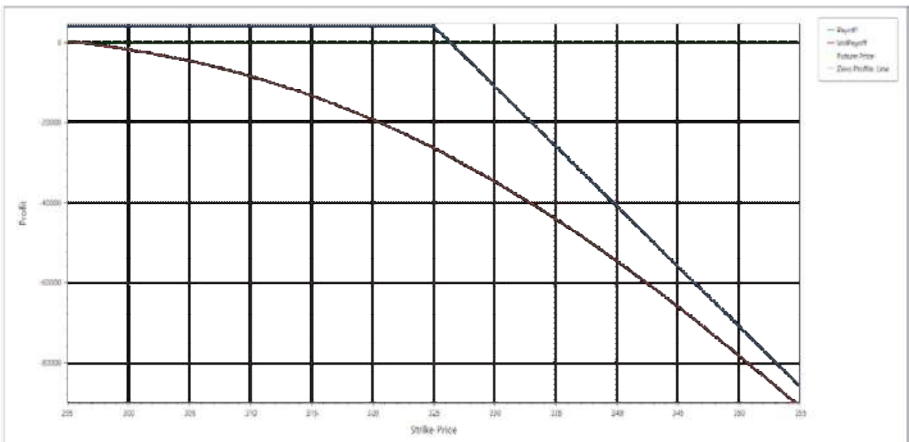
Risk: Limited to the amount of Premium paid. (Maximum loss if stock / index expires at or above the option strike price).

Reward: Unlimited

Break-even Point: Stock Price – Premium

Strategy No. 3: - SHORT CALL

This is case of SBIN call option with the strike price of Rs. 280 at a premium of Rs. 1.40 expiring on 30-Aug-2018 and the market lot is 3000. In this the investor can feel the bearish about the SBIN stock so, he can sell the call option. So, the investor can receive Rs. 4200. The spot price is 294.90.



Payoff :-

On Expiry SBIN Closes At	Net Payoff from Call Option (Rs.)
310	4200
315	4200
320	4200
325	4200
326.40	0.00
330	-10800
335	-25800
340	-40800

Interpretation: -

A bearish investor can profit from declining stock price by selling call. He limits his risk to the amount of premium paid (Rs.1.40) but his profit potential remains unlimited. This is one of the widely used strategy when an investor is bearish. So, when the SBIN share goes downward then the investor earns more and more profit.

When to use: Investor is very aggressive and he is very bearish about the stock / index.

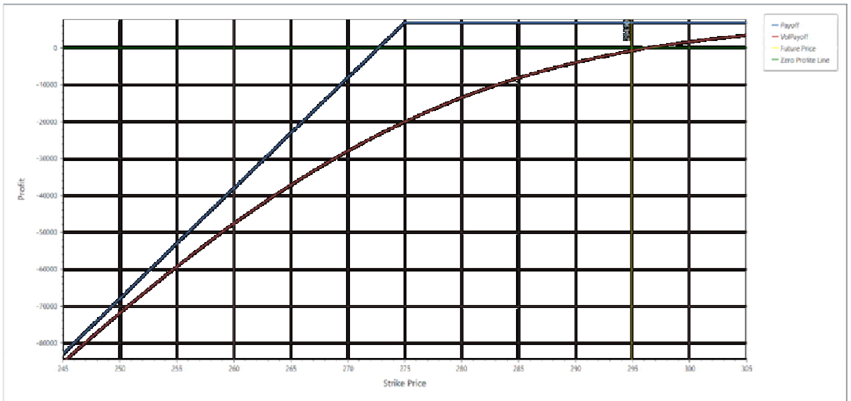
Risk: Unlimited

Reward: Limited to the amount of premium

Break-even Point: Strike Price + Premium

Strategy No. 4: - SHORT PUT

This is case of SBIN put option with the strike price of Rs. 275 at a premium of Rs. 2.35 expiring on 30-Aug-2018 and the market lot is 3000. In this the investor can feel the bullish about the SBIN stock so, he can sell the put option. So, the investor can receive Rs. 7050. The spot price is 294.90.



Payoff Table :-

On Expiry SBIN Closes At	Net Payoff from Put Option (Rs.)
255	-52950
260	-37950
265	-22950
270	-7950
272.65	0.00
275	7050
280	7050
285	7050

Interpretation: -

Selling Puts can lead to regular income in a rising or range bound markets. But it should be done carefully since the potential losses can be significant in case the price of the stock falls. This strategy can be considered as an income generating strategy. When the SBIN share goes upward then investor make money and when goes downward then the investor bear losses

When to Use: Investor is very Bullish on the stock / index. The main idea is to make a short-term income.

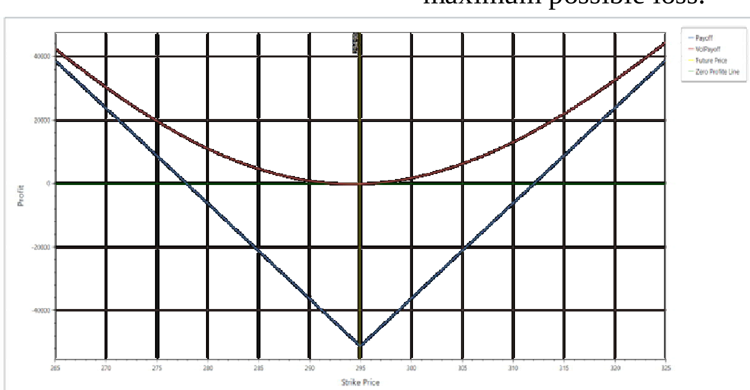
Risk: Put Strike Price – Put Premium.

Reward: Limited to the amount of Premium received.

Breakeven: Put Strike Price – Premium

Strategy No. 5: - LONG STRADDLE

This is case of long straddle of the SBIN. SBIN is at 294.90 on 15th Aug. An investor enters a long straddle by buying a 30-Aug Rs 295 SBIN Put for Rs. 8.1 and a 30-Aug Rs. 295 SBIN Call for Rs. 9. The net debit taken to enter the trade is Rs. 51300 (17.1*3000), which is also his maximum possible loss.



Payoff :-

On Expiry SBIN Closes At	Net Payoff
265	38850
270	23850
275	8850
277.95	0.00
280	-6150
285	-21150
290	-36150
295	-51150
300	-36150
305	-21150
310	-6150
312.05	0.00
315	8850
320	23850
325	38850

Interpretation: -

This is high risk strategy if in the underlying stock is very little volatility and while in the underlying stock is high volatility then the risk is low. In this strategy required to take total 2 positions one is buy call and another is a buy put.

Situation 1 :- If the SBIN stock goes upward from Rs. 312.05 and downward from 277.95 then the investor can make profit.

Situation 2 :- If the SBIN stock between to 277.95 and 312.05 then the investor can bear loss.

When to Use: The investor thinks that the underlying stock / index will experience significant volatility in the near term.

Risk: Limited to the initial premium paid.

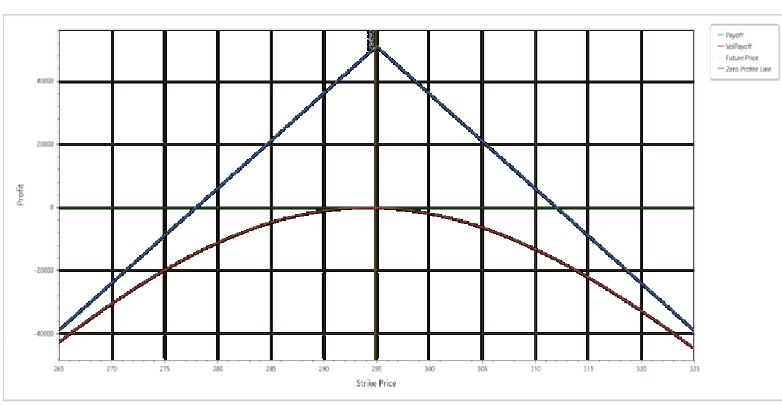
Reward: Unlimited

Breakeven: • Upper Breakeven Point = Strike Price of Long Call + Net Premium Paid

• Lower Breakeven Point = Strike Price of Long Put - Net Premium Paid

Strategy No. 6: - SHORT STRADDLE

This is case of short straddle of the SBIN. SBIN is at 294.90 on 15th Aug. An investor enters a short straddle by selling a 30-Aug Rs 295 SBIN Put for Rs. 8.1 and a by selling 30-Aug Rs. 295 SBIN Call for Rs. 9. The net credit receive to is Rs.51300 (17.1*3000), which is also his maximum possible profit.



Payoff :-

On Expiry SBIN Closes At	Net Payoff
265	-38850
270	-23850
275	-8850
277.95	0.00
280	6150
285	21150
290	36150
295	51150
300	36150
305	21150
310	6150
312.05	0.00
315	-8850
320	-23850
325	-38850

Interpretation: -

This is low risk strategy if in the underlying stock is very little volatility and while in the underlying stock is high volatility then the risk is high. In this strategy required to short total 2 positions one is short call and another is a short put.

Situation 1 :- If the SBIN stock goes upward from Rs. 312.05 and downward from 277.95 then the investor can bear the loss.

Situation 2 :- If the SBIN stock between to 277.95 and 312.05 then the investor can make profit.

When to Use: The investor thinks that the underlying stock / index will experience very little volatility in the near term.

Risk: Unlimited

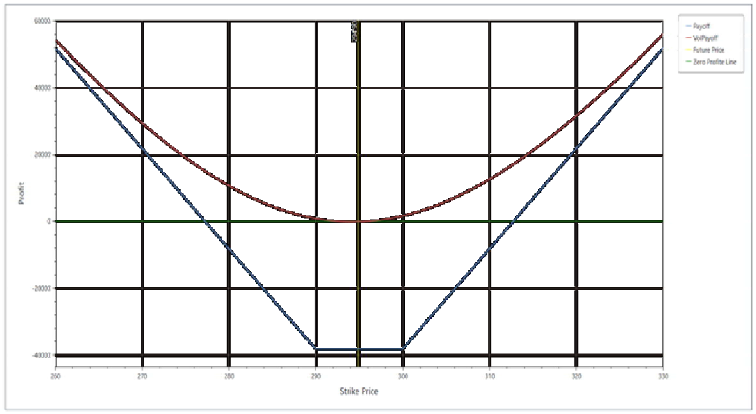
Reward: Limited to the premium received

Breakeven: • Upper Breakeven Point = Strike Price of Short Call + Net Premium Received

• Lower Breakeven Point = Strike Price of Short Put - Net Premium Received

Strategy No. 7: - LONG STRANGLE

This is case of long strangle of the SBIN. SBIN is at 294.90 on 15th Aug. An investor enters a long strangle by buying a 30-Aug Rs 300 SBIN call for Rs. 6.65 and a by buying 30-Aug Rs. 290 SBIN put for Rs. 6.1. The net debit taken to enter the trade is Rs. 38250 (12.75*3000) , which is also his maximum possible loss.



Payoff :-

On Expiry SBIN Closes At	Net Payoff
265	36900
270	21900
275	6900
277.30	0.00
280	-8100
285	-23100
290	-38100
295	-38100
300	-38100
305	-23100
310	-8100
312.70	0.00
315	6900
320	21900
325	36900

Interpretation: -

This is high risk strategy if in the underlying stock is very little volatility and while in the underlying stock is high volatility then the risk is low. In this strategy required to take total 2 positions one is buy call and another is a buy put but different strike price.

Situation 1 :- If the SBIN stock goes upward from Rs. 312.70 and downward from 277.30 then the investor can make profit.

Situation 2 :- If the SBIN stock between to 277.30 and 312.70 then the investor can bear loss.

When to Use: The investor thinks that the underlying stock / index will experience very high levels of volatility in the near term.

Risk: Limited to the initial premium paid

Reward: Unlimited

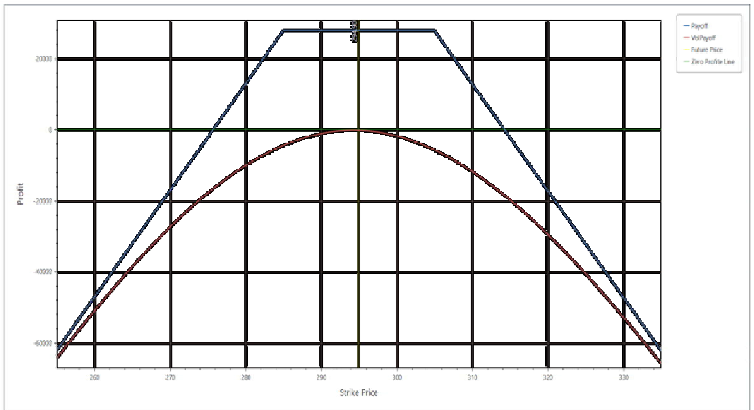
Breakeven: • Upper Breakeven Point = Strike Price of Long Call + Net Premium Paid

• Lower Breakeven Point = Strike Price of Long Put - Net Premium Paid

Strategy No. 8: - SHORT STRANGLE

This is case of short strangle of the SBIN. SBIN is at 294.90 on 15th Aug. An investor enters a short strangle by selling a 30-Aug Rs 305 SBIN call for Rs. 2.35 and a by selling 30-Aug Rs. 285 SBIN put for Rs. 4.85.

The net credit receives to is Rs 17.1, which is also his maximum possible profit.



Payoff Table: -

On Expiry SBIN Closes At	Net Payoff
265	-31950
270	-16950
275	-1950
275.65	0.00
280	13050
285	28050
290	28050
295	28050
300	28050
305	28050
310	13050
312.70	0.00
315	-1950
320	-16950
325	-31950

Interpretation: -

This is low risk strategy if in the underlying stock is very little volatility and while in the underlying stock is high volatility then the risk is high. In this strategy required to short total 2 positions one is short call and another is a short put but different strike price.

Situation 1 :- If the SBIN stock goes upward from Rs. 312.70 and downward from 277.65 then the investor can bear the loss.

Situation 2 :- If the SBIN stock between to 277.65 and 312.70 then the investor can make profit.

When to Use: This options trading strategy is taken when the options investor thinks that the underlying stock will experience little volatility in the near term.

Risk: Unlimited

Reward: Limited to the premium received

Breakeven: • Upper Breakeven Point = Strike Price of Short Call + Net Premium Received

• Lower Breakeven Point = Strike Price of Short Put - Net Premium Received

Findings:

1. Basically, there is lack of awareness among the majority of the investors about the derivative market.
2. Most of the time investors take decisions with inadequate knowledge and do not understand the complex structure of derivative.
3. As compare to cash market the structure of the Derivative market is much complicated.
4. In the case of long call or long put and short call or short put need to go market in only one side either upward (in case of long call and short put) and or downside (in case of long put and short call).
5. If high volatility in the underlying asset then use long Straddle and long strangle strategy.
6. If significant volatility in the underlying asset then use short straddle and short strangle strategy.
7. The straddle and strangle strategy are useful for beginner's in the derivative market.

Recommendations

1. Awareness regarding effective use of option instrument in view of hedging, minimizing or eliminating capital erosion of portfolios must be promoted.
2. Enhancing confidence and knowledge among all beginners of the option contract by giving idea about the strategies.
3. Beginner's need to understand complex structure of the option contract and then invest.
4. Retail investor need to analyze all the option trading strategy and then select suitable strategy as per their investment structures.

Conclusion

According to the study undertaken derivative market is vast and complicated topic. Retail investors are not aware about the derivative market. So, need to increase awareness into the retail investor. Lots of investor invests money into option contract with inadequate knowledge so, that's why they lose money. According to project, investor needs to use strategy according to their investment. Strategy help to people minimize the risk and increase the return.

Also, the investor can use option contract for hedging purpose.

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INCORPORATION OF INNOVATIVE PRACTICES IN COMMERCE EDUCATION AT GRADUATE LEVEL

Dr. A. A. Kulkarni
Head, Deptt. Of Commerce, Gopal Krishna GokhaleCollege , Kolhapur (M.S.) 416 0012

ABSTRACT

The educational system of commerce education became age-old, traditional and could not pair with industry needs in this century. The industries are no longer in need of skilled or single skilled person, they expect a trained, qualified skilled specialist who can meet the industry requirement properly. Commerce Education is the area of education which develops the required knowledge, attitudes and skills for successful heading of Trade, Commerce and Industry. Commerce education serves as a channel to socio-economic development of any country or a region. The level of speed at which commerce education is currently expanding in this area is in itself a testimony to its growing acceptance as a source of awareness, development of skill. The importance of commerce can never be fictitious.

Countries lacking proper commerce system often find themselves in unstable conditions. As commerce teachers, we must focus on best practices in commerce education relating to teaching, learning and evaluation. The exciting prospect about graduating with a commerce degree is that it offers number of opportunities for doing valuable work.

Keywords: *innovative practices, commerce education*

Introduction:

Higher Education, in India, is one among the top three areas of development undergoing a tremendous change. India is becoming a global hub for educational activities and a source for all kinds of international man-power requirement. There is a growing demand for quality education with standard curriculum and globally acceptable system of education. Everywhere the idea of increasing gross enrollment, generating more human resource with intellectual inputs is given much thrust. During the last ten years, Universities in India have taken serious note of these emerging needs and demands and trying to update the curriculum, design new programs and offer better educational services while maintaining high quality.

Commerce has grown from a subject to fully fledged faculty in most of the universities and had an acquired a pride of place. Commerce education is primarily meant for providing the students in-depth knowledge of different functional areas of business so as to prepare people required by the community for the purposes of trade, commerce and industry. The technological revolution has further provided new dimensions like E-banking, E-finance, E-marketing, E-commerce, E-investment, E-trade etc. Commerce education is business education, which develops knowledge, skills and attitudes for the handling of trade commerce and industry. The level of speed at which commerce education is currently expanding in this area is in itself a testimony to its growing acceptance as a source of awareness, development of skill. The rapid trend of globalization and technological changes have made difficult for organizations to survive in the competitive world. Due to the increasingly complex nature of organizations and businesses, there is a need that the business schools pass on relevant, current, and advanced knowledge to the students.

Objectives:

The objectives of the study are:

1. To incorporate the industry in teaching, learning and evaluation process of commerce education
2. To inculcate new streams in the syllabus of commerce.
3. To develop skills through commerce education.
4. To enhance the quality of commerce education through participation of industry
5. To examines new aspects and trend in relation to business
6. To understand the problems of business

education.

7. To develop qualitative syllabus for commerce students

Commerce Education :

Commerce, the whole system of economy that comprises an environment of business. The system includes legal, political, social, cultural, economic and technological systems in the country. The importance of commerce can never be fictitious. It is the origin for exchange of goods across the globe and development of economies.Through Commerce education, a student is exposed to the environment of the business world. It is helpful for preparing them for self-employment and developing in them, the entrepreneurial abilities. As the economy becomes more industrialized and society becomes more complex, the knowledge and skills required to deal with the situations also change. Hence, for enabling students to acquire the desired capabilities, contents of courses and their combinations need to be revised, diversified and made more flexible.

Challenges before Commerce education

1. The classroom teaching differs that from industry requirements. Commerce graduates and postgraduates degree holders lack in right kind of skills, practical knowledge and exposure to outside business world, which are needed.
2. To understand the difference between the product and the demand, there is an urgent need to overcome the existing business education system and require coping up with the fast changing Liberalization, Privatization and Globalization era.
3. The students are only oriented towards classroom theoretical related skills, lack of communication skills, lack of IT knowledge and global scenarios etc.
4. Commerce education is a sum total of variety of courses combined together. It basically diverse in nature as it does not focus on one particular discipline and covered multiple subjects but without giving thorough and specialized knowledge
5. The concept of specialization is not yet adopted in commerce education to its fullest extent. Though at post graduate level there are certain specialization however the course content and proportion of specialization does not match with the overall syllabus and total course structure.
6. The educational and teaching method presently used emphasis more on lectures. There is absence of practical base and creative teaching methods. This effects relevance and utility of the knowledge offered to the students.
7. The cream of commerce education is being hijacked by professional courses, particularly by ICWA, ICA and ICS.
8. The course is bogged down by traditional outlook with little emphasis on specialization.
9. The course is over-burdened by theoretical orientation with little scope for imparting practical training.
10. Commerce teacher is a jack of all trades: commerce teacher is expected to teach all the subjects like commerce, banking, entrepreneurship, business management or some time economics as compulsory subject.

Skill development and adoption of new technology in Commerce Education:

Commerce education has become inappropriate in the new era of globalization. The impact of globalization on the corporate sector has suddenly created a demand for trained human resource of business education with innovative ideas, new approaches in business as well as professional skills. There is an urgent need to overhaul the existing business education system to survive with the dynamic world. The problems faced by the business graduates and post-graduates are of a great concern for the students, academicians, business world and even for parents.

The fundamentals of commerce are spread across every industry, discipline and organization. Commerce conducts various departmental co-curricular activities to stand with the vision of exploring new horizons together with collective wisdom. As commerce teachers, we must focus on best practices in commerce education relating to teaching, learning and evaluation. The exciting prospect about graduating with a commerce degree is that it offers number of opportunities for doing valuable work.

Following are the suggestive skill development practices which any department could adopt:

1. Commerce Lab: The idea behind commerce lab is to inculcate knowledge and need-based work skills so that the graduates of the college find themselves prepared for employment and self-employment avenues as and when required. In order to accomplish this task, one could incorporate practical aspects of the subject so the students may involve in experiential learning which is vital in present business world.

2. Stock market practical sessions: capital market in India is growing rapidly. It is necessary for the students to aware about the activities in the stock market. Investors club will give boost to the future investors. Following activities could be done through investor's club-

- Mock trading sessions
- Live broadcast of business news channels
- Discussion on share market, market trends, economy
- Screening of stock market
- Sessions on investment literacy

3. Academic audit: The purpose of the Academic Audit is to evaluate the performance of the commerce departments and give suggestions for further improvement of the quality of teaching, research, administration, and curricular and extra-curricular activities. For students, it helps in eliminating unnecessary workload and dwells mainly on those essentially required for the success of a student's career. The process of academic audit involves three stages: self-study involving understanding the teaching-learning process, peer review and evaluating the self-study and the peer review.

4. Participation of industry in commerce education: Presently, the industry does not play any role in commerce education. The industry very rarely takes an interest in providing quality education through guest lecturers or visiting faculty. On the other hand, the industry criticises the quality of teaching and comment as the syllabus contents are outdated. It becomes necessary to incorporate the industrialists and consultants in the in commerce education for formation of syllabus, through board of studies. The industry could play key role in commerce education through following means –

- Business person as guest lecturer
- Visiting faculty
- Provide specialized knowledge
- Internship of students in their firms
- MOU with educational institutes for exchanging knowledge
- Organizing seminars, exhibitions, conferences in collaboration with educational institutes
- Financial support to institutes

5. Professional Interface alliance - Professional Interface Forum is an exclusive platform for B.Com Professional course students, pursuing their B.Com degree with professional course, CA, ICWA, CS, CFS etc. This forum is set up to enable students to remain in continuous touch with the industry and professional bodies through interaction with the corporate world at frequent intervals so that they can absorb corporate culture and norms followed there.

6. **Research Forum -** To motivate the research culture among the post graduate commerce students, research forum is good tool. It could be monitored by research methodology subject teacher. Aim of forum is to motivate and equip the students to undertake research, to help the students to publish the research papers in reputed journals, to improve the art of writing research report and thereby helping the members to identify research problems, have a weekly discussion on research topics, discussions on the prepared questionnaires and interview schedules, discussions on application of statistical tools and debate on published research papers.

7. **Placement:**the most effective way for a student to go beyond their restricted study schedule is by taking up as much internship as possible. Internships not only provide one with practical knowledge, but also keep one up-to-date with the changes taking placeand provide ways of adapting to them. Through internships students can learn different techniques of performing a task, encounter different kinds of problems that are faced in real business world and learn how to find solutions to them which in turn makes them more-suited for working in an actual work-environment.

8. **Integrate professionals, industrialists on BOS, Academic Counsils:** at present, there is no representation of professionals, industrialists on the board of studies, academic councils of the Universities, Faculties. Only faculty members are included in these councils. There is wide gap between the industrial needs and present education. With the globalization, the syllabus became outdated / obsolete within short period. Appointment of these professionals could fill the gap between the industry and education.

9. **Developing alertness of computer and internet**: the students in commerce faculty could use computers and internet. The teachers and institutes could provide sufficient number of computers and internet facilities to the students through which they could learn the accounting software's, banking software's, prepare PPT slides.

Conclusion:

In the 21st century, one could rapid growth in every sector. Education sector could not stay apart from these changes. It becomes necessary to incorporate new techniques, avenues, subjects in the commerce syllabus. There is need to make commerce education more meaningful and purposeful. As the commerce education is facing number of problems which affect the course objectives, course content and conduct. Globalization and liberalization of our economy with privatization and technological revolution have placed number of challenges before commerce education. The only way out is the contribution of industry in commerce education. Involvement of industry in academic process could enhance the quality of commerce education as well as could bring transparency in academic audit.Commerce education need to be inclusive, targeted and customized with aim to remove the gap that exist between industry requirements and academic curriculum focusing on attitude, corporate awareness, grooming and developing managerial skills.

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CONSUMER BUYING BEHAVIOUR TOWARDS SHOPPING MALLS

Sunny Kale
Asst. Prof., Vivekanand College (Autonomous), Kolhapur
sunnykale@gmail.com
Rohit B. Basnaik
Asst. Prof. , Y.C. Warana College, Warana Nagar
B3rohit@gmail.com

Introduction:

Human being is a wanting animaland have inherent need for things. Therefore we shop for these things .shopping is done to obtain products, to satisfy needs sometimes shopping is done for recreation. People living in urban areas are familiar with shopping malls. While in rural areas there are no shopping malls they purchase products from local weekly market.In the age ofglobalisation selling of products has become organised The Indian retail market is Rs. 19,48,916crores as per the Indian Retail Report 2011 by IRIS. over the last couple of years the Indian retail industry is one of the fastest growing industries in India. Though initially, the retail industry in India was mostly unorganized, however with the change of tastes and preferences of the consumers, the industry is getting more popular these days and getting organized as well.

Types of Organised Retail Outlets:

1. **Hypermarkets:**
   They are big stores which offer everything. Hypermarkets are large self-service outlets, they offer a variety of categories with deep assortments. These stores contributes of all foods and grocery organised retail sales **.**
2. **Supermarkets:**
   They are self-service stores that focus on regular groceries,household goods and personal care products. They are located in residential areas. e.g. food world.
3. **Departmental stores:**
   The departmental store carries various departments such as apparel, furniture, jewellery etc. but are much smaller than hypermarkets in terms of space. e.g. Shoppers stop, lifestyle. Departmental stores are general merchandise retailers who offer various kinds of products and services. Departmental stores do not offer full service category products and some carry very selective product lines. Shopper stops is a good example of departmental store.
4. **Malls:**
   These are the largest form of retail formats. They provide an ideal shopping experience by providing a mix of all kind of products and services, food and entertainment under one roof. e.g. sahara malls , Reliance malls . TDI Mall in Delhi etc.

Research Methodology:

The paper is descriptive in nature, based on the secondary data and the information is retrieved from the internet and through journals, research papers and expert opinions on the same subject matter

Objectives:

1.To study the concept of Consumer buying behaviour

2. To study factors responsible shopping in malls.

Concept of Consumer buying behaviour:

Consumer buying behaviour refers to the selection, purchase and consumption of goods and services for the satisfaction of their wants. There are different processes involved in the consumerbehaviour. Many factors, specificities and characteristics influence the individual in what he is and the consumer in his decision making process, shopping habits, purchasing behaviour, the brands he buys or the retailers he goes. A purchase decision is the result of each and every one of these factors. Initially the consumer tries to find what commodities he would like to consume, then he selects only those commodities that promise greater utility. After selecting the commodities, the consumer makes an estimate of the available money which he can spend. Lastly, the consumer analyzes the prevailing prices of commodities and takes the decision about the commodities he should consume. Meanwhile, there are various other factors influencing the purchases of consumer such as social, cultural, economic, personal and psychological Consumer buying behaviour refers to the selection, purchase and consumption of goods and services for the satisfaction of their wants. There are different processes involved in the consumerbehaviour. Many factors, specificities and characteristics influence the individual in what he is and the consumer in his decision making process, shopping habits, purchasing behavior, the brands he buys or the retailers he goes. A purchase decision is the result of each and every one of these factors. Initially the consumer tries to find what commodities he would like to consume, then he selects only those commodities that promise greater utility. After selecting the commodities, the consumer makes an estimate of the available money which he can spend. Lastly, the consumer analyzes the prevailing prices of commodities and takes the decision about the commodities he should consume.

Consumer behaviour allows a number of things-

- It opens up opportunities for estimating demand,
- Measures behaviour in society, brings a clear understanding about how brandsbehave,
- Forecasts how the company can serve their expected customers in the mostefficient manner,
- It is the base for the individual to come into terms of one’s own expenditure.

Factors responsible of shopping in shopping malls:

Following are the somefactors which is the cause for shopping in shopping malls

1. **Growth of middle class consumers:**
   The rapid growth of middle class customer is a key factor. The increase in the disposable income along with the raising consumer demand has given opportunity of retail industry to grow and prosper. Consumer expects quality products at a fair price.
2. **Increase in the number of working women:**
   The Indian urban women are literate as well as qualified and they keep juggling between their income and work. The purchasing behaviour of the working women is different from that of the home maker. They prefer to have everything under one roof and hence the retailers offer everything through one store retailing.
3. **Value of Money:**
   Organised retail deals in high volume as a result they are able to bring in economies of large scale production and distribution.They offer quality product and at a fair price.
4. **Technological impact:**
   Technology has played dynamic role in facilitating the growth of organised retailing. With the introduction of marketing information system, electronic media and computerisation the retail sector has undergone a large change
5. **Entertainment: S**hopping malls are places where people can gather and enjoy with friends& family, watch movies , shop at variety of stores or solve their loneliness or other psychological stresses.
6. **Location and Accessibility**: People prefer to visit mall near to their house. This will help to save their time and

energy.People can access that mall easily and buy quickly.

7. **Design features:** Design features as store layout area, carpeting and architecture, as well as physical facilities in a store, The quality of the store surroundings, or ecological design, may affect the consumer mood at the point of purchase, which in turn, may influence purchase behaviour, brand evaluation, and information acquisition.
8. **Price:** Consumer perceives the price of a product or service as high, low, or fair, has significant influence on buying intentions and post-purchase satisfaction. Shoppers prefer malls that have stores with acceptable prices and malls that offer more discounting offers.
9. **Salesperson:** Treatment by salesperson to customer is a significant factor to attract customers. Strong service will help to build a positive relationship with the shopper, enhance shopper loyalty and switching costs as well as generating a barrier for competitors.
10. **Mall Environment:** Different elements of mall environment, like colour, music, and crowding, can influence consumers" perceptions of a mall atmosphere. The elements of the mall atmosphere includes physical features like design, lighting, and layout, ambient features like music and smell, and social features like type of clientele, employee availability and friendliness attracts more customers.

Conclusion:

India is now the new hub of the mall .The location of the mall assumes significance, The different features of shopping malls need to be organised in the right perspective in order to ensure the patronage of the consumers. The improved and safe environment must be prevalent for the consumers to experience the comforts while carrying out shopping. The quality of goods should never be compromised. Any disappointment experienced by a consumer whatsoever will spread like fire, threatening the survival of the organisation. Overall, it is a hectic task on the part of those who go in for investing their money in the organised retail

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WHITE COLLAR CRIMES IN INDIA- AN OVERVIEW

Dr. M.R. Thite
Head Dept. of Commerce, Night College of Arts and Commerce, Ichalkaranji.
thitemr@gmail.com

Introduction:-

Due to the advancement of science and technology newer form of criminality known as white collar crime has arisen. The concept of white collar crime was introduced in the field of 'Criminology' by Edwin H. Sutherland in 1939. The Indian Penal Code was enacted in 1860. The word white collar crime is not mentioned anywhere in the Code. But the dimensions of white collar crimes are so wide that after analyzing the provisions of Indian Penal Code 1860 we may conclude that certain offences under Indian Penal Code are closely linked with white collar crimes such as corruption, bribery, counterfeiting of coins and government stamps, offences relating to weights and measures, adulteration of food stuffs and drugs, misappropriation of property, criminal breach of trust, cheating and dishonesty inducing delivery of property, forgery, etc.

What is white collar crime ? :-

The terms "White Collar Crime" and its offshoot, "organized crime", reflect a half-century old movement to remake the every definitions of crime. Professor Edwin Sutherland, a Sociologist who coined the term "White Collar Crime" disagreed with certain basic substantive and procedural principle of criminal law.

It is known to all that certain professions offer lucrative opportunities for criminal acts and unethical practices which hardly attract public attentions, there have been crooks and unethical persons in business, various professions, and even in public life. They tend to become unscrupulous because of their neglect at school, home and other social institutions where people get training for citizenship and character building. These deviants have scant regard for honesty and other ethical values. Therefore, they carry on their illegal activities with impunity without fear of loss of prestige or status. The crimes of this nature are called- "white collar crime". And they are essentially or outcome of competitive economy of mid-twentieth century.

Industrial revolution ushered an era of plenty but simultaneously gave birth to many new problems. In the wake of industrialization a never form of criminality was born which has now assumed menacing proportions. Unlike the traditional crimes, this newer form of criminality is associated with the upper and middle class people and is committed by them in course of their occupations. This adversely affecting the health and material welfare of the community as a whole and is also threatening the entire economic fabric of the state.

Emergence of White Collar Crime :-

As white collar crime is also known as socio-economic crime because it has direct effect on our society and our economy just as development in sciences, moral and social theories have ushered changes in the law of crimes, the restructuring of society, whether on account of new political thought or socio-economic imbalances, substantive criminal law. The terms appears in only a handful of relatively obscure criminal statutes and the question whether an offense should be consider a white collar crime is one that has arisen in even fewer cases. It must be emphatically stated that white collar criminality thrives because of public apathy to it. The reason for this public insensibility is that first such criminals operate within the strict letter of the law and exploit the credibility of their victims; and secondly, the legal battles involved are dragged out for years in the courts, with the result the gravity of the offence is completely lost in the oblivion. That part, the impact of white collar crime is so much diffused in the community that the individual victims are only marginally affected by it and therefore they conveniently forget all about it.

Other Crimes vs White Collar Crimes :-

White collar crime is not a new phenomenon and has been in existence from many centuries. It can be found in all types of businesses, professions and industries. The Supreme Court of India in State of Gujarat vs Mohanlal Jitamalji Porwal and others2 has differentiated between the general crimes and white collar crimes. In the above mentioned judgment, Justice Thakker had stated that murder can be committed in the heat of moment but these economic offences are committed with a cool calculation and planned strategy to gain personal profits. The characteristics of white collar crime enunciated herein below distinguishes it from other street crimes.

- Direct access to the victim because of offender's high position" Because of his/ her position the offender has direct access to the victim E.g. when a thief commits a theft in a house, he first breaks the door or window and then commits the crime. Therefore, before committing theft a thief must first gain access to the house by entering it. Whereas this is not in the case of white collar crimes because the white collar offenders have easy and valid access to their targets;
- No information about the offender: Most of these crimes are committed by offenders without coming face to face with the victim;
- Political Connections : Most of the offenders have big political connections and somewhere the politicians are also involved in the said crimes. Therefore , it is difficult to take any action against such offenders.

Some characteristics of White Collar Crimes:-

- Deliberate act motivated by profit.
- Corporate Culture : Criminogenic : Differential Association.
- Element of Learning, Peer support, Rationalization and Neutralization.
- Victimization : Diffuse
- Lack of reporting and defining
- Civil vs. Criminal violations
- Sociological category
- Sanctions : small fine, big payoffs.
- Investigation : Limited resources, problem of technology
- Activity hidden in normal business – secrecy (Medical Doctor vs Psychiatrists

White Collar Crimes and Frauds in India:-

2016-17 Annual Global Fraud Survey report of Kroll conducted by Economist Intelligence Unit gives expected results. Fraud continues to be a big problem worldwide and more so in India. Of the companies surveyed, globally 75% reported experiencing fraud during the year. Though the figure has reduced in comparison to previous year's 88%, the situation is still dismal.

In India, the situation is disastrous, with 84% organizations reporting that they suffered from fraud during the year. It is wake-up call for India, as it is ranked second worldwide after Africa and shares the position with China. The chart below compares the top six fraud categories at global level with India.

No.	Types of Fraud	Global 2016-17 (%)	Global 2015-16(%)	India 2016-17(%)
1	Management conflict of interest	21	19	19
2	Internal financial fraud	119	113	23
3	Corruptions & bribery	19	10	31
4	Vendor Procurement	20	15	22
5	Physical theft of assets	25	27	23
6	Information theft	23	27	27

Misconceptions About White –Collared Crime :-

The most recent issue of Psychology Today has a short column on four major myths that are widely when it comes to white collared crime- usually described as an illegal act committed for financial gain.

- White – collared crimes are nonviolent- since white collared crime is usually characterized as non-violent, many are prone to this myth. But criminals in general have a sense of entitlement and need for control.
- White collar criminals are highly paid.
- White collar criminals are otherwise upstanding citizens – about 40% of white collared criminals have a record. So, no.
- It's all about cash- Yes, there are poorly paid white collar criminals, but the mastermind of the crime could be very rich. Researchers say "peer pressure, company culture, and pure hubris" cause people to commit white collared crimes.

Causes of White Collar Crimes:-

There are some factors or causes, which are responsible for occurrence of white collar crime; some are economical, social and political responsible for white collar crime. The other problem is globalization and liberalization is also mainly responsible for white collar crime. Some of them are as under:

The changing socio-economic scenario of the society coupled with increase in wealth and prosperity has furnished opportunities for such crimes.

Of all the factors the economic and industrial growth throughout the world has perhaps been the most potential cause of increase in white –collar crimes in recent years.

Dishonest Misappropriation of Property:-

Misappropriation means the intentional, illegal use of the property or funds of another person for one's own use or other unauthorized purpose, particularly by a public official, a trustee of a trust, an executor or administrator of a dead person's estate, or by any person with a responsibility to care for and protect another's assets (a fiduciary duty) Section 403 of the Indian Penal Code 1860 deals with offence of dishonest misappropriation of property. It provides that " whoever dishonestly misappropriates or converts to his own use any movable property, shall be punished with imprisonment of either description for a term which may extend to two years, or with fine, or with both. Dishonestly is an essential ingredient of the offence and the code provides that whoever does anything with the intention of causing wrongful gain to one person or wrongful loss to another person, is said to do that thing dishonestly."

Criminal Breach of Trust by Banker:-

The acts of Criminal breach of trust done by strangers in treated less harshly than acts of criminal breach of trust on part of the persons who enjoy special trust and also in a position to be privy to a lot of information or authority or on account of the status enjoyed by them, say as in the case of a public servant. In respect of public servants a much more stringent punishment of life imprisonment or imprisonment up to 10 years with fine is provided. This is because of special status and the trust which a public servant enjoys in the eyes of the public as a representative of the government or government owed enterprises.

Recent White Collar Crimes:-

1) The C.B.I. accuses ICICI bank former **C.E.O. Chanda Kochher** of indulging in corruption in sanctioning loans to Videocon group of companies. Several private and public sector banks had sanctioned loans worth Rs. 40,000 crores to the Videocon groups. ICICI loan alone were worth Rs. 3,250 crores less than 10% of the total banking system loans to Videocon. The CEO Chanda Kochher , her husband Deepak Kochher and Videocon MD Veenugopal Dhoot cheated which lead to a loss of Rs. 1,730/- crores.
2) **Neerav Modi Case** :- Neerav Modi a diamond merchant deep fraud Punjab National Bank of more than 11,300 crores. He become the EPICENTER of one of the largest banking fraud deducted in the country.
3) **Mehul Choksi Case** :- This is the first time the country's biggest bank explorers has been revealed in the case involving Choksi of about Rs. 405/- crores from Punjab National Bank. And now he has surrendered his Indian citizenship in favour of the Nationality of Antigua and Barbuda in West Indies .
4) **Vijay Mallya Case** :- Mallya owes near 7000/- crores to banker as follows:-
   Rs. 1600/- crores SBI
   RS. 800/- crores Punjab National Bank
   Rs. 800/- crores IDBI Bank
   Rs. 650- crores Bank of India
   Rs. 550/- crores Bank of Baroda
   Rs. 430/- crores United Bank of India.
   Rs. 410/- crores Central Bank of India.
   Rs. 320/- crores UCO Bank
   Rs. 310/- crores Corporation Bank

Confidential information subject to increasing threats :-

Information theft, loss, or attack was one of the most prevalent types of fraud experienced in the financial services sector, cited by 27 percent of respondents, up four percentage ppoints from the previous year. Management conflict of interest was also top of the list, reported by 27 percent of executives.

More respondents from the financial services sector (89 percent) reported cyber incidents compared to the global figure of 86 percent. In the year when major viruses such as wanna cry and Petya hit across the world, almost a third (30 percent) of executives surveyed said their companies had been impacted by a virus or worm attack. Four in ten (41 percent) said they had suffered an email- based phishing attack and 34 percent suffered a data breach.

Conclusion:-

White collar crimes occur in large and complex organizations. These offences are committed by people with sophisticated understanding of disciplines of finance, management, engineering, medicine, organizational theory, information technology etc. People involved in white collar crimes and which has spread in almost all fields of business are termed as Meat Eaters. With the advent of technology and growth of education, white collar crimes are on the rise, being protected by professionals finding loopholes in the judiciary and support from the government indirectly.

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ANALYSIS OF GROWTH AND BENEFITS OF E-COMMERCE IN INDIA- A STUDY

Dr. D.T.Patil
Associate Professor in Commerce, Govt. First Grade College, Haveri
E-Mail-dtpatil22@gmail.com , dyamanagoudapatil@rediffmail.com

Smt. J P Naikar
Lecturer of Computer Science, GFGC , Haveri
E.Mail: jyotipatilpp@gmail.com

ABSTRACT:

In the last few decades internet has revolutionized the lives of millions of users with its immense applications. With the growing proclivity and economic growth online shopping has increased drastically.E-Commerce stands for electronic commerce and pertains to trading in goods and services through the electronic medium. India is showing tremendous growth in the E-Commerce. The low cost of the PC and the growing use of the internet is the one of reasons for that. There is growing awareness among the business community in India about the opportunities offered by E-Commerce. The future does look very bright for E-Commerce in India with even the stock exchanges coming online providing an online stock portfolio and status with a fifteen minute delay in prices. In the next 3 to 5 years, India will have 30-70 million Internet users which will equal, if not surpass, many of the developed countries.

Key Terms: *Online Shopping, E-Commerce, Internet, Consumers, Online stores, Payment modes.*

Introduction

Online shopping was invented and pioneered by Michael Aldrich in the UK and is gaining grounds in India also. Online shopping is far better than traditional shopping as everything is available to us at our door step justwith the availability of internet. Consumers need not to go to crowded markets, standing in queues and spending hours searching for apropos purchases. Online shopping is beneficial not only for buyers but also sellers, as they get detailed information about the product pinned together with the reviews of existing users. Online shopping islike a web-mart where all the goods are available. Online shopping portal provides us with benefits to shopevery item extending from minor purchases of books, grocery, clothing, footwear etc. to that of major supplieslike furniture, electronics, cars, residential buildings etc.

Objectives of the study:

- To analyse the factors for growth of E-Commerce in India,
- To analyse the benefits of E-Commerce.

INTRODUCTION TO E-BUSINESS

E-Business is the application of ICT(Information and Communication Technologies) for the conducting and excecuting all activities related to business.

E-business (electronic business) is the conduct of business processes on the Internet. These electronic business processes include buying and selling products, supplies and services; servicing customers; processing payments; managing production control; collaborating with business partners; sharing information; running automated employee services; recruiting; and more.

E-business can comprise a range of functions and services, ranging from the development of intranets and extranets to *e-service*, the provision of services and tasks over the Internet by application service providers. Today, as major corporations continuously rethink their businesses in terms of the Internet, specifically its availability, wide reach and ever-changing capabilities, they are conducting e-business to buy parts and supplies from other companies, collaborate on sales promotions, and conduct joint research. With the security built into today's browsers, and withdigital certificates now available for individuals and companies from Verisign, a certificate issuer, much of the early concern about the security of business transaction on the Web has abated, and e-business by whatever name is accelerating.

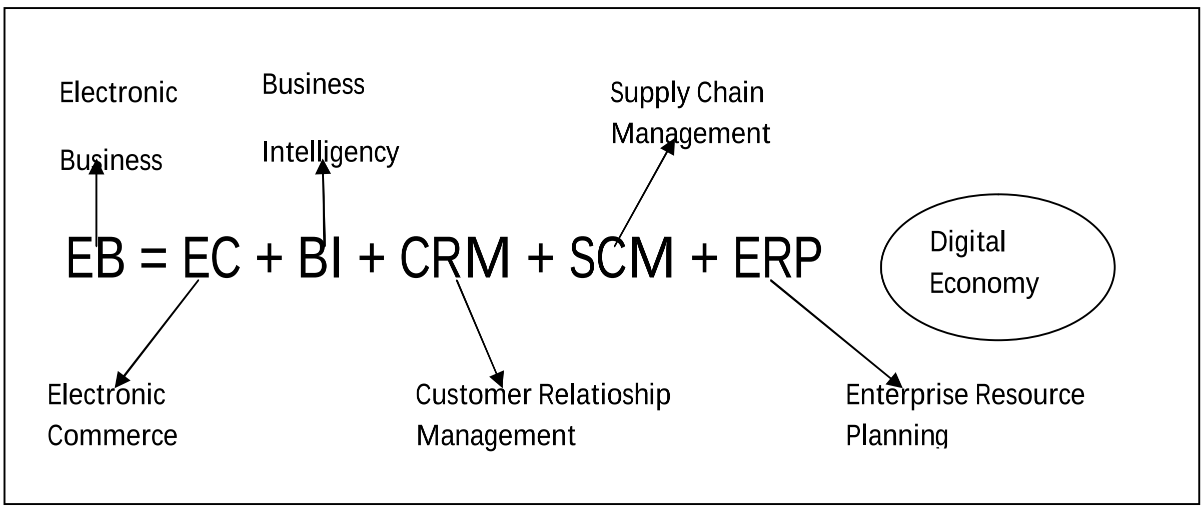
DEFINITION Of E-BUSINESS

E-Business contitutes " The trnsformation of an organisation's processes to deliver additional customer value through the application of technologies , philosophies and computing paradigm of the new economy"

REVIEW OF LITERATURE

The e-business was coined by IBM's marketing and Internet teams in 1996. E-Business involves business processes covering the entire value chain i.e electronic purchasing and supply chain management, processing orders , electronical handling customer service , and co-operating with business partner s. Special tecnical standards for e-business facilitate the exchange of data between companies . E-business software solutions allow the integration of intra and inter firm process. E-business can be conducted using the web, the internet, intranet and extranets or some of the combination of these.

APPLICATION OF E-BUSINESS



METHODOLOGY:

The present data were collected from the secondary data. The secondary data were collected from the different articles, news papers, magazines and online papers.

Essential factors for growth of E-Commerce in India:

- **Customer convenience:** By providing Cash on delivery payment option service to customers.
- **Replacement guarantee:** Should be Offers 30 day replacement guarantee to their customers.
- **Reach:** Enabling mobile-capable sites and supporting M-Commerce services.
- **Location based services:** Since customers these days are always on the move, promoting the right product at the right time and location becomes an integral aspect
- **Multiple payment option:** standard credit cards, debit cards and bank payments option should be there.
- **Right content:** Getting the right content and targeting customers with crisp and relevant information is of utmost importance to users on the move.

- **Price comparison:** Providers offering instant price comparison are highly popular amongst the price conscious customers.
- **Shipment option:** Low cost shipment should be there. The convenience of collecting orders post work while returning home should be there.
- **Logistical challenges:** In India, the geographical spread throws logistical challenges. The kind of products being offered by providers should determine the logistics planning.
- **Legal challenges:** There should be legal requirement of generating invoices for online transactions.
- **Quick Service:** Timely service provided by the company.
- **Terms and condition:** T & C should be clear & realistic.
- **Quality:** The product quality should be same as shown on the portal.
- **Customer care centre:** A dedicated 24/7 customer care centre should be there.

Benefits of E-Commerce to Businesses

There is a growing awareness among the business community in India about the opportunities offered by E-Commerce. Ease of Internet access and navigation are the critical factors that will result in rapid adoption of Net commerce. Safe and secure payment modes are crucial too along with the need to invent and popularize innovations such as Mobile Commerce. India Reports provides accurate and easy to understand India specific reports that capture trends, map business landscapes and custom-made reports for specific needs. The other reports available on India Reports are on retail, outsourcing, tourism, food and other emerging sectors in India.

- Easy reach to a fast growing online community
- Unlimited shelf place for products and services
- Fuse the global geographical and time zone boundaries
- Helps reach national and global markets at low operating costs.
- Research studies have indicated several factors responsible for the sudden spurt in growth of Ecommerce in India such as:
- Rapidly increasing Internet user base
- Technology advancements such as VOIP (Voiceover- IP) have bridged the gap between buyers and sellers online
- The emergence of blogs as an avenue for information dissemination and two-way communication for online retailers and E-Commerce vendors
- Improved fraud prevention technologies that offer a safe and secure business environment and help prevent credit card frauds, identity thefts and phishing
- Bigger web presence of SME's and Corporate because of lower marketing and infrastructure costs.
- The young population fined online transactions much easier

Bottom of Form Barriers to Ecommerce in India

Some of the infrastructural barriers responsible for slow growth of E-Commerce in India are as follows.

Payment Collection: When get paid by net banking one has to end up giving a significant share of revenue (4 per cent or more) even with a business of thin margin. This effectively means y parting away with almost half of profits. Fraudulent charges, charge backs etc. all become merchant's responsibility and hence to be accounted for in the business model.

Logistics: You have to deliver the product, safe and secure, in the hands of the right guy in right time frame. Regular post doesn't offer an acceptable service level; couriers have high charges and limited reach. Initially, you might have to take insurance for high value shipped articles increasing the cost.

Vendor Management: However advanced system may be, vendor will have to come down and deal in an inefficient system for inventory management. This will slow down drastically. Most of them won't carry any digital data for their products. No nice looking photographs, no digital data sheet, no mechanism to check for daily prices, availability to keep your site updated.

Taxation: Octroi, entry tax, VAT and lots of state specific forms which accompany them. This can be confusing at times with lots of exceptions and special rules.Limited Internet access among customers and SMEs, Poor telecom and infrastructure for reliable connectivity, multiple gaps in the current legal and regulatory framework, and multiple issues of trust and lack of payment gateways: privacy of personal and business data connected over the Internet not assured; security and confidentiality of data not in place.

Conclusion;

The future of E-Commerce is difficult to predict. There are various segments that would grow in the future like: Travel and Tourism, electronic appliances, hardware products and apparel. There are also some essential factors which will significantly contribute to the boom of the E-Commerce industry in India i.e. replacement guarantee, M-Commerce services, location based services, multiple payment option, right content, shipment option, legal requirement of generating invoices for online transactions, quick Service, T & C should be clear & realistic, the product quality should be same as shown on the portal, dedicated 24/7 customer care centre should be there. We found various types of opportunities for retailers, wholesalers/distributors, producers and also for people. Retailers meet electronic orders and should be in touch with the consumers all the time.

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CASHLESS TRANSACTIONS: A STUDY OF PROSPECTS INDIAN SOCIETY

Dr. Pravin Pundalik Rajguru
Assistant Professor, Sangmeshawar College, Solapur
dr.pravinrajguru@gmail.com

ABSTRACT

Reserve Bank of India introduced Digital Payment System i.e. cashless dealing to make cashless society and cashless economy. however Bharat has heterogeneous cluster of individuals and that they scattered in numerous level of strata, during this state of affairs it's tasking to introduce cashless dealing in Indian economy. If conjointly this technique provides positive results to convert money based mostly economy to cashless economy. After the termination Prime Minister man Narendra Modi was introduce cashless dealing to make cashless society and scale back use of cash. It means that individuals of Bharat need to fulfill their money wants through digital gadgets and it conjointly works. So, this paper specially discuss regarding numerous modes of cashless dealing and prospects of Indian economy.

Keywords: *Cashless, Society, Challenges, Restrictions*

Introduction:

Cost and risk of cash payments is moving the societies to cashless economy. Cashless economy prevents many crimes associated with cash such as fake currencies, terror financing, and black money circulation etc. Hence, many countries even developing countries like India and Bangladesh, Kenya are trying to move towards cashless society. individuals of Bharat attempt to learn and use digital gadgets to satisfy their money wants. hour individuals of rural Bharat attempt to use digital, on-line or mobile money dealing through exploitation positive identification, ATM Card, UPI, Paytm, etc.

Government introduced the Mission “Digital Bharat” and last year Government of India prohibited massive currency notes of Gandhi Series Rs. 500 and Rs.1000 to prevent corruption, black cash and funding to terrorist act. Subsequently at intervals terribly short amount Government of and Federal Reserve Bank of India introduced Digital Payment System i.e. cashless dealing to make cashless society and cashless economy. However Bharat has heterogeneous cluster of individuals and that they scattered in numerous level of strata, during this state of affairs it's tasking to introduce cashless dealing in Indian economy. If conjointly this technique provides positive results to convert money based mostly economy to cashless economy.

Challenges of a Cashless Society

1. Security and privacy concerns

An increasing worry for many is the security of cashless solutions. In today’s environment, with both organized criminal gangs and nation-states always coming up with new ways of attacking digital systems, non-cash solutions may well be more exposed. At the same time, there are also privacy concerns that come with every transaction having a digital footprint, whereas cash is more anonymous.

2. Resilience

Another issue if a country does not offer a cash payment option is what to do should the supporting systems be unavailable. While the latest infrastructure solutions will offer very high levels of availability, 100 percent uptime is never a guarantee. If this connectivity should fail, having cash as a reliable backup option will be essential, especially if natural disasters such as flooding, earthquakes or hurricanes knock out critical infrastructure

3. Tracking spending

Cash also has a key advantage over alternatives when it comes to issues such as budgeting and monitoring spending. When notes physically leave your hand as part of a transaction, this tends to register much more than when paying by card or other means. In fact, when using digital payments, it can be very easy to lose track of how much you are spending and could leave people approaching the end of the month with a much lower balance than they think, simply because they cannot see in front of them how much money they have available.

4. Unwilling consumers

Regardless of how effective public education campaigns may be, there will always be a certain number of consumers who are resistant to the change, often with very good reasons. These are often thought of as more elderly citizens who are not as tech-savvy as their younger peers. But while there may be some truth in this, people of all ages still prefer to deal in cash for a variety of reasons, and their wishes must be respected.

5. Loss of control

Many of the concerns about moving away from cash essentially come down to consumers feeling as though they are in less control of their finances. Whether it's being able to physically feel notes and coins in their wallet or purse, or worries about putting their faith in the systems of private companies or governments, cash gives people a sense of comfort and security that can't be matched by other alternatives. This means that, while non-cash payments may become the norm for many transactions in the coming years, there must always be a place for notes and coins.

Modes Payment System

- ATM
- Plastic Money
- Payment getaways
- Banking Cards: ATM Cards, Debit Cards, Credit Cards, Cash Cards, Travel Cards, etc.
- USSD: Unstructured Supplementary Service information
- AEPS: Aadhar Enabled Payment System
- UPI: Unified Payment Interface
- Mobile Wallets: Paytm, Mobikwik, Pockets, BHIM App, etc.
- Bank postpaid Cards: Wallets or Mobile Wallets, etc
- PoS: purpose of Sale (EFTPOS)
- Net Banking, on-line Banking, etc.
- Mobile Banking, SMS Banking, etc.

Technology is advancing in a very fast manner therefore is that the approach of functioning of individuals within the society. Commerce is without doubt the pillar upon that the premise of a robust human civilization stands. The fulminate cancellation of five hundred and one thousand rupee note in Bharat has evoked the question of a cashless society. This can be therefore as a result of whenever the transactions within the society go browsing, the possibilities of black promoting and concealing reduces to the next extent. From the angle of Indian economy, the conception of going completely digital is extremely tough to execute in in-group reality. Bharat isn't a typical modern and extremely developed country like USA, European countries or the other powerful state within the world. The term cashless means that the exchange of funds by cheque , debit and MasterCard or any variety of electronic strategies instead of direct money. There's each advantage and disadvantage in going completely cashless in our economic infrastructure.

Benefits economy

- **Cost Reduction**: cashless system brings down the cost associated with printing, storing and transporting of cash.
- **Risk Reduction:** The risk of money getting stolen or lost is minimal. Even if the card is stolen or lost it is easy to block a

credit/debit card or a mobile wallet remotely. It is also a safer and easier spending option while travelling.

- **Convenient:** The ease of conducting financial transactions is probably the biggest motivator to go digital. With the advent of digital modes, one can avoid queue for ATMs, transact 24*7 and save time. Additionally for service providers, with the emergence of e-KYC, it is no longer necessary to know your customer physically as the payments model has overcome limitations related to physical presence.
- **Tracking spends:** Spending done via mobile or computer applications can be easily tracked with a simple click. This allows users to keep a track of all their spending and manage their budget effectively.
- **Increase in tax base:** Traders, small businesses, shopkeepers, and consumers regularly use cash as a means to avoid paying service tax, sales tax, etc**.** However, in a cashless economy where all transactions will be done through organized channel, through banks and financial institutions, they can be monitored by the government and proper actions could be taken against the evaders. This will result in more transparent transactions which in turn lead to fall in corruption in the economy of the country.
- **Containment of parallel economy:** In a cashless economy it is easier to track the black money and illicit transactions unlike cash based economy in which money does not come into the banking system. In case of digital transactions it is easy to track and monitor suspicious transactions as all the records are available with the banks.
- **Financial Inclusion:** At present, India's low-income households access credit through informal systems, through relatives or private lenders. Forcing them to shift to cashless payment platforms instantly formalizes this world of informality and include them in formal economy.
- **Discounts:** A lot of ecommerce websites offer huge incentives in terms of discounts, cash back, loyalty points to the customers for making digital transactions for shopping online.

Bharat may be a reasonably economy wherever there's the very best use of cash within the world. a significant proportion of payments worn out Bharat ar through money solely. High use of money during this country is simply useful to the informal economy and not by any means that for the formal one. The mind-set of public during this country is such individual's ar still not school savvy and their dependence on transportable and net for industrial purpose remains terribly tokenism. There's conjointly a major purpose during this regard that it's terribly tough to hold out prohibited transactions through on-line strategies of commerce and trade. There invariably lies a risk to conduct criminal transactions through improper payment of due taxes in a very completely cashless society.

Economic violations conjointly get extremely reduced through the industrial practices done digitally. The biggest advantage of a cashless society is that keeping track of economic transactions through digital modes facilitate to regulate black promoting practices. Black promoting or underground economies cause severe harm to the national economies. From a distinct perspective, it also can facilitate to cut back all reasonably money robberies and forgeries. Going cashless provides the very best quantity of security to all or any the most important pillars of the economy. From the angle of our country, our economy stands on the pillars of 3 major establishments. These establishments embrace the industry, insurance system and security exchange boards. of these organizations will get obviate all money loopholes and challenges through a digital mode of operation and management.

Types of cashless transaction options via prepaid payment instruments for you

Closed: Issued by an entity for purchasing goods and services only from it, these don't allow cash withdrawal or redemption. Ola Money is one such closed wallet.

Semi-closed: These are used to buy goods and services, including financial services, from merchants that have a specific contract with the issuer. These too don't allow cash withdrawal or redemption and include wallets offered by service providers like Paytm and State Bank Buddy.

Open: These can be used to buy goods and services, including fund transfers at merchant locations, and also permit cash withdrawals at ATMs. All Visa and Master-Card cards fall into this category.

Restrictions

Restricted handiness of purpose of sale terminals- the supply of purpose of sale terminals in Bharat remains majorly restricted to urban and semi urban areas. More and more handiness of those POS terminals within the in-group town space is important to create individuals attentive to digital commerce and trade. Crisis of mobile net penetration- Digital transactions would like solid support of net property. From the angle of Indian infrastructure, there's still poor net property in rural areas and even in areas growing as extensions of major cities. Hesitation of public for digital transactions- Bharat has sadly poor acquisition level in rural areas. This can be the most important electrical phenomenon on the part of government to impose digital economy within the country. Lack of even basic data in language, science and technology is changing into a good handicap for individuals to induce accustomed with the digital movement. Mortal in Bharat fearful regarding carrying their everyday economic life digitally. An Indian economy going cashless, we are able to solely infer associated remark that there wants a solid preparation each from the edges of the mortal and therefore the money establishments to make an awareness platform for creating our society switch to digital commerce step by step and with no hesitation from each mental and socio economic views.

Conclusion

Ultimately, cash remains trusted, secure, and reliable and has a tangible sense of worth, which is particularly handy when budgeting. Card use and mobile payments definitely provide flexibility and choice for consumers but a full cashless society remains unlikely. What may transpire is a very interesting world of ATM and mobile convergence and a focus on an Omni-channel experience where consumers have a choice of transactions and cashless and cash happily coexist together. Last year Government of India prohibited massive currency notes of Gandhi Series Rs. 500 and Rs.1000 to prevent corruption, black cash and funding to terrorist act. however the money and economical background is that, Bharat referred to as agro-based country further as country of poor individuals and vulnerable cluster and seventieth population dwells in geographical region, over four-hundredth individuals of Bharat, still illiterate, good phones and net property not reached in rural Bharat.

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AN OVERVIEW OF TOURISM MARKETING

Smt. Jamadar ShahidaAbdulrahim

Assistant Professor, Department of Commerce
Dattajirao Kadam Arts, Science, Commerce College, Ichalkaranji. Dist: Kolhapur

Prin. Dr. Kodag V. B.

Principal, K. W. C. College Sangli

ABSTRACT

Today , 75 million Americans are employed in the service sector and as much 70% o US economy is service –oriented . this led a New York Congressman to remark that America is becoming a nation of people who are "serving each other's laundry ;" However , the US service industry is a very technical and sophisticated one, comprising computer and software development , business and technical consultancy , telecommunication , banking . legal , health , entertainment and tourism. This pattern of economic development is not universally applicable to all countries. In many African and Asian countries , the agricultural sector I is still the dominant and potential one . In countries like India , we can observe the growth importance of the manufacturing and service sectors are growing not only in volume but also in sophistication and complexity.

The tourism industry is divided into three categories namely, transportation, accommodations and operators. Tourism is travel for pleasure or business; also the theory and practice of touring, the business of attracting, accommodating, and entertaining tourists, and the business of operating tours. Tourism may be international, or within the traveler's country. Transportation deals with airlines, roadways, railways, and shipping. People may adopt any of these modes of travel depending on their budget, time, convenience and status. Accommodations deals with hotels, club, resorts, and inns. Tour operator are people who design holiday packages and take care of all the accommodations and travel needs of the customers. These peoples have tie-ups with hotels, entertainment spots, shopping malls. etc.

Keywords: *Tourism marketing mix- seven P's ,segmentation of tourism marketing and challenges before tourism marketing.*

Introduction:-

The term service is rather general in concept , and it includes a variety of services. There are business and professional services such as advertising , g marketing research , banking , insurance , computer programming ,legal and medical advice. Then there are services which are provided by professionals but consumed for reasons not of business , rather foe leisure , recreation , entertainment and fulfilment of order psychological and emotional needs such as education , fine arts etc. The comprehensive list of various types of services are as following : Daniel Bell, in his book 'the coming of the past-Industrial society ' called this period of dominance by the service sector as the post industrial society . According to him ," if an industrial society is defined by the quantity of goods as making a standard of living , the post – industrial society is defined by the quality of life as measured by the services and amenities- health , education , recreation , and the arts- which are now deemed desirable and possible for everyone". Faced with a broad spectrum , we need to define the concept of service from a marketing view-point . Kotler gives a such definition , " A service is any activity or benefit that one party can offer to another that is essentially intangible and does result in the ownership of anything. Its production may or may not be tied to the physical product."

Today , 75 million Americans are employed in the service sector and as much 70% o US economy is service –oriented . this led a New York Congressman to remark that America is becoming a nation of people who are "serving each other's laundry ;" However , the US service industry is a very technical and sophisticated one, comprising computer and software development , business and technical consultancy , telecommunication , banking . legal , health , entertainment and tourism.

This pattern of economic development is not universally applicable to all countries. In many African and Asian countries , the agricultural sector I is still the dominant and potential one . In countries like India , we can observe the growth importance of the manufacturing and service sectors are growing not only in volume but also in sophistication and complexity.

a. Definitions:-

The American Marketing Association defines services as activities , benefits or satisfactions, which are offered for sale and are provided with the sale of goods . Stanton defines services and identification factors, which distinguish products from services, which are accepted by most of the commentators.

Payne has broadly defined service as "an activity which has some element of intangibility associated with it , which involves some interactions with property in their possession , and does not result in transfer of ownership . A change in condition may occur and production of the service my or may not be closely associated with a physical product."

According to Peters and Waterman , " Services are those separately identifiable , essentially intangible activities which provides want – satisfaction , and are not necessarily tied to the sale of a product or another service. to Produce a service may or may not require the use of tangible goods . However , when such use is required there is no transfer of title (permanent ownership) to these tangible goods. W. J. Stanton views services as fulfilling certain wants and states that, Services are those separately identifiable , essentially intangible activities which provide want –satisfaction , and that are not necessarily tied to the sale of product or another service. To produce a service may or may not require the use of tangible goods. However , when such use is required , there is no transfer of title or (permanent ownership) to these tangible goods."

b. Tourism

The three major sectors i.e. Agriculture, Manufacturing and Services are basically contributed in the development of country. However, service sector has continuous growing sector with having major share in world economy. There is a fast and steady growth over the past few years. In developed countries like the US, the UK, Canada and Australia, the service sector accounts for more than 60% of the GDP and generates three times more employment than the manufacturing sector. In developing countries too, service sector has played important role in economy. In a developing country, agriculture has a major sector which provides employment to a large part of the population. After some time as the nation progresses and technology develops, there would be an increased investment in the industrial sector. The economy gets more industrialized and the focus shifts from agriculture to industry. Because of the use of technology and advanced equipment, the productivity of the industrial sector increases. The manufacturing sector then dominates the agricultural sector and becomes a major contributor to the country's GDP. As the country develops further and the per capita income increases, people also start spending more on services like healthcare, insurance, legal, communication, entertainment, etc. This improves the market for services in the country and across the countries i.e. at international level.

The tourism industry is one of the popularized service industry. Tourism is a growing industry in many parts of the world. It is divided into three categories namely, transportation, accommodation and tour operators. However tourism industry depends on various factors like the location of the country or place, its culture and tradition, the social and political status, etc.

This dependency has resulted some unique characteristics or features of the industry.

The tourism industry of a country is dependent on the country's tradition and culture, natural resources and scenic beauty, its financial and political status , of its economy, its religious inclinations and its architectural beauty and constructions. Tourists visit different places depending on their personal interests. Tourism is a growing industry in many parts of the world. The World Tourism Organization defines tourism more generally, in terms which go "beyond the common perception of tourism as being limited to holiday activity only", as people "travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure and not less than 24 hours, business and other purposes". With the improving standards of living travel and accommodation facilities and the awareness and exposure of the tourists. We see more people travelling across the length the breadth of the globe. Tourism can be domestic or international, and international tourism has both incoming and outgoing implications on a country's balance of payments. Tourists can be three types. One is the enthusiasts who is just keen on visiting new places and enjoying the life there . The other is the researcher , who visits different destinations based on his subject of research. Third category is those who develop an interest in a particular art from like dance or music specific to a country / region and keep visiting the country out of interest. Now we can add a fourth category to the list ; this consists of people from the west seeking peace and happiness in yoga and meditation . Most of the people are visit India annually, spend their time at a nature cure centre.

Today, tourism is a major source of income for many countries, and affects the economy of both the source and host countries, in some cases being of vital importance. **.**

c. Objective Of the Study:-

The researcher has designed the following objectives for this study.

1. To study the marketing of the Tourism company .
2. To study the marketing mix of Tourism sector.
3. To study innovative types of the Tourism Industry.

d. Research Methodology :-

i. Primery Data –

The primary data will be collected through survey and interview of the sample tourists like tourist company, tourist employees , customers and other experts in the sample area. The dada will be collected through questionnaire , interview ,discussion and observation.

ii. Secondary Data -

The researcher will collect required secondary data from following sources.

a) Books , Magazines, Periodicals ,News papers etc.

b) Various statutory reports form Tourist industry.

c) Published and un-published research work.

d) Internet and website.

d. Aims and Objectives of tourism :

- To assist in tourism planning through the development of tourism policies and preparation of long-term plan.
- To extend support for the development and upgrading of tourism structures and infrastructure.
- To work in close collaboration with all its stakeholders, including international organizations for the development and promotion of sustainable tourism.
- To appraise and monitor tourism projects.
- To elaborate and implement standards, norms and guidelines for tourism activities
- To formulate legislation to regulate the tourism sector
- To create awareness on the importance of sustainable tourism development and support

enterprises in their drive to be environmentally compliant.

- To prepare and provide statistical data and information on tourism matters
- To make leisure and recreational activities accessible and affordable to the population at large.

e. Characteristics of Tourism Industry:

The tourism industry is dependent on various factors like the location of the country, its culture and tradition, the social and political status, etc.

a. Stable locations: tourism locations are fixed and potential customers have to visit these locations for consuming the various services offered.

b. Huge Financial Investment: The tourism industry requires huge investments for the development of infrastructure to meet the needs of customers. The government needs to spend a lot on travel facilities like airport, trains, on maintaining and improving tourist attractions and on providing accommodation and entertainment to tourists. So government provide facility to tourist and tourism industry implementing with government regulations of he local government.

c. Unstable demand: The demand for tourism products is not stable. The tourists' service demand is always changing, like vacation time, suitable weather.

d. Perishability: Tourism products like an airline seat or a room at a hotel are highly perishable and cannot be inventoried. Tourists choose their destination, a hotel, or an airline depending on their income level, family lifestyle, and social status. Also there choice for vacation time to relax /recharge itself, visits o friends, increasing status.

e. Market Segmentation :

The tourism industries market segmentation is based as under;

1) The social-economic status of the tourists determines their spending habits. So travel company designed tour at customers demand in different segments.

2) Demographic segmentation includes developing tour packages based on the age, sex, occupation, and attitudes of the target segment .

3) Geographic's include the destinations that customers in the target segment are interested in visiting Psychographics divides the target segment based on personality and lifestyle .

g. The tourism marketing Mix:

The elements of the marketing mix play an important role in creating an image of the tourist destination, building awareness of the services, increasing revenues for the industry, etc. Now discussing all the elements of the marketing mix in details.

i. **Product :** (Like-Accommodation- Five Star , Four star, three star, two star , One star , Cottages, Pubs, Restaurants, Shops, Attractions.)**A** tourism product includes other services like ho**tel ,** travel and transportation . A tourism product should be attractive , provide sui able facilities and offer attractive incentives to the tourists. Potential tourists decide to visit a certain place depending on its attractiveness . A tourist destination should be of some historical importance , should include celebration of festivals and events or should offer scenic beau y and relaxation , or fun . tourist industry gives facilities including accommodation, transportation , entertainment , or communication . A tourism company should make sure that it provides all comforts in making the tourism destination accessible to tourists.

ii.Price: -(Distance Travelled, Entry fee, Accommodation, Food, Drinks, Guides.)The price of a tourist package should be decided after the costs involved are analyzed , including costs , the income level of the potential customers in the market segment , the number of competitors existing in the market and their prices. Also , the prices should cover the investment made in developing and attracting tourists to the destination. The tourism companies should ensure that they effectively communicate these prices to the target audience through appropriate promotional activities.

iii. **Promotion** : (Advertising, Publicity, Sales Promo ion, Word-of-Mouth Promotion, Personal selling, Telemarketing, Public Relations, Broadcasting.) A tourism package can be promoted through the print media , television , radio , the Internet , entertainment programs, etc. Tourism companies normally tie-up with hotels and travel companies or airlines to promote their services. They can also tie up with retail stores , credit card companies, etc. and offer discounted packages to their loyal customers. This will increase awareness of the tourist destination and also promote the services of the tourist operator.

iv.Place: - (Heritage sites, Monuments , Parks, Lakes, Hill stations, Beaches, Resorts , Theme parks, palaces, Places of worship, Buildings, Scenic spots.) Tourist destinations should be accessible to all the people in the target segment. These places should be well connected by road , rail, and air. They also tie-up with the service providers of all to distribute their services.

v. **People**: (Tour operators, Government , travel agents, Tourists, Guides, Hawkers.)The people involved in promoting , managing and guiding the Tourist should be pleasant and friendly . tourism industries people are interact with customers. The most important aspect is that they should have complains knowledge about their job and should provide information to the tourists whenever required. The government has an important role to play in ensuring that the right people interact with the tourists. The government should also take care to ensure that tourists are provided proper guidance and information by tourism authorities.

vi. **Physical Evidence**: (Monuments, Historic Places, Leisure centers, Healing locations), this should involve the tangible aspects of the tourism destination . i.e. Pictures of beaches, Places of historical importance, health clubs, skiing facilities swimming pools, good hotels, and restaurants etc. can be advertised . Small complimentary gifts like dairies, and local artifacts can be given to foreign tourists.

vii.Process -(Training, Guiding, Explaining, Preserving, Documenting.)

h. Significance of Tourism:

Tourism has become an important, even vital, source of income for many regions and even entire countries. The Manila Declaration on World Tourism of 1980 recognized its importance as "an activity essential to the life of nations because of its direct effects on the social, cultural, educational, and economic sectors of national societies and on their international relations." Tourism brings large amounts of income into a local economy in the form of payment for goods and services needed by tourists, accounting as of 2011 for 30% of the world's trade in services, and for 6% of overall exports of goods and services. It also generates opportunities for employment in the service sector of the economy associated with tourism. The hospitality industries which benefit from tourism include transportation services i.e. airlines, cruise ships, trains and taxi cabs and hospitality services i.e. accommodations, including hotels and resorts and entertainment venues i.e. amusement, restaurants, casinos, shopping malls, music venues, and theatres. This is in addition to goods bought by tourists, including souvenirs. On the flip-side, tourism can degrade people and sour relationships between host and guest. Modern tourism can be traced to what was known as the Grand Tour, which was a traditional trip around Europe (especially Germany and Italy), undertaken by mainly upper-class European young men of means, mainly from Western and Northern European countries.

i. Types of Tourism:

1.Ecotourism:-

Ecotourism, also known as ecological tourism, is responsible travel to fragile, pristine, and usually protected areas that strives to be low-impact and (often) small-scale. It helps educate the traveller; provides funds for conservation; directly benefits the economic development and political empowerment of local communities; and fosters respect for different cultures and for human rights Take only memories and leave only footprints is a very common slogan in protected areas.

2.Volunteer tourism:

Volunteer tourism (or volunteerism) is growing as a largely Western phenomenon, with volunteers travelling to aid those less fortunate than themselves in order to counter global inequalities. Wearing (2001) defines volunteer tourism as applying “to those tourists who, for various reasons, volunteer in an organised way to undertake holidays that might involve aiding or alleviating the material poverty of some groups in society”. This form of tourism is largely praised for its more sustainable approach to travel, with tourists attempting to assimilate into local cultures, and avoiding the criticisms of consumptive and exploitative mass tourism.

3.Pro-poor tourism:

Pro-poor tourism, which seeks to help the poorest people in developing countries, has been receiving increasing attention by those involved in development; the issue has been addressed through small-scale projects in local communities and through attempts by Ministries of Tourism to attract large numbers of tourists

4.Recession tourism:

Recession tourism is a travel trend which evolved by way of the world economic crisis. Recession tourism is defined by low-cost and high-value experiences taking place of once-popular generic retreats. Various recession tourism hotspots have seen business boom during the recession thanks to comparatively low costs of living and a slow world job market suggesting travelers are elongating trips where their money travels further. This concept is not widely used in tourism research.

5.Medical tourism:

When there is a significant price difference between countries for a given medical procedure, particularly in Southeast Asia, India, Eastern Europe, Cuba and Canada, where there are different regulatory regimes, in relation to particular medical procedures (e.g. dentistry), travelling to take advantage of the price or regulatory differences is often referred to as "medical tourism".

6.Educational tourism:

Educational tourism is developed because of the growing popularity of teaching and learning of knowledge and the enhancing of technical competency outside of classroom environment. In educational tourism, the main focus of the tour or leisure activity includes visiting another country to learn about the culture, study tours, or to work and apply skills learned inside the classroom in a different environment, such as in the International Practicum Training Program.

7.Event tourism:

This type of tourism is focused tourists coming into a region to either participate in an event or to see an organized event put on by the city/region.[This type of tourism can also fall under sustainable tourism as well and companies that create a sustainable event to attend open up a chance to not only the consumer but their workers to learn and develop from the experience.

8.Creative tourism:

Creative tourism has existed as a form of cultural tourism, since the early beginnings of tourism itself. Its European roots date back to the time of the Grand Tour, They have defined "creative tourism" as tourism related to the active participation of travellers in the culture of the host community, through interactive workshops and informal learning experiences.

9.Experiential tourisms:

Experiential travel or "immersion travel" is one of the major market trends in the modern tourism industry. It is an approach to travelling which focuses on experiencing a country, city or particular place by connecting to its history, people, food and culture.

10.Social tourism:

Social tourism is making tourism available to poor people who otherwise could not afford to travel for their education or recreation. "Social tourism is a type of tourism practiced by low income”. It includes youth hostels and low-priced holiday accommodation run by church and voluntary organisations, trade unions, or in Communist times publicly owned enterprises.

11.Doom tourism:

Also known as "Tourism of Doom," or "Last Chance Tourism" this emerging trend involves travelling to places that are environmentally or otherwise threatened.

12.Religious tourism:

Religious tourism, in particular religious travel, is used to strengthen faith and show devotion both of which are central tenets of many major religions.

13.Sports tourism:

From the 1980 sports tourism has become increasingly popular. Events such as rugby, Olympics, Commonwealth games, Asian Games and football World Cups have enabled specialist travel companies to gain official ticket allocation and then sell them in packages that include flights, hotels and excursions.

J.Recent trends in tourism :

Many countries are promoting tourism and it has become a source of major income for counties like India , Singapore and Malaysia. Tourism is , of course, a big industry in most developed countries like the US, the UK ,France and Switzerland . However political and social instability can affect the tourism industry badly. The tourism industry is one in which there is high competition . Let us now discuss the recent trends in this industry :

- Sophisticated technology has improved communication with the customers , tour operators in other countries, etc.
- India has promoted itself as a favorite tourist destination branding itself as ‘Incredible India’ . this promotion has added to India’s popularity among international tourists.
- There has been increase in travel due to international business travelers. At the same time , domestic travelers who travel mostly for business purposes do short vacations with friends and family and visit nearby resorts . This trend is picking up.
- The increase in the number of young people who are earning has also led to an increase in domestic travel.
- There is a high demand for wellness resorts, hill retreats , wildlife resorts, etc.
- Timesharing is another evolving concept. The Indian timeshare industry has a 25% annual growth rate and India’s time -share industry is growing very rapidly on the world map.

k.**Challenges of Private Sector tourism industry :**

The key challenge facing the tourism industry are to:

- Promote wider implementation of environmental management ,particularly in the many small and medium enterprises that from the backbone of the tourism industry ,and spread initiative to all sectors of the tourism industry;
- Use more widely environmentally sound technologies ,in particular to reduce emissions of CO and other greenhouse gases and ozone-depleting substances , as set out in two international agreements;
- Address the key issues of sitting and more eco-efficient design of tourism facilities ;
- Raise the awareness of tourism clienies ts of the environment and social implications of their holidays, and of opportunities for their responsible behavior ;
- Work with governments and other stakeholders to improve the overall environmental quality of destinations ;and

- Develop a better dialogue with the local communities in travel destinations , and promote the involvement of local stakeholders in tourism ventures;
- Report publicity on environmental performance .

l.Public sector policy challenges:

Governments need to further –develop and implement the legislative and policy frameworks for sustainable development . In particular, they need to:

- Ratify if they have not already done so. and work towards the effective implementation of, international and regional environmental conventions;
- Integrate more fully tourism development into the overall plans for sustainable development and develop participatory approach ;
- Develop more widely land use planning, and protect the coastline through building restrictions (for example, legislation in France ,Spain , Denmark and Egypt forbids building within a defined distance from the coast);
- Identify and adopt the most appropriate mix of regulation and economic instruments , and ,in many cases develop economic instruments to address environmental issues; and
- Work towards the effective enforcement of regulations and standards Governments need to raise awareness , build capacity and promote effective action for sustainable tourism**.**

This requires that they strive to:

- Improve the understanding of the benefits and burdens of tourism in environmental , social and economic terms, for the areas under their jurisdiction;
- Strengthen capacity for the management and control of tourism in their sphere of responsibility , and establish and maintain procedures for cooperation and coordination with neighboring authorities , and with relevant state authorities;
- Provide support through pilot projects and capacity development at the local government level.

m. Conclusion:

The present study has discussion on the tourism of marketing, aims and objectives of tourism marketing Service marketing and mix, market segmentation of tourism industry, recent trends private and governmental level of tourism. The theoretical background helps to provide the base for the further research so the researcher has covered the background of tourism and its marketing Moreover, it is stated that theoretical background helps to clarify the key concept of research and understand the influence factors, which affected on the sales promotion policies and tourism industry. Furthermore, theoretical background supports to analysis and interpretation of data regarding sales promotion policies which has adopted by tourism industries.

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IMPACT OF HIKES IN REPO RATE ON FINANCIAL INSTRUMENTS

Dr. Anil G. Suryavanshi
Assistant Professor, The New College, Kolhapur

ABSTRACT

Repo rate is the rate at which the RBI lends money to the banks for a short term. It is also known as the benchmark interest rate. Reverse Repo rate is the short term borrowing rate at which RBI borrows money from banks. While formulating the policy, RBI is considering the rates of interest or cost. Repo rate and reverse repo rate are the key instruments of monetary policy of India which are used to control money supply in the economy. The current repo rate is 6.25% while reverse repo rate is calculated at 6%.

Therefore, Repo rate and Reverse repo rate is playing a very crucial role in the banking sector and Indian economy. This study is descriptive in nature and based on purely secondary data. This paper analyses the impact of repo rates on various financial instruments like deposits, debts, mutual funds etc.

Key words: *Repo rate, Reverse Repo rate, banking sector, instruments, impact, monetary policy*

Introduction:

Reserve Bank of India is the Apex bank of India. It is also known as the "Bankers Bank". RBI formulates the monetary policies and executes them to get a few specific objectives. Monetary policy is formulated for controlling monetary supply and rate of interest/cost of money in the economy for achieving the growth. It has the prime objective of promoting economic development through price stability, bank credit regulations; encourage improving efficiency of the financial system and promoting investments and control diversification etc.

'Repo' means 'Repurchase agreement'. Repo is a short-term, interest-bearing and collateral-backed security. It is money market instrument which is generally used to raise capital for a period. If any borrower takes loan from any bank or financial institution, the banks or financial institutions charge interest on loan taken by the borrower. Such interest rate is known as the Cost of Credit. Similarly, the banks and financial institutions borrow money from the Reserve Bank of India by selling their surplus government securities. The said rate at which they sell these securities to the RBI is known as the Repo Rate and it can be known as the Repurchase Rate. A high Repo Rate shows in higher cost of short-term funds. Similarly, if the Repo Rate is low, it automatically brings down the amount of interest which banks will have to pay on the borrowed funds. Therefore, if the Repo Rate is low, it allows banks to charge lower interest rates on the loans which they offer to their customers. It is beneficial to the customers. Additionally, a lower Repo Rate can also contribute greatly towards generating a positive growth of the economy.

The term Repo Rate and Reverse repo rate is opposite to each other. When RBI borrows funds from all the other commercial banks in the country for a rate is known as Reverse Repo rate. Reverse Repo rate is the short term borrowing rate at which RBI borrows money from banks. RBI uses this tool when it thinks there is too much money floating in the banking system. An increase in the reverse repo rate means that the banks will get a higher rate of interest from RBI. As a result, banks prefer to lend their money to RBI which is always safe instead of lending it others (people, companies etc) which is always risky. Current repo rate is 6.25% while reverse repo rate is calculated at 6%.

Objectives of the study:

The following are the objectives aimed for this study;

1) To understand the significance and importance of the repo rate and reverse repo rate.

2) To know the impact of hike in repo rate on financial instruments.

Importance of Repo Rate and Reverse Repo Rate

- Repo and reverse repo are money control mechanism which is used by the central bank of India. These rates are the monetary measures for RBI to deal with the deficiency of funds and liquidity in the market.
- Bank lending and investment rates are determined on the basis of the repo rate and reverse repo rate.
- It is an effective tool in the hands of RBI to achieve price stability and to boost economic development.
- Repo rate and reverse repo rate is the valuable instruments for RBI in formulating monetary policy.
- The stable nature of the balance between Repo and Reverse-Repo makes it more powerful in the Indian banking system.

Significance of Repo Rate and Reverse Repo Rate

Significance	**Repo Rate**	**Reverse Repo Rate**
Liquidity Regulator	1. RBI facilitates to commercial banks to meet their liquidity and deficiency of funds. 2. The main motive of the liquidity framework is to avoid any liquidity crisis in banking sector. 3. Liquidity framework is generally known as repo 4. Repo transactions inject liquidity into the Indian banking system.	**1.** A framework for surplus funds/cash in the banking system which ensures there is no excess liquidity in the system. And this framework is referred to as reverse repo. 2. Reverse repo absorbs liquidity from the Indian banking system.
Price Stability	Control the rate of inflation and stimulate the economic growth and strike a balance between both inflation and economic growth by revising the repo rate on a half yearly or quarterly basis.	Equally important to avoid the higher rate of inflation in the country. This is where repo rate and reverse repo plays a crucial role by helping RBI strike a balance between both inflation and economic growth.

Types of Rates:
Some of the important rates which are essential to understand the relationship with Repo.

1. Cash Reserve Ratio (CRR) - Banks in India are required to hold a certain proportion of their deposits in the form of cash.

2. Statutory Liquidity Ratio (SLR) - The ratio of liquid assets to demand and time liabilities is known as Statutory Liquidity Ratio (SLR).

3. Call Rate - Inter bank borrowing rate - Interest Rate paid by the banks for lending and borrowing funds with maturity period ranging from one day to 14 days.

4. Marginal Standing facility (MSF) - It is a special window for banks to borrow from RBI against approved government securities in an emergency situation like an acute cash shortage. MSF rate is higher than Repo rate. Current MSF Rate: 6.75%.

5. Bank Rate - This is the long term rate (Repo rate is for short term) at which central bank (RBI) lends money to other banks or financial institutions. Current bank rate is 6.75%

Due to the hikes in rising oil prices and rise in inflation, RBI increases the repo rate by 25 basis points (bps). This is happened for the first time in 5 years. While releasing its bimonthly monetary policy, RBI increased the short-term lending rate or repo rate from existing repo rate 6.25% to 6.50%. i.e. by 0.25.

6. **Base Rate:** It is the standard lending rate of the bank, applicable for all retail loans.

Table No.1. Current Rates

SLR Rate	CRR	MSF	Repo Rate	Reverse Repo Rate	Base Rate
19.5%	4%	6.75%	6.25%	6%	8.75% - 9.45%

The following table no.2 shows the updated repo rates from the period October 2005 to December, 2018. After 4 years there is an increase in the repo rate by 25bps.

Table No.2 Change in Repo Rate

Date (updated)	Rate
05th Dec 18	6.50%
05th Oct 18	6.50%
01st Aug 18	6.50%
06th Jun 18	6.25%
05th Apr 18	6.00%
07th Feb 18	6.00%
06th Dec 17	6.00%
04th Oct 17	6.00%
02nd Aug 17	6.00%

08th Jun 17	6.25%
06th Apr 17	6.25%
08th Feb 17	6.25%
07th Dec 16	6.25%
04th Oct 16	6.25%
05th Apr 16	6.50%
29th Sep 15	6.75%
02nd Jun 15	7.25%
04th Mar 15	7.50%
15th Jan 15	7.75%
28th Jan 14	8.00%
18th Dec 13	7.75%
29th Oct 13	7.75%
20th Sep 13	7.50%
03rd May 13	7.25%
19th Mar 13	7.50%
29th Jan 13	7.75%
17th Apr 12	8.00%
25th Oct 11	8.50%
16th Sep 11	8.25%
26th Jul 11	8.00%
16th Jun 11	7.50%

03rd May 11	7.25%
17th Mar 11	6.75%
25th Jan 11	6.50%
02nd Nov 10	6.25%
16th Sep 10	6.00%
27th Jul 10	5.75%
02nd Jul 10	5.50%
20th Apr 10	5.25%
19th Mar 10	5.00%
21st Apr 09	4.75%
05th Mar 09	5.00%
05th Jan 09	5.50%
08th Dec 08	6.50%
03rd Nov 08	7.50%
20th Oct 08	8.00%
30th Jul 08	9.00%
25th Jun 08	8.50%
12th Jun 08	8.00%
30th Mar 07	7.75%
31st Jan 07	7.50%
30th Oct 06	7.25%
25th Jul 06	7.00%
24th Jan 06	6.50%
26th Oct 05	6.25%

Observations and Analysis:

There is an impact observed in the following financial instruments.

1. Impact on Deposit and Lending Rates

The fall and rise in the repo rate makes an impact on the lending rates and deposits offered by the banking system. The banks analyses the liquidity positions and cost of funds before taking decision about deposit rates and lending rates whether to increase or not. Hence, there is no immediate impact of repo rates on such factors of banking system. The burden of excess/increased interest rates passes to the customers of the banks in the form of elevated lending rates. It means higher EMIs for existing borrowers and higher rate of credit or loans for new borrowers.

In case of home loans and floating rate loan policies mainly affected due to the change in the repo rates. Due to the higher or increased lending rates, the banking sector face the problem of slow downing in the lending business. As a result, there is declining in the profitability of the banks, the banks may hike the rates of the bank deposits to attract the customers.

State Bank of India and Axis Bank, have hiked deposit rates. The lending rates have already gone up. This would effectively mean higher EMIs on Home Loans, Car Loans as well as Personal Loans.

Suppose we have taken a Home Loan of Rs. 60 lakhs for 20 years at 8.25%. We will be paying an EMI of Rs. 51,124. Our total interest outgo will be Rs. 62.69 lakhs. With an increase of 0.25% in your Home Loan rate, our EMI will work out to Rs. 52,069 and the total interest will be Rs. 64.96 lakhs. We will be paying Rs. 2.27 lakhs more. What if interest rates go up by 0.5%? Then, we will be paying a total interest of Rs. 67.25 lakhs. This means an additional payment of Rs. 4.66 lakhs. The below table will show the impact of the interest rate hike.

Table No.3 Impact of hikes in Repo rate on Home Loan

Interest rate hike	Home Loan rate	EMI (Rs.)	Additional EMI (Rs.)	Total Interest Payment (Rs.)	Additional Interest Paid Due To Rate Hike (Rs.)
0%	8.25%	51,124	NA	62,69,745	NA
0.25%	8.50%	52,069	945	64,96,655	2,26,910
0.50%	8.75%	53,023	1899	67,25,434	4,55,689
0.75%	9%	53,984	2860	69,56,054	6,86,309

2. Impact on FDs

There is an impact on fixed deposits. If there is an increase in policy rates, bank deposit rates are expected to rise as well. The State Bank of India hiked its deposit rates by 5 to 10 BPS. This means marginally higher interest earnings for customers those who are opening Fixed Deposits with banks.

3. Impact on Loans:

Due to the increases in lending rate, there is slow downing in the business of banking. Loans become marginally costlier. After the repo rate hike on 6 June 2018, Most of the leading banks including State Bank of India have increased their Marginal Cost of Funds-Based Lending Rate (MCLR) in response to the announcement made by the Reserve Bank of India. The EMI on loan increased, as a result there is heavy burden on customers to pay for their loans. the loans are becoming expensive for customers.

On a loan of Rs. 1 lakh for 20 years at an interest rate of 8.5%, the EMI is Rs. 868. If the rate rises to 8.75%, the EMI increases to 884. If the interest rate reaches 9%, the EMI becomes Rs. 900.

Table No.4. Impact of Hikes in Repo on Home Loan and Auto Loan

Loan type	Loan Amount	Tenure	Current Interest rate	Current EMI	New Interest Rate	New EMI (after increase in Repo Rate)	Overall increase in cost
Home Loan	Rs.30 lakhs	20 years	8.45%	Rs.25939	8.70%	Rs. 26,415	Rs.1,14,240
Car Loan	Rs.10 Lakhs	5 years	10.00%	Rs. 21248	10.25%	Rs. 21,371	Rs.7,380

Source: Paisabazaar.com

Above table indicates the changes in interest rates and EMIs after increase in the repo rate. It results in increase in overall cost of home loan and car loan. In India top banks like HDFC increase lending rates by 10-20 bps With the hike in repo rate by 0.25%, the home loan and auto loans is to be impacted.

4. Impact on Equity and Equity Mutual Funds:

Due to the impact on the investment in banks, customers turned to equity and mutual fund market. The increasing repo rate provides the opportunity to make investment in marketable avenues to get higher returns. The risk lover-investor can continue to invest in equity with the expectation of above-average income in the long-term by way of dividend or interest.

5. Impact on Debt Funds

The increase in the repo rate makes sadden to the investors of Debt Mutual Funds. Due to this the prices of bonds fall and it brings down the NAV of debt funds in the market. It is advisable for investors that they have to go for a long-term debt funds and the short term funds which is having shorter maturity periods. The short-term debt funds are expected to carry lower volatility and low risk.

6. Impact on Small Savings Scheme:

There are two consecutive hikes in the repo rate, taking it to 6.50%, there is now heavy expectation of the investors that there may be increase in small savings returns. There is no any change found For the April to June quarter, the rates remained unchanged. Investors are expecting risk-free and guaranteed returns in financial avenues to continue to make invest in PPF, NSC, Sukanya Samriddhi, and Post Office Savings etc.

Conclusion:

‘Repo’ means ‘Repurchase agreement’. Repo is a short-term, interest-bearing and collateral-backed security. Due to the hikes in rising oil prices and rise in inflation, RBI increases the repo rate by 25 basis points (bps). Reverse Repo rate is the short term borrowing rate at which RBI borrows money from banks. RBI uses this tool when it thinks there is too much money floating in the banking system. There is an impact on various financial instruments like PPF, NSC, Post office savings, debts, equity, lending and deposits etc. indicates favourable results.

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DIGITAL INDIA: CHALLENGES & OPPORTUNITIES

Dr. Hanumanthappa D. G.
Assistant Professor, Department of Political Science, Rani Channamma University
Vidy Sangama, Belagavi, - 591156, Karnataka (India)
hanumanthappadg@gmail.com

ABSTRACT

"Digital India" is an initiative of the Central Government of India "designed to transform India into a global digitized hub" by reviving a rundown digital sector of India with the help of improving digital connectivity and skill enhancement and various other incentives to make the country digitally empowered in the field of technology. This paper helps understand the global as well as domestic challenges that might hinder the successful implementation of the program and suggest some feasible remedies to deal with the same. Further the paper also highlights the opportunities that would pave the way for achieving the program's aim of making India the preferred choice for digital activities by both global and domestic investors and also how far the "Digital India" model can prove to be an attraction for the investors to invest in the sectors which are yet to achieve their full potential in India.

Keywords: *Digital India, Digital Empowerment, Job Creation, Skill Enhancement*

INTRODUCTION

Digital India Program is a national campaign to transform India into a globally connected hub. It includes various proposals and incentives given to companies, basically the manufacturing companies both domestic and foreign to invest in India and make the country a digital destination. The emphasis of Digital India campaign is on creating jobs and skill enhancement in the Broadband Highways, e-Governance, and Electronic delivery of services, Universal access to Mobile Connectivity, Electronics Manufacturing, and Information for All etc.

Literature review

- Laila Memdani Indian farmers are no longer traditional and illiterate. They are capable to grab the opportunities they get and make full use of the available technology.
- Rani (2016) concluded that the digital India project provides a huge opportunity to use the latest technology to redefine India the paradigms of service industry. She also highlighted many projects which require some transformational process, reengineering, refinements to achieve the desired service level objectives.
- Midha(2016) recognized digital India as a great plan to develop India for knowledge future but he also expressed his doubt regarding implementation due to inaccessibility and inflexibility to requisite which can lead to its failure.
- Gupta and Arora (2015) on the impact of digital India project on India's rural sector found that many schemes have been launched in digital India to boost agriculture sector and entrepreneurship development in rural areas.
- According to Seema Dua the mission of digital India is facing serious challenges in implementation. Author believed that Digital India campaign can't be successful until there is massive digital literacy among the citizen, development of infrastructure in rural and remote areas, improved skill in cyber security and effective participation of various departments and demanding commitment and efforts.

Objectives

- To understand the concept of Digital India
- To discuss about the visions of Digital India
- To explain the scope of Digital India

Research Methodology

The secondary data like various magazines, books, Google network and journals have been used this paper.

The campaign's aim is to resolve the problems of connectivity and therefore help us to connect with each other and also to share information on issues and concerns faced by us. In some cases they also enable resolution of those issues in near real time. This initiative is focussed to help India gain a better rural connectivity with a stable governmental policies in the background coupled with benefits and incentives via the campaign. Simultaneously the initiative is designed to create jobs and enhance skill development which will ultimately lead to increase in GDP and revenues from tax.

CHALLENGES, RECOMMENDATIONS & SUGGESTIONS

The Digital India campaign can't be a successful campaign merely by implementation or by incentivizing industry. For a hugely rewarding success, the campaign should move forward taking along other policies, amending redundant laws, focusing on necessary infrastructure building etc. One such hindrance in the way of Digital India is the first is the digital infrastructure, which requires to be put in place. For this the telecom infrastructure will form the base. On top of this layer we need the IT infrastructure in the form of apps, software etc.

The second set is content that needs to be relevant to the citizens and address their real-time requirements. The third layer is capacity. Unless we have the all these three sets (i.e. telecom infrastructure, content, capacity) we won't be able to meet the supply commence rate of the demand. If this point is not taken proper care of then there would be clashes between the people in the rural areas and the government which will result in delay in commencing the project which will ultimately defeat the Digital India campaign's spirit of quick and hassle free ease of doing business. If this government takes the agenda forward and does not leave any of the constituent parts gasping for funds, the opportunities are huge for the country in general and for willing participants in the IT sector as well! There is much to be done, from the creation of smart cities to the comprehensive availability of broadband, from connectivity in education, healthcare, agriculture, and manufacturing to a National Digital Literacy Mission (NDLM) that Nasscom Foundation has already taken up with the Department of Electronics & IT (DeitY). What is important to understand is that like any elephant, Digital India has many parts and each has to be addressed to make the big vision a reality.

Another recommendation as to digital connectivity is to reduce the judicial clearances and stability in ruling which can act as a major impetus to the technological sector as it will attract high investor confidence with the judicial rulings being fair and pro-business. Going by the present practices, the imposition of certain amendments with retrospective effect has garnered much noise in the past and should immediately be taken notice of. The more stable, quick and fair the judgment in basically cases relating to the business and taxation sectors, the better the chances of attracting more business leaders to invest more.

The Judicial clearances and stability in ruling can act as a major impetus to the technological sector as it will attract high investor confidence with the judicial rulings being fair and pro-business. Going by the present practices the imposition of certain amendments with retrospective effect has garnered much noise in the past and should immediately be taken notice of. The more stable, quick and fair judgments in these cases relating to the business and taxation sectors, the better the chances of attracting more business leaders to invest more. As another recommendation, Prime Minister Sh. Narendra Modi in his inimitable style touched all the right chords in his speech, which included in its ambit the opportunities for access to better healthcare, education, and information for better livelihood that is at the core of the digital opportunity. A lot will be expected from the national broadband mission to lay the digital infrastructure on which many of these national applications can be mounted. In the last couple of years, Nasscom Foundation with its ‘Follow the Fiber’ approach and the active partnership of technology majors Intel, Google, and Microsoft has shown that village wide digital literacy is possible with successful outcomes in three villages in different parts of the country and more on the way.

Hence, But providing a better transparent legislation with not only comprehensive availability of broadband, from connectivity in education, healthcare, agriculture, and manufacturing but also ensuring the implementation of the same would be a step forward in making India a preferred destination with regard to connectivity. Lastly improving the relations between the government and the corporate with regard to favorable taxation policies, quicker clearances of projects, minimal interference and removal of inaccessibility problems is the need of the hour for Digital India to bear fruits.

CONCLUSIONS

Digital India’ initiative is a refreshing move and quite the need of the hour for the weakened technological sector. The Government of India hopes to achieve growth on multiple fronts with the Digital India Programme. Specifically, the government aims to target nine 'Pillars of the Digital India' that they identify as being. Broadband Highways Universal Access to Mobile Connectivity Public Internet Access Programme e-Governance – Reforming Government through Technology eKranti - Electronic delivery of services Information for All Electronics Manufacturing Digital or IT for Jobs Early Harvest Programmes.

However, it requires to be rightly substantiated with amendments to various legislations that have for long hindered the growth of Indian technology. India should focus more on developing domestically led connectivity, promoting research and innovation-led development to establish itself strongly on the international stage as an economic superpower and particularly a thriving technological hub.

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WATER CONSERVATION & RAIN WATER HARVESTING

Left.Dr. Abasaheb D.Jadhav
Dept.of Economics
Sahakarbhushan S.K.Patil, College Kurundwad, Tal. Shirol, Dist.Kolhapur

ABSTRACT :

Water is a very important and precious resource for survival of mankind. Water Conservation encompasses policies, strategies and activities to manage fresh water as a sustainable resource, to protect the water environment and to meet current and future human demands. Population growth, household size and affluence affect the quantity of water that is consumed. Factors such as climate change will increase pressures on natural water resources, especially in manufacturing and agricultural irrigation. Water is fast becoming scarce due to increase in population, industries and agricultural activities and due to poor rainfall.

Keywords: *water conservation; encompasses policies, sustainable resource; environment, Affluence; agricultural irrigation ;water harvesting; etc.*

INTRODUCTION

Rainwater harvesting is an important environment friendly approach – dubbed as a Green Practice which has double benefit in both keeping the groundwater table undisturbed and charging the aquifer. Such a green practice encouraged in form of Community Development Program can find its popularity when it shows the manifold benefits of, in one hand, bringing people together to collective thinking on ‘green’ approaches, innovating approaches to save earth by harping on their creative notes, achieving nobler feelings saving water for future; on the other hand, rainwater as well as run-off storm water stored in a planned way save the earth from soil erosion, flood; recharge the aquifers to give a shot in the arm to the decreasing groundwater table. The increasing urbanization lead to concentrated population density at places resulting into uneven drawing of ground water. This is ensuing into draught and drying up of river beds at places where domestic and industrial use of water is rising. This places if shift focus towards using rainwater, the groundwater there may gradually fall back to its normal level thus ensuring the eco-balance not lost. The extensive and unplanned usage of groundwater not only disturbed the natural water table but also has made the groundwater contaminated and, in many a place, totally unfit for any use. The groundwater in these places required to be immediately left to revive. Collecting rainwater, harvesting the storm water run-offs, in these places, surly would minimize the risk of the future population here. Rainwater harvesting, besides being eco-friendly, is an economic practice as well. The cost of digging a catchment area even can be saved by roof-top collection of rainwater. The freshwater canals or rain-fed natural ponds too can be used for harvesting. Sand- gravel filters for purifying rainwater is again something which can be easily arranged. The catchments and settlement tanks built in the area easily free the spot and the vicinity from the curse of flood or water logging, thus saving money of pumping out dirty muddy storm water. Presence of water body in the region also reduces the ground heat and act as a natural cooler. The best part of the practice of rainwater harvesting, however, is that in one hand it is checking one from leaning towards using groundwater as rainwater is obtained in abundance in many countries; on the other hand, if remains unused or extra, these rainwater, collected in say natural ponds or even in artificial tanks can pour back to the ground thus charging the natural aquifer to boost the groundwater level.

- **Objectives: -**
- T o study Water Conservation and Rain Water Harvesting.
- To study of water management.

- **Research methodology** :-

This study intended to examine the issues and challenges of Indian save the water based on secondary data. The data had been collected and furnished from the official website and Ministry of india, resources , recent economic surveys of india and other related research papers, books, news papers and published work.etc.

- **Need for Water Conservation** :

- No other natural resource has had such an overwhelming response on the history of mankind as much as Water. As human population increases, the desire for a better standard of living will increase the demands on fresh water resources.
- Much of the world's fresh water is consumed by the agricultural, industrial and domestic sectors. The failure in efficiently managing this resource to meet the increasing water demands of these sectors has resulted in a situation of crisis in many parts of the world. In many parts of India, freshwater crisis already exists.
- With only 1% of water available for human consumption, we must treat our water supply with more respect. Water conservation should not be considered an option any longer but is an inescapable necessity. Current circumstances require our full attention, if we hope to thrive as a civilization. Much of the world is currently suffering due to a lack of clean water. Therefore, it is extremely important to seek out, find and start using all the innovative water conservation solutions and methods that are available today.
- Ways to Conserve Water Indoors. The best place to start Water Conservation is one's own house. Certain measures which can be adopted at home are:-

(a) Ensure that there are no leaks in your house, in the pipelines, taps and toilets.

(b) Use water efficient flushes and if possible, toilets with dual flushing systems.

(c) Close taps while brushing your teeth, shaving or soaping your face.

(d) Use water from washing of clothes for cleaning floors.

(e) Use appropriate amount of detergent for washing clothes.

(f) Close the shower tap whilst soaping your body.

(g) When washing dishes by hand, don't let the water run while rinsing. Fill one sink with wash water and the other with rinse water.

(h) Monitor your water bill for unusually high use. Your bill and water meter are Tools that can help you discover leaks.

(j) Water your lawn and garden in the morning or evening when temperatures are cooler to minimize evaporation.

- Water Conservation Practices for Water Utilities. Common practices used by water supply utilities include metering, leak detection, repairing water lines, well capping,retrofitting programs, pricing, waste-water reuse and developing public education programs and drought management plans.
- Agricultural Water Conservation Practices. Water saving irrigation practices fallinto three categories, field practices, management strategies and system modifications. Practices such as drip irrigation can save large quantities of water. Careful and judicious use of water for irrigation can lead to irrigating much more land.
- Industrial and Commercial Water Conservation Practices. Industries could save copious amounts of water by installing water recycling systems. 'Cooling Water Recirculation' and 'Wash Water Recycling'

are the most widely used water recycling practices.

- Other Methods to initiate Water Conservation would include, public outreach programmes, nukkad and community dramas and water audits. Rainwater harvesting is one of the most successful techniques being used in India.

❖ **RAIN WATER HARVESTING**

- Rainwater harvesting means capturing the runoff of the rainwater in our own house, village, town or city. It basically means accumulation and storage of rainwater for reuse,before it reaches the aquifer. Utilisation includes water for garden, live stock, irrigation, etc. Inmany places, the water collected is just redirected to a deep pit with per colation. The harvested water can be used for drinking water also, if the storage is a tank that can be accessed and cleaned when needed.
- Need for Rainwater Harvesting.

  India is in a state of water crisis, both in rural and urban areas. Floods and droughts go hand in hand in this country, which causes water scarcity. Rainwater is a pure form of water if stored properly and can greatly reduce the pressures on treated water supply. Rainwater harvesting is therefore extremely essential for the following reasons:-

  - It helps to recharge sub soil and groundwater thus increasing the level of the water table.
  - It helps to create large quantity of pollution free potable water that can be stored In huge tanks or ponds for use later on. In cities, it reduces the dependence on treated water supply to a great extant.
  - It ensures ready supply of water on the land surface thereby reducing dependence on the groundwater.

❖ Types of Rainwater Harvesting Systems

- There are a number of ways to harvest rainwater, ranging from very simple to the complex industrial systems. Generally, rainwater is either harvested from the ground or from roof. The rate at which water can be collected from either system is dependent on the plan area of the system, its efficiency and the intensity of rainfall.

(a) Ground Catchment Systems. Channelise water from a prepared catchment area into a storage system. Generally, this method is only considered in areas, where rainwater is very scarce and other sources of water are not available. They are more suited to small communities than individual families. If properly designed, ground catchments can collect

large quantities of rainwater. This method is ideally suited for villages in rural India.

(b) Roof Catchment Systems. Roof catchment systems channelise rainwater that falls onto a roof, into a storage tank via a system of pipes. The first flush of rainwater after a dry season, should be allowed to run to waste as, it will be contaminated with dust, bird droppings etc. Rain Water from the subsequent showers can be harvested. Roofs and pipes should have sufficient incline to avoid standing water. They must be strong enough and large enough to carry peak flows. Storage tanks should be covered to prevent mosquito breeding and to reduce evaporation losses, contamination and alge growth. Rainwater harvesting systems require regular maintenance and cleaning, to keep the system hygienic and in good working order. This method is most suited for towns and cities.

(c) Subsurface Dyke. A subsurface dyke is built in an aquifer to obstruct the natural flow of groundwater, thereby raising the groundwater level and increasing the amount of

water stored in the aquifer. Example, the subsurface dyke at Krishi Vigyan Kendra, Kannur under Kerala Agricultural University with the support of ICAR, has become an effective method for ground water conservation by means of rain water harvesting technologies.India. The dyke is now the largest rainwater harvesting system in that region.

- Groundwater Recharge. Rainwater may also be used to recharge groundwater where the runoff on the ground is collected and allowed to be absorbed, adding to the ground water. In India this includes Bawdis and Johads, or Ponds which collect the run-off from small streams in a wide area. In India, reservoirs called tankas were used to store water; typically they were shallow with mud walls. Ancient tankas still exist in some places.
- Advantages In Urban Areas. Rainwater harvesting in urban areas can have manifold advantages. Some of the reasons why rainwater harvesting can be adopted in cities, is to provide supplemental water for the city's requirements, to increases oil moisture levels for urban greenery, to increase the ground water table through artificial recharge, to mitigate urban flooding and to improve the quality of groundwater. In urban areas of the developed world, at a house hold level harvested rainwater can be used for flushing toilets, washing laundry, showering or bathing. It may however require some treatment before it can be used for drinking.

❖ CONCLUSION

Water is the only resource for which there is no alternative. Earth sustains life primarily because there is water available on the earth. Inefficient management of this Important natural resource has caused a situation of crisis in many parts of the worlds including India, therefore it is very important that we conserve this important commodity.

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RURAL DEVELOPMENT OF INDIA THROUGH MGNREGA

Prof. Basavaraj Chinagonda Patil
Asst. Prof., (Dept. of Economics), K. P. G. Arts, Commerce and Science College, Igatpuri, Dist- Nashik

ABSTRACT:

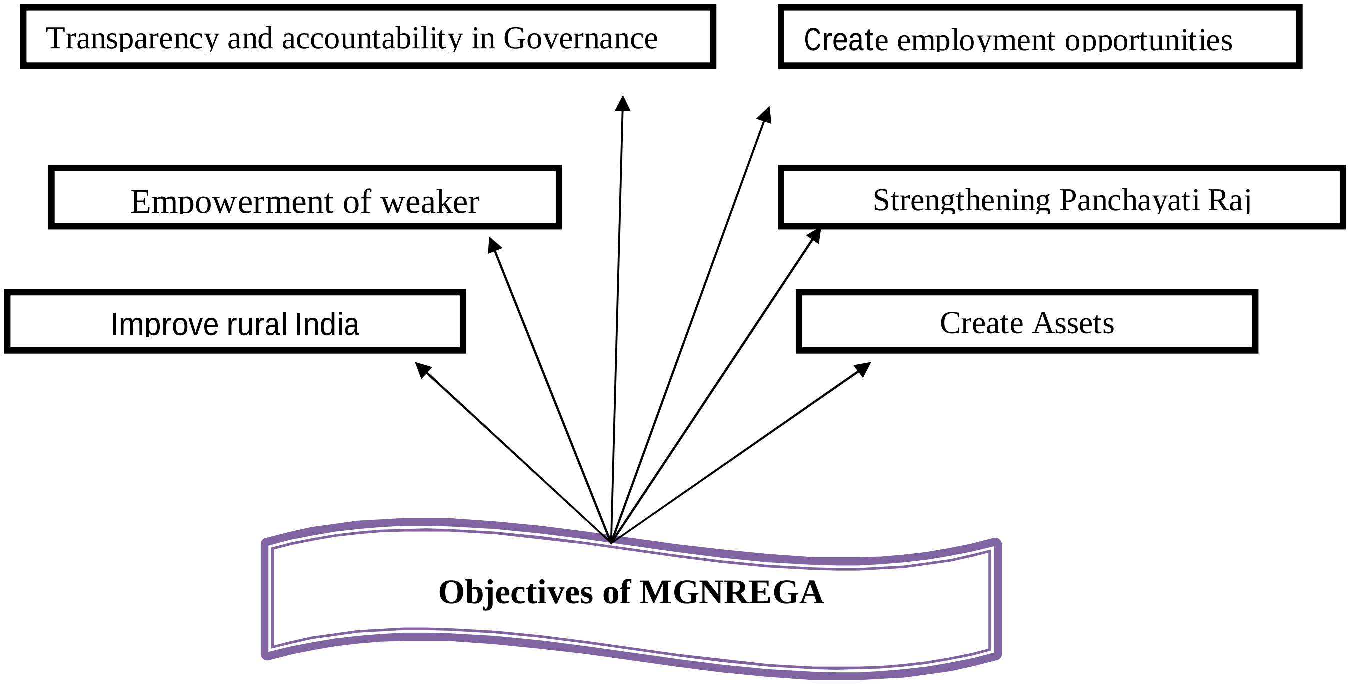
In 21st century the rural peoples was migrating from rural area to urban areas. The government has trying to minimize the basic problems of the backward areas, like rural undeveloped villages, tribal and hilly areas. In this paper the researcher has research on the overall rural development schemes which was applied by government for the reducing poverty and unemployment. The Rural development of India refers to the process of improving the quality of life and economic well-being of people living in the areas. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) is considered as a mile stone for reducing the rural poverty and unemployment also. MGNREGA it is the most effective weapon use against the unemployment. So the scheme was generating rural connectivity, road construction work, improving irrigation system, tree plantation etc. Rural development is related to the creating basic infrastructure at rural level. The government gives minimum 100 days of guarantee work through this scheme. This research paper try to find the MGNREGA has success to achieve its own objectives with respect to rural development.

Introduction:

India is the land of villages and nearly 65 percent of the India's population lives in rural areas. These rural areas faced many problems like poverty, illiteracy, low level of income, unemployment, poor food and health standard, education facilities etc. So to tackle these problems the Government of India to improve the quality of rural life through this scheme Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) brought several changes in the rural poor people by creating employment opportunity. MGNREGA has an objective to enhance livelihood security to the rural poor. It has providing at least 100 days of wage employment to every household whose adult members are ready to do unskilled manual work. MGNREGA not only provide wage employment as an alternative source of livelihood but also create durable assets like, land development, road construction, water conservation and irrigation facility etc. The scheme was initially implemented in February 2006 in the 200 backward districts of the country under Phase- 1 and was extended to another 130 districts of the country under phase- 2 in April 2007 and in April 2008 under Phase- 3 the Act was implemented in the remaining districts of the country.

Objective of the study: To understand the role of MGNREGA in Economic Development of Rural India.

Methodology: The present study is based on the secondary data obtained from the various annual reports published by the Government of India. The required data for the study purpose were collected from the number of reference books, magazines, periodicals and various websites.



Permissible activities/Works under MGNREGA :

- ✓ Water conservation and water harvesting including contour trenches, contour bunds for the rural development
- ✓ Irrigation canals including micro and minor irrigation works completion for fight against drought.
- ✓ Tree plantation, water facilities, farm banding and land development.
- ✓ Land development.
- ✓ Flood control and protection works including drainage in water logged areas including deepening and repairing of flood channels, construction of storm water drains for coastal protection.
- ✓ Rural connectivity to provide all like, roads, cannelsetc
- ✓ Construction of Bharat Nirman Rajiv Gandhi Sewa Kendra as Knowledge Resource Centre at the Block level and as Gram Panchayat Bhawan at the Gram Panchayat level.
- ✓ Fisheries related works, such as, fisheries in seasonal water bodies on public land.
- ✓ Works in coastal areas, such as, fish drying yards, belt vegetation.
- ✓ Rural drinking water related works such as soak pits, recharge pits.
- ✓ Rural sanitation related works such as individual household latrines, school toilet units, anganwadi toilets, solid and liquid waste management.

PROBLEMS OF RURAL DEVELOPMENT

1) Low Agricultural Development
2) Unemployment
3) Income Inequality
4) Poverty
5) Illiteracy
6) Lack of Basic Infrastructure Facilities

Conditions for Guaranteed Rural Employment under a Scheme and Minimum Entitlements of Labour

- The adult members of every household, who do unskilled manual work, may submit their details to the Gram Panchayat at the village level for work.
- It is be the duty of the Gram Panchayat to register the household for the unskilled manual work.
- Scheme, but in any case not less than five years, and may be renewed from time to time.
- Every adult member of a registered for works shall be entitled to apply for unskilled manual work under the Scheme.
- The scheme is providing work for women **at least one-third of the beneficiaries shall be women who have registered and requested for work under this Act.**
- Applications for work may be submitted in writing or orally to the concerned Gram Panchayat.
- As far as possible, employment shall be provided within their own village or a radius of five kilometers of the village.
- In cases the employment is psrovided outside such radius, the grmpanchayat will paid extra wage to the workers.
- In all cases where unemployment allowance is paid, or due to be paid, the Programme Officer shall inform the District Programme Coordinator in writing the reasons why it was not possible for him to provide employment or cause to provide employment to the applicants.
- The District Programme Coordinator shall in his Annual Report to the State Council, explain as to why employment could not be provided in cases where payment of unemployment allowance is involved.
- Provision shall be made in the Scheme for advance applications, that is, an application which may be submitted in advance of the date from which employment is sought.
- Provision shall be made in the Scheme for submission of multiple applications by the same person provided that the corresponding periods for which employment is sought do not overlap.
- The Gram panchayat shall prepare and maintain or cause to be prepared and maintained such registers, vouchers and other documents in such form and in such manner as may be specified in the Scheme containing particulars of job cards and passbooks issued, name, age and address of the head of the household and the adult members of the household registered with the Gram Panchayat.
- The Gram Panchayat shall send such list or lists of the names and addresses of households and their adult members registered with it and supply such other information to the concerned Programme Officer at such periods and in such form as may be specified in the Scheme.
- A list of persons who are provided with the work shall be displayed on the notice board of the Gram Panchayat and at the office of the Programme Officer and at such other places as the Programme Officer may deem necessary and the list shall be open for inspection by the State Government and any person interested.
- If the Gram panchayat is satisfied at any time that a person has registered with it by furnishing false information, it may direct the Programme Officer to direct his name to be struck off from the register and direct the applicant to return

the job card: Provided that no such action under this paragraph shall be directed unless the applicant has been given an opportunity of being heard in the presence of two independent persons.

- ❖ If any personal injury is caused to any person employed under the Scheme by accident arising out of and in the course of his employment, he shall be entitled to, free of charge, such medical treatment as is admissible.
- ❖ Where hospitalization of the injured worker is necessary, the State Government shall arrange for such hospitalization including accommodation, treatment, medicines and payment of daily allowance not less than half of the wage rate required to be paid had the injured been engaged in the work.
- ❖ If a person employed under a Scheme dies or becomes permanently disabled by accident arising out of and in the course of employment, he shall be paid by the implementing agency an ex gratia payment at the rate of twenty-five thousand rupees or such amount as may be notified by the Central Government, and the amount shall be paid to the legal heirs of the deceased or the disabled, as the case may be.
- ❖ The facilities of safe drinking water, shade for children and periods of rest, first-aid box with adequate material for emergency treatment for minor injuries and other health hazards connected with the work being performed shall be provided at the work site.
- ❖ In case the numbers of children below the age of six years accompanying the women working at any site are five or more, provisions shall be made to depute one of such women worker to look after such children.

❖ Conclusion:

In this chapter explain the National Rural Employment Guarantee Act (NREGA) 2005 has been passed by the Parliament and notified on 7th September, 2005 with unanimous consent to herald a path breaking law for securing the livelihood of the people in rural areas by guaranteeing 100 days of employment in a financial year to a rural household. The NREGA provides a social safety net for the poorest groups and an opportunity to combine growth with equity to all. By This scheme given minimum one hundred days of unskilled manual work for the adults who demand works at rural areas. So the every rural adult person getting works at their own villages with government minimum wage. MGNREGA scheme is generating for creating employment opportunities. Also provided short-term unskilled employment to poor, assured food and job security and created durable assets which are essential for the rural development. NREGA launched in February, 2006 in two hundred most backward districts of the country. The wage employment must be provided within 15 days of the date of application who had registered. Provided that priority shall be given to women in such a way that at least one-third of the beneficiaries shall be women who have registered and requested for work under this Act. Its objective is to ensure that local employment is available to every rural household for at least 100days in a financial year and in that process of employment generation, durable assets are built up that strengthen the livelihood resources base of the rural poor. With the growth of Indian population increase the problems of unemployment and underemployment. This scheme has been working for the reducing unemployment and poverty. National Sample Survey Organization conducted a number of surveys on employment and unemployment.

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ISSUES OF MALNUTRITION IN MAHARASHTRA AND ROLE OF ICDS

Mrs. Pournima Deepak Chavan (Udupi)
Arts and Commerce College, Kasegaon ,Dist: Sangli
E-mail manishadchavan17@gmail.com

ABSTRACT:

India is a welfare economy. Welfare is a broad concept. It aims at social development especially education, health and rural livelihoods. In India, women make up a substantial majority of the poor. Women and children experience the harshest deprivation. So, they are more likely to be poor and malnourished. Existing studies of intra household resource allocation indicates that there exists bias against females in the areas of nutrition, medical care and education. To break this vicious circle of malnourishment, child mortality, Govt. of India with the help of UNICEF launched a project on 2nd October 1975 named "Integrated Child Development Services". This is the world's largest child care programme reaching 158.8 million children below six years of age and 48 million expectant and nursing mothers. At the advent of the new millennium, when the programme is about to turn thirty six years, the previous study has brought forth innumerable realistic findings that this programme has been able to make a sustainable hopeful impact on the lives of women and children who belong to underprivileged sections of Indian society. This research paper helps us to know the existing developmental status of Anganwadis in Maharashtra in reducing malnutrition.

Key Word: *ICDS, Anganwadi, Malnutrition*

Issue of malnutrition in Maharashtra and role of ICDS

India is a welfare economy. Welfare is a broad concept. It aims at social development especially health, education and livelihoods. In India the half of the population i.e. women are more vulnerable than poor. Women and children experience the harshest deprivation. As a result they are more likely to be poor and malnourished. Existing studies of intra household resource allocation indicates that there exists bias against females in the areas of nutrition, medical care and education.

The World Food Programme research report reveals that the number of stunted children is highest in India. It is about 47.9% of the the total population in the age group of 0-6 yrs. If we ignore it now, it will show its ill effects by the year 2030.

It will severely affect the productivity of the nation to the extent of Rs 2300 billion(Report – Save the children).

In order to break the vicious circle of malnourishment, morbidity and child mortality Government of India with the help of UNICEF launched a project named 'Integrated Child Development Services' on 2nd October 1975.This programme is the world's largest child care programme reaching 158.8 million children below 6 years of age and 48 million expectant and nursing mothers

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Objective of the study

1. To study the objectives of ICDS.
2. To study services provided by ICDS.
3. To study ICDS in Maharashtra.
4. To study ICDS in Maharashtra and CSR of different companies.
5. Conclusion and Suggestions.

Research Methodology:

Present study is based on secondary data. The secondary data is collected through Government websites, research articles, related books and articles published in various newspapers.

Data analysis and interpretation:

Objectives of ICDS:

Integrated Child Development Services is a centrally sponsored scheme under the purview of the ministry of Women and Child Development (MWCD). Following are the main objectives of the scheme.

1. To increase the nutritional and health status of children in the age group between 0-6 years, pregnant and lactating mothers.
2. Reduction in the incidence of their mortality and reduction in school dropout.
3. Provision of firm foundation for proper psychological, physical and social development of child.
4. Enhancement of the maternal education and capacity to look after her own health and nutrition as well as that of family.
5. Effective coordination of the policy and implementation among various departments and programmes aimed to promote child development.

Services Provided by ICDS

1. Supplementary nutrition
2. Immunization
3. Health Check-up
4. Referral services
5. Non formal education on health and nutrition to women and adolescent girls.
6. Preschool education to children in the age group of 3-6 yrs.

The block level ICDS team comprises of anganwadi workers (AWWs), anganwadi helpers (AWHs), Mini anganwadi workers, Supervisors and Child Development Programme Officer(CDPO). The above services are provided through the anganwadi centres located in villages. This centre at village levelis run by AWW who is specially trained woman from local community. She is assisted by AWH.

Beneficiaries of the scheme:

- **0-6** years children
- Pregnant women
- Lactating mothers
- Adolescent girls
- 18- 45 yrs women

ICDS in Maharashtra

Maharashtra is a state which has been working with the progressive thoughts of Chatrapati Shivaji Maharaj, Mahatma Jyotiba Phule –Savitribai Phule, Rajarshi Chatrapati Shahu Maharaj and Dr.Babasaheb Ambedkar.

There are 35 districts in Mahrashtra. These districts are divided into six revenue divisions viz Kokan, Pune, Nashik , Marathwada, Amrawati and Nagpur. There are 33 Zilla Parishads, 351 Panchayat Samitis and 27906 grampanchayats to cater the needs of rural Maharashtra.The population of Maharashtra is 112.37(census- 2011).There is increase of 9.3% in population in the last decade. The child mortality rate in Maharashtra has come down from 49 per thousand live births in 1998 to 34 per thousand live births in 2007. In 2008 when the Indian State Hunger Index was calculated Maharashtra ranked 10th in the 17 states.

Nutrition is one of the key social determinants of health. Over the years the state has made significant progress in different health related indicators. In this area the contribution of Intensive Child Development Services (ICDS) is significant. But on the contrary one may find newspaper headlines questioning the functioning of ICDS in health related issues.

Table 1

Total Projects of ICDS	**553**
Rural	364
Tribal	85
Urban	104
Anganwadi Centres	**105694**
Regular Awcs	95648
Mini Awcs	10046
0-6 children	**1,28,48,375**
0-6 children covered under ICDS	81,80595
%	63.75
Pregnant and Lactating women	**15,65,920**

(Source : m.gov.wcd.2012)

The above table shows the total number of anganwadi centres and projects which are increased significantly in last few years and covering the significant number of beneficiaries.

Table - 2

Category	Posts (Sanctioned)	Posts (Filled)	Vacancy Gap %
CDPO	553	443	20.07
Supervisors	3898	3331	16.66
Workers	97462	93294	4.28
Helpers	97462	89510	8.15
Mini Workers	10901	8691	20.58

(Source Dept of WCD Govt of Maharashtra)

The above table indicates that so many key posts are vacant. The vacancy gap of 20.07% in CDPO category is affecting adversely the functioning of ICDS. The number of Supervisors working is 3331 which is 16.66% less than sanctioned(required) posts. The role of supervisors is to coordinate between CDPO and anganwadi centres. They are very important as they play very important role in coordination with health department as well as in reporting. Though the vacancy gap in case of AWWs and AWHs is less, it is alarming considering the beneficiaries who are the most vulnerable. The vacancy gap of 20.58 in mini anganwadi workers cannot be ignored as these mini anganwadis are operating in small hamlets (wadi, pada, vasti etc) and the unavailability of services is likely to affect seriously the population in remote areas.

Corporate Social Responsibility and ICDS in Maharashtra

The state of Maharashtra has been contributing significantly in economic growth ,however, despite this ground improving nutritional status of the population is one aspect where the state is not able to make much remarkable progress .ICDS is trying its best to contribute but it is in need of more helping hands. Some of the companies are coming forth to give helping hands to ICDS. Following are companies who are contributed towards ICDS through CSR in Maharashtra.

Reliance Foundation takes social responsibility in ICDS

Reliance Foundation MOU was signed on 24h of November 2015. This MOU was signed mainly to energise programmes and policies that promote child nutrition in Maharashtra. Reliance foundation is a non profit making company engaged in philanthropic initiatives highly focussing on five core pillars of rural transformation viz education, health, urban renewal and arts, culture and heritage.

Through this MOU Reliance Foundation entered into for collaboration and development of kitchen gardens across the state of Maharashtra to reduce malnutrition and improve health and nutrition of women and children in the state. Reliance shall provide technical support by way of orientation workshops, trainings for establishment of these demo kitchen gardens.

WCD and Care Life: An initiative for skill development, entrepreneurship development and empowerment of women in Maharashtra.

Though this MOU Care Life contributes

1) To provide skills and competencies to women that shall give them employability.

2) Developing a women workforce that is more likely to be a healthier, have higher earnings and greater decision making power in the households to break the cycle of poverty and hunger.

WCD and Riddhi Management Services Pvt Ltd.

This MOU was signed on 29th December 2015 to capture nutritional status of children in Bhiwandi Project II using Jatak application to improve the nutritional status of malnourished children.

WCD and M/s Dewan Housing Finance Corporation Ltd and M/s Samhita Social Ventures Private Ltd This MOU was signed by M/s Dewan Houssing Finance Corporation Ltd. To strengthen more than 990 anganwadis of Vasai and Palghar Taluka in Maharashtra.The CSR will be to improve the delivery of preschool education through capacity building of CDPOs , Supervisors, Anganwadi workers(AWWs), through customized training sessions and exposure visits to model anganwadi centres. It has shown keen interest in making provisions of portable drinking water and sanitation facilities in the anganwadis.

WCD & Children's Aid Society (Mumbai) and JSW Foundation:

This MOU dated 11th feb 2016 aimed for skill development and to develop kitchen gardens and painting walls of the anganwadi premises as part of cleanliness and beautification.

WCD & Jamshedji Tata Trust and UNISEF:

This MOU was signed for community management of acute malnutrition. 'CMAM Project' at Nandurbar district aimed to improve survival and development outcome of estimated 11,500 SAM (severely acute malnourished) children in all six blocks of Nandurbar district.

WCD and SNEHA(Society for Nutrition Education and Health Action):

It aimed to improve health and nutrition of women and children in informal urban settlements of Mumbai.

Suggestions and Conclusions:

1.Vacant posts of functionaries should be fulfilled immediately.

2.Proper coordination should be kept among alied departments.

3.More trainings should be arranged on health and nutrition.

4.Continious evalution of CSR in ICDS is essential.

5. More number of companies should come forth in ICDS through CSR.

6.Implimenting partners capacity should be assessed.

7.It should be mandatory for corporate that they should earmark at least twenty percent of their innovative funds for ICDS activities.

Conclusions:

ICDS is playing very significant role in the field of health, nutrition pre-primary education, referral services, and health and nutrition education of adolescent girls and women. However because of some problems relatd to administration, problems of functionaries, problems of health departments and Women and Child Development Ministry their remains loopholes in its strategy to combat issues of malnutrition and actual implementation of ICDS programme.. The increasing attention of Corporate world towards ICDS programme is good. ,In Maharashtra the network of cooperative institution is also remarkable. These cooperative institutions should be motivated towards to participate and to take responsibility lines of corporate CSR.

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SERICULTURE SCENARIO IN MAHARASHTRA

Dr. Nitin. A. Patil
Assistant Professor, Venutai Chavan College, Karad, Maharashtra
E-Mail - drnapatil7818@Gmail.Com

ABSTRACT

Indian agriculture is on the threshold of a stage of development characterized by a shift from static technology to a modern technology. Sericulture has been playing a very important role in transforming the technology in agriculture. Sericulture is an agro-cottage based industry, labour intensive industry falling under the small-scale sector. It is ideally suited to the economy of developing countries like India. The silk is the final product of this industry. It is particularly suitable to rural population working with agriculture and artisans as it requires low investment with potential for relatively higher returns.

Maharashtra is a nontraditional sericulture state producing Mulberry and Tasar silk the specialty of the state is that, it undertakes 98% of bivoltine silkworm sericulture and one of the potential state in India for silk production. Sericulture generates direct and indirect employment. Firstly, mulberry cultivation creates employment on the farm. Secondly cocoon production which uses the mulberry leaf as an input creates large-scale employment. Reeling of silk is also undertaken mainly in rural or semi-urban areas and the employment thus generated would help to reduce significantly rural unemployment. In short, sericulture is a whole, by the very nature of its activities creates large-scale employment and income generation opportunities in rural and semi-urban areas close to each other accelerating their economic growth.

In this paper an attempt is made to analyse the progress of sericulture its suitability and present status of sericulture in Maharashtra.

Keywords:- *Sericulture, Employment Generation, Agro-Cottage Industry, Cocoon Production, Maharashtra State, Raw Silk etc*

1. Introduction

Sericulture has become the most promising rural activity. Sericulture is an agro-industry the end product is silk. Maharashtra is non-traditional state in sericulture activity. But today, it has made remarkable progress in sericulture. In west Maharashtra and Vidharbha production of mulberry is getting importance and area of mulberry cultivation is increasing day in this region. For successful silk farming, mulberry cultivation and silkworm rearing should done scientifically. Silk farming has great capacity of self-employment. Mulberry cultivation can conserve environment as well as silkworm rearing, threading, clothing and prevent migration of rural population to urban area.

2. Objectives

i) To understand present scenario of sericulture in Maharashtra

ii) To analyse the progress of sericulture in Maharashtra

iii) To study present status of sericulture in Maharashtra

3. Methodology

The study is undertaken to scenario and performance of sericulture in Maharashtra. The present study merely depends on secondary data which is collected from published articles, Journals, Economic survey of Maharashtra, Maharashtra state, department of sericulture and research articles. The simple statistical techniques are used in the study.

4. History of Sericulture

Sericulture in India is as old as its ancient culture. Historians consider that mulberry sericulture was first introduced in India as late as the fourteenth and fifteenth centuries. But the wild silks (Tasar, Eri and Muga.) were produced in India for a long time.

Sericulture is a new venture in the state of Maharashtra except for some traditional pockets in Vidharbha region were tasar culture was practiced by the Adivasis. Maharashtra has acquired place in silk textiles by virtue of its exquisite 'Paithani Sari' weaving know for its extra-ordinary craftsmanship.

5. Origin of sericulture in Maharashtra

The Village Industries Committee established a small Beekeeping Research Centre in 1952 at Mahableshwar to improve beekeeping industry through application of science and technology were an informal cultivation of mulberry was made to rear various species of silkworm just by way of curiosity. The first Sericulture Research Station was established at Pachgani in year 1958-59. One of the first problem taken up by the Sericulture Research station was to examine the economic feasibility of sericulture as a cottage industry and to explore the possibility of introducing sericulture as a gainful occupation among the rural population. Since the results were encouraging the Government made the provision of additional funds for taking up sericulture activities to the door steps of farmers right from the laboratory.

6. Steady progress of sericulture in Maharashtra

The development of sericulture was first taken up in the Sixth Five Year Plan. As a result of extension effort and experience gained over implementation of various schemes during the sixth plan period. Some of the highlights of plan was the establishment of 'Chawki rearing' centers for archiving higher productivity at the farmers level, establishment of training centers in silk reeling as well as central training school for providing training to the lower technical staff to improve the growing requirement of the industry.

In early from 1959, the industry was looked after by Khadi and Village Industry Board but from 1997 a separate Sericulture Department has come in existence under Textile Ministry in the state. In Maharashtra state Mulberry Sericulture is practiced in 24 districts and Tasar in 6 districts. It stood first among non-traditional silk producing states, produces 198% of Bivoltine silk and rank fifth in overall silk producing states in India.

7. Promotional Activities of State Government

The government of Maharashtra has started various schemes to promote the sericulture activity for the benefit of farmers.

7.1 Mulberry varities

Mulberry leaves are the important feed stock for the silkworm. Mulberry varieties are being supplied on subsidized rates by the State Government because of its suitability to the agro-climate conditions.

7.2 Established Training Centers

In order to motivate the farmers by showing facts through demonstration the Government has established seventeen Training Center at different places.

7.3 Silkworm eggs production centers

The cross breeding of Bi-voltine male and Pure Mysore (PM) Female is carried out at Suleran and Amaravati. The DFLs are distributed to mulberry cultivated districts in the State from these centers.

7.4 Twisting and Weaving centers

The individual tread of reeled silk filament must be intertwined and firmly cemented so that it does not break during the fabric manufacturing process. Silk fabric is woven at different centers in the state.

7.5 Cocoon purchase centers

There are 38 cocoon purchase centers in Maharashtra operated by the Directorate of Sericulture. The cocoon purchased at these centers is processed and reeled at the reeling centers. Some farmers from the border areas of Maharashtra sell their cocoons in the Karnataka market.

7.6 District Annual Scheme

Department of Sericulture every year estimates the mulberry plantation in rural area and on the basis of that selects the farmers group who can go into sericulture based farming mulberry plant seeds and other necessary activities like educational tour, silkworm eggs are provided to these new farmers through this shceme.

8. Position of sericulture in Maharashtra

Mulberry sericulture is practiced in 24 districts of Vidharbha, Marathwada and Western Maharashtra by 5397 families having 6932.50 acre Plantation by march 2015. Besides mulberry it is a minor but traditional tasar producing state, 2757 families practiced in Tasar Sericulture. The Tasar silk development program is carried out in 4 districts of Vidharbha region. The details of area under Mulbery and Tasar sericulture, DFLs consumed, raw silk production during the year 2010-11 to 2014-15 is shown in the following Table

Position of Mulberry and Tasar Sericulture in Maharashtra (2010-11 to 2014-15)

Year	Mulberry Area (Acre)	No of Farmer	DFLs Consumed (In Lakh)	Raw Silk Produced (MT)	Tasar Food Plant Utilized for Rearing	No of Farmer	DFLs Consumed (In Lakh)	Estimated Silk Yarn Production (MT)
2010-11	7326	4892	30.59	198.77	5600	1850	5.75	5.74
2011-12	5816	4004	22.26	169.41	6015	2708	8.37	12.35
2012-13	4385	3201	12.68	87.50	8788	2259	9.47	7.75
2013-14	3720	3057	13.53	111.52	6491	1492	6.38	10.19
2014-15	6934.5	5397	23.05	202.64	9765	2811	11.03	18.97

Source- Directorate, Department of Sericulture, Government of Maharashtra, Nagpur

9. Conclusion

The Maharashtra State is having a good potential for Sericulture and to undertake the production of quality bivoltine silk. Therefore, it is a serious need to establish the best trainings and research centers in the state to provide the best technologies suitable to the local mass and also to inculcate modern technologies in Sericulture among the sericulturists and extension staff by upgrading their skills. The sericulture activity remained as a boon the farmers in such adverse climatic conditions and to overcome the draught situation in Maharashtra. The farmers are very happy with this activity by earning good returns. Thus future of the modern silk industry in Maharashtra is very bright and the state will take a big leap in coming years.

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A STUDY ON TREND OF FOREIGN TRADE IN ECONOMIC GROWTH OF INDIA: A TIME SERIES ANALYSIS

Dr. R.A.Sartape
Gogate – Jogalekar College Ratnagiri
email- ramasartape@gmail.com

Introduction:

'International trade as an engine of growth for development'. It is well accepted fact that international trade plays very important role in the economic growth of the country. Imports and exports in the present-day world is an inevitable feature of the economic life of every country. Trade is the primary manifestation of increasing integration of, the global economy. India's foreign trade has grown rapidly in recent years, and the importance of trade has risen substantially relative to GDP. India's recent foreign trade policies are not only focusing on import substitute industries but also are adopting holistic strategy to make India a global manufacturing and export hub.

Significance of the study:

The role of foreign trade in economic development of India is considerable. It is clear from the import and export figures that India has had an increasing openness over the last 25 plus years. However the trade deficit in general and Current Account Deficit (CAD) in particular is high and increasing which is a cause of worry. Though, International trade opens up the opportunities of global market to the businessman of the developing nations; but one should not forget that the way global crises and the falling dollar rupee exchange rate have affected the Indian economy. Being one of the emerging economies India has the potential to influence economic activities of the globe in the years to come.

Review of Literature

1) **Shubhada Sabade (2014)[1]:** In her research article it is concluded that India should adopt the 'inward-looking' approach to economic development, which gives more important to import-substitution rather than export-orientation policy by the 'outward-looking' approach. The latter became the source of success of the East Asian giants. But the way global crises have affected the world economies, the former approach is being prescribed again by some thinkers to reduce dependency on international trade. Chinese economy suffered much more due to the US sub-prime crisis than India.

2) **G. V.Vijayasri (2012)[2] :** In his research article it is concluded that, international trade leads to economic growth. It also highlighted the cross border competition challenges and how developing countries are facing problems because of lack of the resources or experience to tackle international competition challenges. The study suggested that there is need of the competition authorities of different countries have come together to encourage International competition network. There is need of promoting other international agreement on cooperation on competition.

3)Amol D.Matore and Sunanda Saga (2015)[3]: has studied India's international trade since globalization. The study has concluded that, India's exports are increasing at a decreasing rate but the imports are increasing at an increasing rate. Trade deficit of India increased very sharply from 2004-05 to 2009-10. Also the composition of India's foreign trade has change significantly, particularly, after the globalization. India export majorly manufacturing goods such as Engineering Goods, Petroleum Products, Chemicals and allied Products, Gems and Jewelries, Textiles, Electronic Goods, etc.

4) Pratibha Giri (2017)[4]: has taken detail review of new trade policy. A new Foreign Trade Policy (2015-2020) wants to boost up to the vision of "make in India" policy of the present government. Present paper has studied in details about the recent foreign trade policy of India. The focus of the policy is on building the 'India Brand'. It also emphasized on new trade policy such as: Make in India, Skill India, and Ease of Doing Business".

Major Features of New Trade Policy: 2015-2020

The New Foreign Trade Policy (NFTP) 2015-20 has taken many measures for the promotion of India's foreign trade. Among them, first is that, the government simplified several existing export promotion measures into two new basic schemes. These two schemes are **(MEIS)** and **(SEIS)**. i.e. "Merchandise Exports from India Scheme" and "Services Exports from India Scheme. These two schemes replaced multiple schemes earlier in place. Under these two new schemes Incentives to be available for SEZs also. The e-Commerce of handicrafts, handlooms, books etc. are eligible for benefits of MEIS. This policy decided to branding campaigns planned to promote exports in sectors where India has traditional Strength. The NFTP is in tune with and giving boost to flagship initiative of the Government, namely. The policy of **'Make in India'**, **'Digital India' and 'Skills India'** initiatives.

Objectives of the Study:

Present paper is based on following objectives:

- To study role of foreign of Foreign trade in economic growth of India.
- To study the trends in India's foreign trade in general and mercantile and service export are in particular.
- To study the relation between trade balance and current account balance.
- To study factors affecting India's foreign trade.

To study the new foreign trade policy 2015-20

Hypothesis:

- H0: There is no correlation between foreign trade and GDP growth.
- Ho: There is no correlation between current account and trade account balance.
- Ho: There is no correlation between changes in crude oil prices and India's trade deficit.

Research Methodology:

- The present study is based on secondary data. The secondary date is collected from various economic surveys of India, RBI-Handbooks of statistics on Indian economy. The time series data is composed from these secondary sources and analysed in with the help of **SPSS** package and in **excel** also. The data is processed with simple quantitative techniques like annual growth rate, compound growth rate, and simple correlation. To calculated annual growth **semi - log linear model** is also used.

Limitations of the Study:

- The present study is limited to time series data and duration of the study is of last 10 years from 2008-2018. Also it is limited to merchandised import and export trade during study period.

Data Analysis and Interpretation:

Table no. – 01: The India's Mercantile Trade to GDP Ratio

Year	Export (Rs) Billion	Import(Rs) Billion	Total Trade	% GDP Ratio
2008-09	8407.55	13744.36	22151.91	50.16
2009-10	8455.34	13637.36	22092.7	46.11

2010-11	11369.6	16834.67	28204.3	53.39
2011-12	14659.6	23454.63	38114.2	43.63
2012-13	16343.2	26691.62	43034.8	46.71
2013-14	19050.1	27154.34	46204.5	47.14
2014-15	18964.5	27370.87	46335.3	44.01
2015-16	17163.8	24903.06	42066.9	36.95
2016-17	18494.3	25776.75	44271.1	36.3
2017-18	19555.4	30010.16	49565.6	38.1
β_0	9.15	9.63	10.45	Average – 44.25
β_1	0.10	0.08	0.06	
R^2	0.79	0.74	0.59	
CGR	10.22	8.80	9.36	

Source: Data is compiled from RBI, Handbooks on statistics on Indian Economy- 2017 & 2018 & and values are calculated by researcher

Table no. 02: Trade Growth rate and GDP Growth Rate

Year	Total Trade (Mercantile) (Rs. Billion)	Annual trade growth rate (%)	GDP (@ constant price)Rs. Billion	Annual growth rate (%)
2008-09	**22151.91**	**-**	**44163.5**	**-**
2009-10	**22092.7**	**-0.27**	**47908.47**	**8.48**
2010-11	**28204.3**	**27.66**	**52823.86**	**10.26**
2011-12	**38114.2**	**35.14**	**87363.29**	**6.70**
2012-13	**43034.8**	**12.91**	**92130.17**	**5.46**
2013-14	**46204.5**	**7.37**	**98013.70**	**6.39**
2014-15	**46335.3**	**0.28**	**105276.74**	**7.41**
2015-16	**42066.9**	**-9.21**	**113861.45**	**8.15**
2016-17	**44271.1**	**5.24**	**121960.06**	**7.11**
2017-18	**49565.6**	**11.96**	**130108.43**	**6.68**
CGR	**9.3**	**-**	**13.38**	**-**

Pearson's Correlation Between mercantile trade and GDP	**0.944**
p Value	**0.000**
Significance	**Significant**

Source: Annual report-2017-18, Government of India Ministry of commerce pg. 26

Table no. 03

Trend in Exports of India

Year	Primary Products	Manufacturing	Petroleum products	Others	Total
2008-09	1165	5664.02	1233.98	344.29	8407.55
2009-10	1252	5464.02	1328.99	409.45	8455.34
2010-11	1496	7189	1887	846.33	11429.22
2011-12	1632.9	8374	2951.1	1653	14659.6
2012-13	1837.083	9296.032	3612.809	1543.361	16343.2
2013-14	2323.564	10903.2	4205.141	1526.918	19050.1
2014-15	2220.018	11662.63	3811.637	1185.907	18964.5
2015-16	1995.703	11543.81	2373.89	1142.426	17163.8
2016-17	2238.685	12491.03	2503.787	1131.664	18494.3
2017-18	2457.768	12946.54	2855.425	1178.191	19555.4
β_0	7.13	8.66	7.43	6.38	9.15
β_1	0.08	0.10	0.09	0.11	0.10
R^2	0.86	0.92	0.37	0.40	0.79
CGR	8.4	10.68	8.89	11.99	10.22

Source: Data is compiled from RBI, Handbooks on statistics on Indian Economy- 2017 & 2018 & and values are calculated by researcher

Table no.04:Percentage Share of Various Exports in Gross Domestic Product (GDP) of India

Year	Primary Products	Manufacturing	Petroleum products	Others	Total Export
2008-09	2.64	12.83	2.79	0.78	19.04
2009-10	2.61	11.41	2.77	0.85	17.65
2010-11	2.83	13.61	3.57	1.60	21.64
2011-12	1.87	9.59	3.38	1.89	16.78
2012-13	1.99	10.09	3.92	1.68	17.74
2013-14	2.37	11.12	4.29	1.56	19.44
2014-15	2.11	11.08	3.62	1.13	18.01
2015-16	1.75	10.14	2.08	1.00	15.07
2016-17	1.84	10.24	2.05	0.93	15.16
2017-18	1.89	9.95	2.19	0.91	15.03
Mean	2.19	11.01	3.07	1.23	17.56

Source: Data is compiled from RBI, Handbooks on statistics on Indian Economy- 2017 & 2018 & and values are calculated by researcher

Table no.05 : India’s Service sector export

Year	Export (Rs. Billion)	Import (Rs. Billion)	Trade balance (Rs. Billion)	Total Trade	Service trade GDP ratio
2008-09	4880.00	2396.00	2484.00	7276.00	16.48
2009-10	4546.00	2834.00	1712.00	7380.00	15.40
2010-11	5673.00	3667.00	2006.00	9340.00	17.68
2011-12	6844.00	3765.00	3079.00	10609.00	12.14
2012-13	7924.88	4392.71	3532.17	12317.58	13.37
2013-14	9192.50	4763.82	4428.68	13956.31	14.24

2014-15	9671.92	4988.77	4683.16	14660.69	13.93
2015-16	10104.46	5546.17	4558.28	15650.63	13.75
2016-17	11013.66	6429.16	4584.50	17442.83	14.30
2017-18	12574.72	7575.03	4999.68	20149.75	15.49
β_0	8.45	7.87	7.62	8.90	Average -14.67
β_1	0.11	0.12	0.11	0.11	
R^2	0.96	0.97	0.79	0.98	
CGR	12.6	12.24	12.5	12.11	

Data is compiled from RBI, Handbooks on statistics on Indian Economy- 2017 & 2018 & and values are calculated by researcher

Table no.06 :Trade Balance and Terms of Trade

Year	Trade Balance	Terms of Trade
2008-09	-5336.80	163
2009-10	-5182.02	161
2010-11	-5405.45	148
2011-12	-8795.04	160
2012-13	-10348.4	163
2011-12	-8104.23	143
2012-13	-8406.41	144
2013-14	-7739.21	145
2014-15	-7282.42	139
2015-16	-10454.8	153
2016-17	-8795.04	163
2017-18	-10348.4	161

Source: Data is compiled from RBI, Handbooks on statistics on Indian Economy- 2017 & 2018 & and values are calculated

Table No.07: Trade Balance and Current Account Balance

Year	Mercerised Trade Balance (Rs Billion)	Current Account Balance (Rs Billion)
2008-09	-5336.8	1276
2009-10	-5182.02	-1797
2010-11	-5405.45	-2797
2011-12	-8795.04	-3760
2012-13	-10348.4	-4796.1
2013-14	-8104.23	-1871.36
2014-15	-8406.41	-1633.13
2015-16	-7739.21	-1437.62
2016-17	-7282.42	-969.16
2017-18	-10454.8	-3141.26
Correlation	0.652	
p value	0.000	
Significant / non-significant	Significant	

Source: RBI hand book of Statistics on Indian Economics, 2018

Table no.8.0: Trends in India's OIL and Non oil trade

Year	Export			Import		
	Oil	Non oil	Total	Oil	Non oil	total
2008-09	1233.98	7173.57	8407.55	4199.68	9544.68	13744.36
2009-10	1328.99	7126.35	8455.34	4116.49	9520.86	13637.36
2010-11	1887.79	9541.43	11429.22	4822.82	12011.85	16834.67
2011-12	2679.15	11980.45	14659.59	7430.75	16023.88	23454.63
2012-13	3308.19	13035.00	16343.18	8918.71	17772.91	26691.62
2013-14	3832.48	15217.63	19050.11	9978.85	17175.48	27154.34
2014-15	3460.82	15503.63	18964.45	8428.74	18942.12	27370.87
2015-16	1996.38	15167.47	17163.84	5405.05	19498.01	24903.06

2016-17	2115.09	16379.25	18494.34	5832.17	19944.58	25776.75
2017-18	2413.80	17141.61	19555.41	7003.20	23006.95	30010.16
β_0	7.44	8.95	9.15	8.53	9.22	9.63
β_1	0.06	0.10	0.10	0.05	0.10	0.08
R^2	0.25	0.87	0.79	0.22	0.88	0.74
CGR	7.44	8.95	9.15	8.53	9.22	9.63

Source: Data is compiled from RBI and values are calculated

Table no.9.0: Percentage Share in Trade balance

Year	% share in Trade balance		
	Oil	Non oil	Total
2008-09	55.57	44.43	-5336.80
2009-10	53.79	46.21	-5182.02
2010-11	54.30	45.70	-5405.45
2011-12	54.03	45.97	-8795.04
2012-13	54.22	45.78	-10348.44
2011-12	75.84	24.16	-8104.23
2012-13	59.10	40.90	-8406.41
2013-14	44.04	55.96	-7739.21
2014-15	51.04	48.96	-7282.42
2015-16	43.90	56.10	-10454.75
2016-17	54.03	45.97	-8795.04
2017-18	54.22	45.78	-10348.44
Mean	54.51	45.49	-

Source: calculated from RBI data

Table no.10.0: India's Mercantile Imports and Price of Crude Oil per barrel
The relationship between India's import and price of crude oil per barrel US Dollar

Person correlation	.885**
p value	.000
Significance /Non-significant	Sig

Source: Calculated from RBI data

Table No.11.0: The Trade Deficit and Average Dollar Rupee Exchange Rate

The relationship between the Trade Deficit (Merchandise plus Services) and Average Dollar Rupee Exchange Rate	
Pearson Correlation	.557**
p Value	.000
Significance/ Non – Significant	Sig

Source: Calculated from RBI data

Major Observations:

- The average mercantile Trade- GDP ratio is 44.25% during study period.
- There is significant relationship between Total Mercantile Trade and GDP of India as Pearson's Correlation value is 0.9 during the study period.
- Percentage of Share of manufacturing sector in Gross Domestic Product (GDP) of India is high that is average of 11.01 % during the study period.
- The trade balance of India's service sector is surplus. The most striking fact that is the average Service- Trade GDP ratio is 14.67 during the study period.
- There is significant relation between merchandised trade balance and current account trade balance
- Percentage share oil import in India's trade balance is significant.
- There is significant relationship between India's oil import and price of crude oil.
- There is significant relation between Price of crude oil price and Monthly trade deficit of India.

Conclusion/ suggestion:

The role of foreign trade in economic development of India is considerable. The trade deficit in general and Current Account Deficit (CAD) in particular is increasing which is a cause of worry. Indian economy is moving towards service sector dominant economy It is suggested that to achieve target of the new foreign trade policy (NFTP) that is to double India's exports to $900 billion by 2020, there is need to increase India's exports by more than 12% every year.

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ROLE OF PRIMARY AGRICULTURE CREDIT SOCIETIES IN WOMEN DEVELOPMENT

Sunita Shrirang Telsinge
HOD & Assistant Professor
Department of Economics
Hon. Shri. Annasaheb Dange ACS College Hatkanangale

ABSTRACT

The co-operative societies play a phenomenal role in uniting people and marching them towards the realm of development. The cooperative movement of India is the largest in the world. It has given birth to different kinds of co-operatives societies in different spheres like producer's co-operatives, consumer's co-operatives, tribal co-operatives etc. Co-operative societies are service enterprises aiming at rendering service to its members. In one sentence the philosophy of co-operation can be summed up as "each for all and all for each". Co-operatives are defined by International Cooperative alliance as an autonomous association of persons united voluntarily to meet their common economic, social, and culture needs and aspiration through jointly owned and democratically controlled enterprises. Women co-operative societies are the unique co-operatives which are established in for targeting specific goals. Nearly 62% of the people in India are living in rural areas and the movements like co-operatives are very less concentrated in these areas. The women in rural areas have been most disadvantaged because of male dominated society. They have all the potentials but lack the support and a movement of their own. The women co-operative societies are promising strategy to empower women in all the spheres of life. The role of women in co-operative is not apparent that of men. But there is a robust need to include all of them in the ambience of co-operatives. Today there are many women co-operatives being formed to deal particularly with women's need. Majority of the co-operatives are registered under co-operative society's act 1959. These societies not only deals with accepting and depositing the money from the members but focus much on self-employment development, creating awareness programme on dowry, family planning etc. These societies also thrusts in encouraging women to save money regularly and form SHG's and include them as members.

Key Words: *Democratically, Autonomous, Disadvantaged Ambience etc.*

1. INTRODUCTION

Co-operation means working together. The principle of cooperation is as old as human Society. It is truly the basis of domestic and social life. Cooperative effort is ultimately the group instinct in man, which enables him to live together and help each other in times of stress and strain. Unconsciously, the principle has always penetrated the life of human race. The history of modern civilization is in fact, the history of cooperation, for without it social and economic progress would have been impossible.

In the primitive societies the germs of cooperation could be observed in religious institutions and traditional customs. The working of these customs and institutions throw light on the instinct and tradition of mutual assistance, joint possession and joint management, which are found in the thinking and in the life of the people in all ages and all countries. In India, for instance, the principle of cooperation has been practiced from times immemorial. The spirit of village communities of India was almost entirely cooperative.

In the modern technical sense the genesis of cooperative movement and its applications in the economic field can be traced after the industrial revolution which took place in England during the second half of eighteenth and the first half of the nineteenth century. Today, cooperatives are the most important type of voluntary organization throughout the world. In some countries, they are principal form of organization in agriculture, marketing and provision of credit and distribution of consumer goods.

On an overall assessment, it can be concluded that cooperatives are rendering fruitful services to the society concerned especially to women. The survey reveals that the women are able to enrich their lives. They are fully satisfied with services rendered by these cooperative societies. They got recognition in the society and also economic interdependence in the family. Hence, it is needless to say that cooperatives are playing a very important role in the empowerment of women through various schemes.

2. OBJECTIVES OF THE STUDY

1. To study the economic and social benefits of co-operative societies.
2. To study the overcoming challenges of co-operative societies.
3. To study the different factors for women development in PACS.

3. METHODOLOGY OF THE STUDY

The present study has been descriptive; the data for this study were obtained from secondary sources. The secondary data has been collected from various references which already existed in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to the theme and selecting relevant papers/books for the review purpose. Selection of the paper is done on the basis of their relevance and contribution to the body of knowledge. The author has made an attempt to do primary reading of the selected papers which will constitute the core of this review study.

4. ECONOMIC AND SOCIAL BENEFITS OF CO-OPERATIVE SOCITIES

From the economic stand point, cooperatives are engaged in securing for their members services of various socio-economic activities in the consolidation of holdings, the establishment of irrigation schemes, the contouring of land, the procurement of technical knowledge, the administration credit, the buying of fertilizers, pesticides, seeds, electricity and machine services, of consumers' goods and services, the processing and marketing of produce, the provision of insurance, health and medical care or education. Cooperation has also played an important role in checking monopolistic tendencies.

The social purposes of Cooperation are more diverse than economic purposes. They may be to provide a unique education in democracy, responsibility and toleration to train for political power to evolve an industrial relationship in which the element of authority is much more evenly distributed than in private business to preserve a strong friendly or family spirit and a sense of pride and power which is impersonal to encourage a general advance rather than the advance of particular individuals to secure rational, constructive and unifying approaches to social and economic problems to prevent under-employment to secure the moral as well as the physical satisfaction of pure, quality, correct weight, honest measure, fair dealing in trade or to achieve better physical and mental health. The distinguishing characteristic and social features of Cooperative societies may in many circumstances make these essential to the achievement of their purposes.

Women are not only acting as a primarily obedient daughters, wives and mothers in the society, but also they are acting as Women entrepreneurs in the modern society to make themselves independent and support family in the economic background and to keep social prestige. The rapid growth of women owned business is one of the most important economic developments of recent times. They have started their business at more than twice the rate of men. A majority of women owned business are small retail or service firms and tend to be owned by one person. The areas chosen by women are retail trade, restaurants, and hotels, education, cultural, cleaning, insurance and manufacturing. The Cooperatives play an important in uplifting their lives through various schemes. At present 130 cooperative societies are functioning exclusively for women under the control of social welfare department apart from the schemes like micro credit plan, personal loan, salary loan, entrepreneur loan etc.

5. OVERCOMING THE CHALLENGES

Cooperatives and other forms of collective enterprise already feature greatly in the structure of global agricultural production, particularly in developing countries. However, the benefits of cooperatives cannot be realized without attention to gender inequality. Despite the heavy involvement of women in agricultural production, they are still not well represented in membership and leadership of agricultural cooperatives. Developing women's only cooperatives provides a strategy for including women in the benefits of cooperative organizations while speaking to some of the nuances of culture and social practice that may otherwise inhibit their full inclusion. As such, where policies and programmes focus on women's economic empowerment, self-employed women workers, and women producers should be made aware of the benefits to creating cooperatives or joining existing ones. At the same time, where the option to cooperative membership exists, but the barriers to full participation of women are high, efforts must be made to sensitize cooperative members and leaders to issues of women's rights and the benefits of women's full participation.

Where cooperatives are in place, and women's membership is strong, capacity building is still essential for effective participation. Cooperatives cannot function effectively if their members are not fully aware of and adherent to the values and principles at the core of cooperative organization and other forms of collective enterprise. For members to be effective, they have to be aware of their rights and roles as members and effective ways for managing cooperative leadership. This is especially pertinent in women's only cooperatives and with women cooperative members in settings where women usually maintain subservient, less visible roles in the household and community. This sort of empowerment can increase women's leadership in cooperatives.

Operationally, it is important that cooperative members, whether women or men, have adequate knowledge of productive, market and legal processes relevant to their field of work. It is especially important to emphasize this in strengthening the capacities of women cooperative members, in situations where women's access to education and information may be limited. More specifically ensuring that women's cooperatives have equal and adequate access to extension services and relevant productive and communication technologies is vital.

6. FACTORS FOR WOMEN DEVELOPMENT

- **Awareness Rural women** are getting basic development information and fruitful knowledge on ways to achieve the production of high quality milk and milk products through PACSs. They become aware of the utility of milk production and its related business dealings. Awareness induces them to enlarge their knowledge of animal husbandry practices and milk marketing networks. Moreover, awareness programme of PACS present them with the basic insight of cooperation and the way to live as a fine social being.

- Strengthening of Inter personal Relations While participating in the meetings of General Body and the Board of Directors and being the basic component of cooperatives, rural women build up strong interpersonal relations with employees and other members of their PACS, irrespective of their socio-economic status, caste, religion, etc. This enhances common kindness with neighborhood and other women in the village community. By having pleasant relations with other members in the neighborhood, and sharing growth information and production knowledge with others, rural women can improve their capacity and prospective to tap the hidden values and skills in individuals.
- Social Equality PACSs are legally created democrat ic bodies. So women in the villages can have equal opportunities to contribute in all the meetings, development planning and verdict making process in PACSs. They can freely complete their views and concerns in general body meetings and even directly to the employees. The equal opportunity for rural women in PACSs foster their managerial skills and democratic attitude, which in turn promotes the familial and national development. As a result, they get due respect by the family members, society and community in the development works and celebration of ceremonies.
- Social Mobility While rural women have understanding on community, society and themselves, good interpersonal relations with employees and other members of PACSs and cohesion with neighborhood; it is possible for the m to enhance their social mobility. By having active membership and involvement in the collective action o f basic level organizations, women can afford to change and challenge the traditional principle. It will make the m to move fro m lower to higher level in the community, village and society. As a result, they can get better positions in other socio-economic organizations and will gain desired goals and will increase larger acceptance.
- Economic Consciousness Women in rural India are gain ing avenues for developing their economic positions through dairy cooperatives. They get awareness and understanding on economic independence. Dairy cooperatives make rural women realize their fu ll ability, capability and potential for the economic betterment. It makes them to be aware of their own duties, rights and tasks in the family, community, and society. The dairy cooperatives pave the way for imp roving their attitudes, values, insight and consciousness in relation to their economic position. The economic consciousness creates desire for rural women's self-development and induces them to engross in extra income producing activities.
- Participation in Economic Activities Participation in productive activities is the important factor for an individual's economic improvement. To achieve long term economic improvement, constant participation is necessary. Enrollment as members of Primary Agricultural Credit Societies (PACS) is readily accessible for rural women. As members of PACS, they can take part not only in the day-today business transactions but also in the production and distribution of milk and milk products.

7. CONCLUSION

Promoting cooperative organization among women is a worthy strategy for self-empowerment, but it is not without its political, social and cultural challenges. An important balance must thus be struck between cooperative formation, individual and organizational capacity building, government support and promotion, and organizational autonomy if the full benefits to women and their families are to be realized.

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AGRICULTURAL PRODUCTION SYSTEMS

Prof. Pawar Lalasaheb Kalu
Department of Economics
Sou.M.R.Jagtap Mahila Mahavidyalaya, Umbraj
Email-lkpawarmmu@gmail.com Cell. 9637180805

ABSTRACT

Over 50 years since its independence, India has made immense progress towards food security. Indian population has tripled, but food-grain production more than quadrupled: there has thus been substantial increase in available food-grain per capita. Prior to the mid-1960s India relied on imports and food aid to meet domestic requirements. However, two years of severe drought in 1965 and 1966 convinced India to reform its agricultural policy, and that India could not rely on foreign aid and foreign imports for food security. India adopted significant policy reforms focused on the goal of food grain self-sufficiency. This ushered in India's Green Revolution. It began with the decision to adopt superior yielding, disease resistant wheat varieties in combination with better farming knowledge to improve productivity. The Indian state of Punjab led India's green revolution and earned itself the distinction of being the country's bread basket. Agriculture in India has a significant history. Today, India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and fisheries accounted for 16.6% of the GDP in 2009, about 50% of the total workforce. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India

***Keywords**: Agricultural Production System*

INTRODUCTION

The word agriculture is a late Middle English adaptation of Latin agricultūra, from ager, "field", and cultūra, "cultivation" or "growing". Agriculture usually refers to human activities, although it is also observed in certain species of ant, termite and ambrosia beetle. To practice agriculture means to use natural resources to "produce commodities which maintain life, including food, fiber, forest products, horticultural crops, and their related services." This definition includes arable farming or agronomy, and horticulture, all terms for the growing of plants, animal husbandry and forestry. A distinction is sometimes made between forestry and agriculture, based on the former's longer management rotations, extensive versus intensive management practices and development mainly by nature, rather than by man. Even then, it is acknowledged that there is a large amount of knowledge transfer and overlap between silviculture (the management of forests) and agriculture.

Agriculture, also called farming or husbandry, is the cultivation of animals, plants, fungi, and other life forms for food, fiber, biofuel, medicinal and other products used to sustain and enhance human life. Agriculture was the key development in the rise of sedentary human civilization, whereby farming of domesticated species created food surpluses that nurtured the development of civilization. The study of agriculture is known as agricultural science. The history of agriculture dates back thousands of years, and its development has been driven and defined by greatly different climates, cultures, and technologies. However, all farming generally relies on techniques to expand and maintain the lands that are suitable for raising domesticated species. For plants, this usually requires some form of irrigation, although there are methods of dry land farming. Livestock are raised in a combination of grassland-based and landless systems, in an industry that covers almost one-third of the world's ice- and water-free area. In the developed world, industrial agriculture based on large-scale monoculture has become the dominant system of modern farming, although there is growing support for sustainable agriculture, including perm culture and organic agriculture.

STATEMENT OF THE PROBLEM

Agricultural and Production Systems, along with other factors, led to a rise in farmer suicides. Various studies identify the important factors as the withdrawal of government support, insufficient or risky credit systems, the difficulty of farming semi-arid regions, poor agricultural income, absence of alternative income opportunities, a downturn in the urban economy which forced non-farmers into farming, and the absence of suitable counseling services. The present paper intends to consider the same.

OBJECTIVES OF THE PAPER

1. To discuss the Agricultural production systems
2. To study the Crop cultivation systems
3. To understand the Environmental impact

RESEARCH METHODOLOGY

The present research paper is based on secondary data. While preparing the research paper, various references, journals and books have been used.

- **CROP CULTIVATION SYSTEMS**

Cropping systems vary among farms depending on the available resources and constraints; geography and climate of the farm; government policy; economic, social and political pressures; and the philosophy and culture of the farmer.

Shifting cultivation (or slash and burn) is a system in which forests are burnt, releasing nutrients to support cultivation of annual and then perennial crops for a period of several years.[98] Then the plot is left fallow to regrow forest, and the farmer moves to a new plot, returning after many more years (10–20). This fallow period is shortened if population density grows, requiring the input of nutrients (fertilizer or manure) and some manual pest control. Annual cultivation is the next phase of intensity in which there is no fallow period. This requires even greater nutrient and pest control inputs.

Further industrialization led to the use of monocultures, when one cultivar is planted on a large acreage. Because of the low biodiversity, nutrient use is uniform and pests tend to build up, necessitating the greater use of pesticides and fertilizers. Multiple cropping, in which several crops are grown sequentially in one year, and intercropping, when several crops are grown at the same time, are other kinds of annual cropping systems known aspolycultures.

- **LIVESTOCK PRODUCTION SYSTEMS**

Animals, including horses, mules, oxen, water buffalo, camels, llamas, alpacas, donkeys, and dogs, are often used to help cultivate fields, harvest crops, wrangle other animals, and transport farm products to buyers. Animal husbandry not only refers to the breeding and raising of animals for meat or to harvest animal products (like milk, eggs, or wool) on a continual basis, but also to the breeding and care of species for work and companionship.

Livestock production systems can be defined based on feed source, as grassland-based, mixed, and landless. As of 2010, 30% of Earth's ice- and water-free area was used for producing livestock, with the sector employing approximately 1.3 billion people. Between the 1960s and the 2000s, there was a significant increase in livestock production, both by numbers and by carcass weight, especially among beef, pigs and chickens, the latter of which had production increased by almost a factor of 10. Non-meat animals, such as milk cows and egg-producing chickens, also showed significant production increases. Global cattle, sheep and goat populations are expected to continue to increase sharply through 2050. Aquaculture or fish farming, the production of fish for human consumption in confined operations, is one of the fastest growing sectors of food production, growing at an average of 9% a year between 1975 and 2007.

During the second half of the 20th century, producers using selective breeding focused on creating livestock breeds and crossbreeds that increased production, while mostly disregarding the need to preserve genetic diversity. This trend has led to a significant decrease in genetic diversity and resources among livestock breeds, leading to a corresponding decrease in disease resistance and local adaptations previously found among traditional breeds.

Grassland based livestock production relies upon plant material such as scrubland, rangeland, and pastures for feeding ruminant animals. Outside nutrient inputs may be used, however manure is returned directly to the grassland as a major nutrient source. This system is particularly important in areas where crop production is not feasible because of climate or soil, representing 30–40 million pastoralists. Mixed production systems use grassland, fodder crops and grain feed crops as feed for ruminant and monogastric livestock. Manure is typically recycled in mixed systems as a fertilizer for crops.

- ***ENVIRONMENTAL IMPACT***

Agriculture imposes external costs upon society through pesticides, nutrient runoff, excessive water usage, loss of natural environment and assorted other problems. A 2000 assessment of agriculture in the UK determined total external costs for 1996 of £2,343 million, or £208 per hectare. A 2005 analysis of these costs in the USA concluded that cropland imposes approximately $5 to 16 billion ($30 to $96 per hectare), while livestock production imposes $714 million. Both studies, which focused solely on the fiscal impacts, concluded that more should be done to internalize external costs. Neither included subsidies in their analysis, but they noted that subsidies also influence the cost of agriculture to society. In 2010, the International Resource Panel of the United Nations Environment Programme published a report assessing the environmental impacts of consumption and production. The study found that agriculture and food consumption are two of the most important drivers of environmental pressures, particularly habitat change, climate change, water use and toxic emissions.

CONCLUSION

Over 50 years since its independence, India has made immense progress towards food security. Indian population has tripled, but food-grain production more than quadrupled: there has thus been substantial increase in available food-grain per capita. Prior to the mid-1960s India relied on imports and food aid to meet domestic requirements. However, two years of severe drought in 1965 and 1966 convinced India to reform its agricultural policy, and that India could not rely on foreign aid and foreign imports for food security. India adopted significant policy reforms focused on the goal of food grain self-sufficiency. This ushered in India's Green Revolution. It began with the decision to adopt superior yielding, disease resistant wheat varieties in combination with better farming knowledge to improve productivity. The Indian state of Punjab led India's green revolution and earned itself the distinction of being the country's bread basket. Agriculture in India has a significant history. Today, India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and fisheries accounted for 16.6% of the GDP in 2009, about 50% of the total workforce. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic growth. Still, agriculture is demographically the broadest economic sector and plays a significant role in the overall socio-economic fabric of India.

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POVERTY IN INDIA: A SERIOUS PROBLEM

Mr. Prakash Bhimarav Kamble

Research Student, Department of Economics, SRTMU, Nanded

Dr.J.S.Bhoyar

Principal, Late Baburao Patil Arts & Science Collage, Hingoli

ABSTRACT

Poverty is a serious problem facing the world. India's poverty problem is serious compared to seventy countries. Generally, there is an element of society that does not have access to the basic amenities of food, clothing, shelter, health, and education. Generally, people who are not included in the basic facilities of food, clothing, shelter, health, and education are not included in the poverty line. There is a great deal of inequality in urban and rural areas in India. The reasons for the increase in poverty are seen separately. In this research paper, the percentage of population below the poverty line in India, the proportion of population, the proportion of the people living below poverty line in urban and rural areas. He has also demonstrated the reasons for poverty.

Keywords *- poverty, India, population, BPL.*

Introduction :

India is facing so many problems today we have celebrating 60 years of independence but we cannot fulfill the common man's basic needs like food, clothing, shelter health and education. After independence our Economic growth has been increased. But our problems are not finished they are arising in different way that is inequality, rapid growth of population, unemployment etc. Inequality is increasing, rich are becoming more rich and poor are poorer. Poverty has become serious problem it is affecting on personal as well as national development. Poverty is a not only economic problem but also social problem. Poverty is a obstacle in development process. Even today about 26 % people are below poverty line. Poverty is a multidimensional problem. War against poverty has to be fought in different sector from different angles. In the beginning of planning in the country. The policy of direct attack on poverty was not adopted. The government was not adopted. The government was under the impression that the benefits of Economic growth will trickle down and create employment opportunities. As a result were not as accepted, so, now direct attack is made on poverty through poverty alleviation programs. In order to alleviate poverty, different policies and programs are required.

Concept of poverty :

Generally, poverty is not the ability to meet basic needs of food, clothing, shelter. Being a relative concept, the concept of poverty differs from country to country. Absolute poverty and relative poverty is the two basic approaches of the poverty. The main criterion for definition of poverty is daily calorie intake. Everyday consumption of 2400 in rural areas and 2100 calories in urban areas is a criterion for poverty in India.

Definition of poverty:

The absence of a person or family to meet the necessities of life is poverty. The planning commission has adopted on alternative definition of poverty provided by the task force on projections of minimum needs and effective consumption demand.

Research Problem:

There are many questions in the Indian economy. Of these, poverty is the basic question. After Independence, various government groups, experts and experts were asked to solve the problems of poverty, but the government of India launched many employment generation programs, but still poverty does not seem to be declining. Therefore, the issue of poverty is still basic and important to the country today.

Objective of Study :

1. To study of poverty in India.
2. Inter-state comparative study of poverty in India.
3. To study of Urban and Rural poverty in India.
4. To study the causes of poverty in India.

Research Methodology:

This research is based on secondary content and analyzed by compiling the necessary statistical instruments, financial magazines, reports, websites and analyzing it.

Significance of study:

Present study has focused on poverty situation in India. It will be helpful to know the poverty level, Particularly various aspect of poverty. It will be useful to discussion on emerging issues on Indian Economy.

Assumptions:

1. The poverty line in India has declined in the proportion of the population.

2. Compared to urban areas, poverty is high in rural areas.

Bellow poverty line population in India:

Considering India, poverty problems are important. India's development is impossible without destroying poverty. Poverty is great threat to not only economic development but social development. In this section, state-wise position of poverty in India has been explained. In this study rural and urban poverty ratio, state-wise poverty BPL population have been studied. Rural- urban poverty ratio & number of poor persons in India has been presented in following table.

Table No.1

State-wise Rural and Urban BPL population in India (2011-12).

Sr.No.	States	Rural		Urbab		Total	
		% of persons	No. of persons (lakhs)	% of persons	No. of persons (lakhs)	% of persons	No. of persons (lakhs)
1	Andhra pradesh	10.96	61.8	5.81	16.98	9.2	78.78
2	Arunachal Pradesh	38.93	4.25	20.33	0.66	34.67	4.91
3	Assam	33.89	92.06	20.49	9.21	31.98	101.27
4	Bihar	34.06	320.4	31.23	37.75	33.74	358.15
5	Chattisgarh	44.61	88.9	24.75	15.22	39.93	104.11
6	Delhi	12.92	0.5	9.84	16.46	9.91	16.96
7	Goa	6.81	0.37	4.09	0.38	5.09	0.75
8	Gujrat	21.54	75.35	10.14	26.88	16.63	102.23

9	Hariyana	11.64	19.42	10.28	9.41	11.16	28.83
10	Himachal	8.48	5.29	4.33	0.3	8.06	5.59
11	Jammu & Kashmir	11.54	10.73	7.2	2.53	10.35	13.27
12	Jharkhand	40.84	104.09	24.83	20.24	36.96	124.33
13	Karnataka	24.53	92.8	15.25	36.96	20.91	129.76
14	Kerala	9.14	15.48	4.97	8.46	7.5	23.95
15	Madhya Pradesh	35.74	190.95	21	43.1	31.65	234.06
16	Maharashtra	24.22	150.56	9.12	47.36	17.35	197.92
17	Manipur	38.8	7.45	32.59	2.78	36.89	10.23
18	Meghalaya	12.53	3.4	9.26	0.57	11.87	3.61
19	Mizoram	35.43	1.91	6.36	0.37	20.4	2.28
20	Nagaland	19.93	2.76	16.48	1	18.88	3.76
21	Udisha	35.69	126.14	17.29	12.39	32.59	138.53
22	Punjab	7.66	13.35	9.24	9.82	8.26	23.18
23	Rajsthan	16.05	84.19	10.69	18.73	14.71	102.92
24	Sikkim	9.85	0.45	3.66	0.06	8.19	0.51
25	Tamil Nadu	15.83	59.23	6.54	23.4	11.28	82.63
26	Tripura	16.53	4.49	7.42	0.75	14.05	5.24
27	Uttarakhand	11.62	8.25	10.48	3.35	11.26	11.6

28	Uttar Pradesh	30.4	479.35	26.06	118.84	29.43	598.19
29	West Bengal	22.52	141.14	14.66	43.83	19.98	184.98
30	Punducherry	17.6	0.69	6.3	0.55	9.69	1.24
31	Andman & Nicobar	1.57	0.04	0	0	1	0.04
32	Chandigarh	1.64	0.04	22.31	2.34	21.81	2.35
33	Dadara & Nagar Haveli	62.59	1.15	15.38	0.28	39.31	1.43
34	Daman & Diu	0	0	12.62	0.26	9.86	0.26
35	Lakshadweep	0	0	3.44	0.02	2.77	0.02
	India	25.7	21.66	13.7	531.25	21.92	2697.83

Source : Press note on poverty Estimates, 2011-12, Government of India planning commission July 2013.

The above table shows the BPL population in India in various states in India. In this table we find that there is highest BPL population lives in Chhattisgarh i.e. 39.93 %. The lowest BPL population lives in Lakshdweep Island. i.e. 0.02 %. In the case of rural area of the country, 25.7% population lives in BPL of the total population of rural India. For urban area of the country only 13.7 % population lives in BPL of the total urban population.

Poverty causes in India:

1. Due to rising population, the number of people living in poverty is increasing
2. Agricultural land division due to heritage.
3. Due to traditional farming, for productivity decreased in farming.
4. Continued drought, inflation and epidemics.
5. Ignorance of the farmers, religiousness, superstition, misunderstanding etc.
6. Increased unemployment has resulted in increase in poverty.
7. Increasing corruption leads to increased financial inequality. The result is increase in poverty.
8. Due to lack of professional education, training and skills, educated people are not getting jobs, so the poverty is increasing.
9. Exploitation by government, Saraf and Pedhiwale.
10. Agricultural and Taxation Extraction Policy of the British Government implemented.
11. Due to natural calamities, the income and product uncertainties in the agricultural sector are seen as a result of the increase in poverty.

Measures for eradicating poverty:

1.To promote and disseminate education and to provide vocational education.
2.To control the growing population.
3.Employment opportunities have to be provided by farming based industries and small scale industries.
4.Agriculture development should be the base of poverty eradication programs.
5.Providing loans to farmers for low interest rates, providing technical training, irrigation, and providing good seed.
6.Distribute the farmland to poor farmers and landless.
7.Employment opportunities should be increased at large scale.
8.It is necessary for all the people to get involved in the scheme.
9.Women empowerment activities which could reduce poverty.
10.Important plans should be implemented for economic development.

Conclusion

Poverty is a stigma in a dream of the world power. It is important to implement and implement different measures for poverty alleviation. If the country wants to build a super power, then it is important to develop the exploited, afflicted and peasantry. According to Amartya Sen, "if there is no comprehensive growth, faster economic growth is meaningless".

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SUGAR CO-OPERATIVES IN INDIA & ABROAD

Prof. V.P.Patil
Associate Professor (Commerce), Smt. A.R.Patil. Kanya Mahavidyalaya, Ichalkaranji

Introduction:-

India is the homeland of sugarcane & sugar. Our country is one of the largest producer and consumer of sugar in the World. Also our country is the exporter of byproducts of sugar. Sugar industry is the second major agro bared industry in India next only to cotton industry. The co-operative sector in India has played an important role as far as sugar industries are concerned. It has a big share in agriculture processing industry. Sugar industries have made prosperity in rural area through generating employment, also generated income in farmers family which has multiplier effect in overall development of the nation. The first sugar plant in India was established by French People at Asaka in Orissa in the year 1824. By the year 1931-31, there were 31 sugar plants in India in private sector. By 1940-41 there were 148 sugar factories in India.

Sugarcane is the World's largest crop. Sugarcane is an important common crop worldwide and one of the principal sources of sugar, ethanol & juggary (a semi refined sugar product used in Indian sub continent). Globally, it's by products are also used as a fodder to feed livestock in many countries. In India sugarcane is still used in a large number of religious rituals. Today, sugarcane is cultivated in most countries with warm climate. Sugarcane cultivated on about, 23.8 million hectares in more than 90 countries, with a worldwide harvest of 1.69 billion tonnes. The world demand for sugar is the primary driver of sugarcane agriculture, cane accounts for 80% of sugar produced, rest is made from sugar beets. Sugarcane predominantly grows in the tropical and sub tropical regions and sugar beet predominantly grows in colder temperature regions of the world.

Objectives :-

The major objectives of this research paper is to study the Progress and facts of sugar mills in India and abroad. It also aims to study the policy and to find out the challenges currently been facing by sugar mills.

Methodology :-

This research paper is based on the secondary data available from the books, various reports published and various websites.

Progress :-

India has the largest number of sugar processing mills near about 500. After independence, about 400 factories have been installed. Compared to the sugar mills abroad, the Indian sugar mills are a mix of large and small units which are distributed in the State Co-operatives & private sector. Nearly 2.5 crores farmers grow sugarcane in India. The major sugar producing states in India are Maharashtra, Gujrat, Uttar Pradesh, Hariyana, Tamilnadu, Punjab, Karnataka, Bihar and Andhra Pradesh. Triveni is one of the largest integrated sugar plant with it's 7 sugar mills spread across the Uttar Pradesh. Maharashtra is the first state with highest sugar mills in India with the number 155. According to the data from Indian Sugar Mills Association, India is set to produce 35.5 million tonnes of sugar by September 2019, a 10% rise from the previous year. As a result, India will remove Brazil as the world's largest producer of sugar and India could become the world's largest sugar producer.

Currently, Brazil is the largest sugar producer in the whole world. After Brazil, India ranks the second. Brazil is converting it's surplus sugarcane produce to ethanol, which is higher in demand than sugar and more profitable. Brazil country is known for the best sugar in the world. Besides Brazil, UK, France, Cuba etc. are also sugar manufacturing countries. Asia is the number one continent sugar producing in the World.

Brazil is the leading producer of bio fuel made from sugarcane. Bio ethanol production is a major factor in the development of the South American Economy and is set for future growth. However Policy and development wants to avoid using more crop land to grow sugarcane, planned for sufficient cropland available for food production. In Brazil, Sugarcane juice contains enough energy for all of Brazil and it is becoming more important every day. South, Central Brazil is the heart of the country's sugarcane. Brazil is the major exporter of gur. Indian sugar industry is entirely based on the availability of sugarcanes.

Statistics at a glance :-

Maharashtra in India comes at the second place with an established sugarcane producer of 72.26 million tones in the year 2015-16. Which is 20.52% of the all India sugarcane production. Total area of the State agricultural land where sugarcane is grown is 0.99 million hectares of land largely consisting of black soil belt.

Karnataka comes at the third position with an estimated sugarcane production of 34.48 million tons in the year 2015-16, which is approximately 11% of the country's sugarcane production, sugarcane is grown in total area of 0.45 million hectares of state agricultural land.

Tamilnadu is the fourth largest producer of sugar cane with an established production of 26.50 million tonnes of sugarcane which roughly amounts to 7.5% of country's sugarcane production. Bihar comes next with 14.68 million tons of sugarcane, a 4.17% of country's sugarcane production.

Sugar Recovery 2005 :-

Brazil	-	14.6%
Australia	-	13.5%
Mexico	-	12.2%
South Africa	-	12.1%
Thailand	-	11.3%
India	-	10.0%

(source world sugar yearbook FAO)

Top 10 sugarcane producing Countries :-

1) Brazil - 739300 thousand metric tonnes
2) India - 341200 thousand metric tonnes
3) China - 125500 thousand metric tonnes
4) Thailand - 100100 thousand metric tonnes
5) Pakistan - 63800 thousand metric tonnes
6) Mexico - 61200 thousand metric tonnes
7) Colombia - 34900 thousand metric tonnes
8) Indonesia - 33700 thousand metric tonnes
9) United States- 27900 thousand metric tonnes TMT
10) Philippines - 31900 thousand metric tonnes TMT

Consumption :-

The per Capita annual consumption of sugar in India is only 16.3 kgs as against 48.8 in USA, 53.6 kg in UK, 57.1 kg in Australia& 78.2 kg in Cuba and the World average of about 21.1 kg. It has resulted in low market demand and creates problems of sale of sugar.

Challenges before the Sugar mills:-

India will consume 25 million tonnes of sugar which means that it will likely to have 10 million tons of surplus production in 2018-19.

However the country doesn't have the distillery capacity to convert its excess sugarcane into ethanol. The current minimum prices of ethanol in India do not make it's production viable, so in essence, India has no choice but to export excess stock. However the level of demand for India's low quality white sugar is not sufficient. Besides, even if all the surplus stocks are exported, not only will this contribute to a global gut (reduce to ashes) in sugar, but it will also serve to depress prices further.

Sugarcane is of a long duration crop, high water (750-1200 mm range rainfall required) and high nutrient demanding crop. Sugarcane production has been more or less unchanged around 350 million tons in India during the last 10 years. During the year 2014-15, the total production was a record of 302.33 million tonnes, whereas in the year 2015-16, it was 352.33 million tonnes, whereas in the year 2015-16, it was 352.16 million tonnes only. Besides following are the hurdles before the sugar mills.

1) Mismanagement
2) High competition
3) High level of debt.
4) Unclear future
5) High cost production.
6) Sickness of the sugar co-operatives.
7) Low yield of sugarcane
8) Fluctuating production trends
9) High cost of production
10) Low capital utilization.
11) Labour force conflict
12) Short crushing season is about 137 days in India.
13) Uneconomic and small size of sugar mills.
14) Low per capita consumption
15) Depressed prices of sugar in global market
16) Sugar mills currently owe farmes about 200 billion rupees.
17) High level of debts & arrears ratio has been increasing year by year. Nearly 30% of Brazil sugar mills face high levels of debts, the debt level of Brazilian sugar mills is estimated at about 85 billion reais.
18) Struggling situation – threat of union
19) Old & obsolete machinery.
20) Regional imbalance in distribution
21) Competition with khandsari , gur & juggary
22) Factories are recording losses, as a result farmers are not getting paid, hence huring the products global competitiveness.
23) FRP not cleared
24) Political influence
25) Professionalism approach is lacking

Conclusion :-

No doubt, sugar mills in India and abroad have played an vital role in overall development . The use of resources in the sugar industries is spatially organized by the countries that produce sugar and the countries that buy or trade sugar. The producing countries are normally tropical countries and they are sometimes developing countries. The trade and export of sugar shows the interconnections of the world through one product. This ensures that the consumption and use of sugar which is in demand for more production. Though there is consequences by the health effects and environmental effects which can lead to many serious problems. The interconnection of sugar is led by the farmer who farm the sugarcane product, the workers that work in the refining process, the engineers and the exporters

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SOCIAL SECURITY SCHEMES IN INDIA

Dr. Ms. Nishigandha Prakash Bansode
Research Student, Economics Deptt. Shivaji University, Kolhapur
Email:bansodenishigandha@gmail.com

ABSTRACT

At present social security is one of the best dynamic concepts in the modern age. It has been influenced the social and economic policy of many nations in the world. The concept of social security is related to welfare of mankind and it helps to weak and needy persons in times of difficulties. This paper provides a review of the literature on social security schemes and legislations which to support to the workers. This paper has focused on the social security schemes for industrial worker in Indias'. The aim of this review is to provide information about social security schemes which have support to build up the relationship between employees and employer. Moreover, social security is look like a medicine. They are giving energy to the workers. It has been not only benefited to the workers but also their dependents. In this paper an attempt has been made examine social security schemes being implemented for the industrial workers in organised sector in India.

Keywords: *Social Security, Labourers, Legislative Support, Provident Fund etc.*

1) Introduction:

In this paper an attempt has been made to examine social security schemes being implemented for the industrial workers in organised sector in India. At present social security is one of the best dynamic concepts in the modern age. It has been influenced the social and economic policy of many nations in the world. The concept of social security is related to welfare of mankind and it helps to weak and needy persons in times of difficulties.[Bhagoliwal1981:9].

The social security Act, 1935 was firstly undertaken in the U.S.A. It was established to a United Social Insurance System in the country. Earlier work of this act was failed for the care of the aged and needy persons. After, this act was established an old age pension system and it administered by the Federal Government. This act was provided pension schemes for the surviving wives and children or dependent parent of the workers; who died before or after reaching retirement age. Social security to the workers is provided through the five central acts: The; Employees' Provident Funds and Miscellaneous Provident Fund Act, 1952, Minimum Wage Act, and The Payment of Gratuity Act.

Social Security in India focuses on the goal of social welfare state, which is essential and to secure a peoples welfare. A social welfare schemes includes the old age pension schemes, maternity, sickness, unemployment etc. Aim of social security schemes is to fight at the root of poverty, unemployment and diseases. It covers all individuals in times of difficulty. It has been responsible for developing the doctrine of employee's liability.[Saxsena 1974:1]

Objectives of the study:

1) To study the concept of social security Scheme.
2) To review the Social Security in India.
3) To study the Social Security Measures in India.
4) To draw the conclusion.

Research Methodology:

The present study has been based on secondary data. The data has been collected from various sources such as books, reports, internet etc.

2) Concept of Social Security Scheme:

In general aspect Social Security is one of the necessary for the modern society. In general it is a security of the members those are under furnishes economically and socially risk. Social

Assistance is known as 'Beveridge Plan' created by Sir William Beveridge. According to him social security means Social Insurance against interruption and destruction of earning power and for special overheads arising at birth, marriage or death'. Moreover, it is a range between motherhood to retirement. In broader sense, it is an alternative source of income of the workers in times of difficulties like, accident, unemployment, sickness and retirement. Its important principle is social justice and promoting maximum welfare by the organization. Its primary responsibility is of the State Government.

Social security studied in three ways such as social insurance, social assistance and third one is combination of both means social insurance and social assistance. Social insurance is a compulsory mutual aids and social assistance is a unilateral obligation for dependent group.[Swamy 2007:433]

In 20th Century there was no system of social insurance in the world. In this context German and Britain are two most industrialist countries provided social security for the workers from the sickness, invalidity and old age. During First World War period, government realised the need of social security and recognized to protect the workers in times of occupation and social risk. The recommendation of Sir William Beveridge has firstly implemented social security programme in England. 'Beveridge Plan' focused on publicity of social security and to attract all industries in world countries.[ibid:434]

3) Social Security Measures in India:
In Indian industrial economy, the workers are enabling to unemployed in cyclical movement in business sickness, industrial accidents and old age. There is nothing more serious to a worker and his family than unemployment. Social security measures helps to workers for welfare and security. It protects and secures the labours life. All these measures are called social security schemes.[Dutt Sunderam2017:760].

i) The Workmen's Compensation Act, 1923:
The workmen's compensation act was passed in 1923 in India. It was first introduced in India in 1884.This legislation was emphasized by factories, plantations, construction workers, mining inspectors and hazardous workers. This act was payable in case fatal accident and its amount depend on the nature of injury and nature of accident and salary of the workers. Scheme of this act should be given to workman who sustains personal injury by accidents in the course of their employment. And this low provided for payments of compensation for injuries suffered due to accidents in the course of their employment of workers without proof of negligible of employment. The main purpose of the Workmen's Compensation Act is to provide compensation to workmen or their families in the case of death and permanent or temporary disabilities.
This law is applicable to workmen employed in factories, mines, docks, railways, ships, construction or maintenance of buildings, etc. It cannot applicable in those areas which are covered by under Employees' State Insurance Act, 1948. In term 'Workmen' covered only factories workers, whose wages did not exceed Rs. 1,000 per month. The amendment of 1984, this ceiling of wages has been done away with and any employee who is employed in any capacity (stipulated in Schedule II) is covered by definition, irrespective of the wages or salary he or she is drawing.

- Minimum amount for permanent total disablement and death - amount is fixed at Rs.90, 000 and Rs.80, 000 respectively.
- Maximum rate of compensation for permanent total disablement and death- Fixed. Rs. 4.46 lakh and Rs. 5.48 lakh respectively.

- In case of partial disablement- amount of compensation at the rate of 50% of wages for a maximum 5 years period. In this act there is no wage limit. [ibid:760].

Under the Workmen's Compensation Act, the following benefits have been provided to the workmen. Compensation is payable in case o injury caused by the accident arising out of and in the course of employment. Amount of compensation depends upon nature of injury multiplied by the relevant factor. Compensation is payable to the dependents of persons who dies as a result of an employment injury. In the case of death is 40 per cent of monthly wages multiplied by the relevant factor. This act is administered by State Governments which are required to appoint commissioners for Workmen's Compensation. The functions of this Commissioner include:

• Settlement of disputed claims, and

• Disposal of cases of injuries involving death.

The act made provisions for the framing of the rules by the State and Central Government and also their publication.[Goswami 2004:-385].

ii) Employees' State Insurance Act (1948):

The Employees' State Insurance act was introduced in 1948. The act provides insurance and to secure the workers life. This act provides compulsory health facilities for workers and their families or dependent. It was the important social security legislations in India. Firstly it was perennial factories using power and employing 20 or more persons. The main objective of this act is factory should provide compulsory health facilities for workers. This act provides medical care and treatment like sickness beneficial, cash benefits, medical and maternity benefit with pension for the workers. The Employees' State Insurance Act, 1948, provides certain benefits to employees. Such a cash benefits in case of sickness, maternity and employment injury etc. There is such a cash benefits in the form of pension to the dependents of a worker. This act benefit for the injury workers and their families. Moreover, this act was restricted to all perennial factories i.e. non-seasonal factories operating with power employing 20 or more persons. This act was covers all manual, wage earners, clerical, supervisory employees and administrative staff whose income is below Rs.7, 500/-. This act covered and secures all workers in factories. In case of permanent disablement and death, provides 70% of pension.[ibid:757]. This scheme provides five types of benefits such benefits are to insured workers and their dependents. These are divided in to two types, these are given below;

a) Cash Benefits:

Under the cash benefits following benefits are covered;

I) Sickness Benefits:

It consists of periodical payments in case of his sickness certified by a duly appointed medical practitioner or by any person processing such qualifications experience as the corporation ma, by regulations, specific in this behalf, is sickness and here in after it is referred to as such the standard benefit rate is roughly equivalent to 54% of the average daily wages of an insured person. The maximum duration of sickness of benefit is 91 days in any two consecutive benefit periods. [Goswami:385].This scheme secured in case of sickness. Under this benefit workers are getting cash benefits for the continuous period of one year for maximum period of 91 days. Its daily rate is calculated in half of the average daily wages. This benefit is getting in medical treatment maintained by Corporation.[Bhagoliwal:9].

II) Maternity Benefits:

In 12 weeks insured women worker are getting cash payment as per the calculation of full average wage.[ibid:759]. The importance of this branch of social security has been internationally recognized just after the inception of International Labour Organization (I.L.O). ILO adopted a convention in 1919 concerning the employment of women before and after child birth.

In this convention is often cited as Maternity protection convention is as follows:

1) Maternity Benefit Schemes:

This scheme cover all the women employed in industrial and commercial undertakings irrespective of their maternity and status and child birth. It should enable the mother to maternity whether the child legitimate. A women employee should have a right to a maternity leave of 12 weeks which should include compulsory leave of six weeks following her confinement. She would have a right to leave her work if she produces a medical certificate stating that her confinement will probably take place within six weeks.

2) Medical Benefits:

When a woman is entailed to maternity benefit she should also be entitled to medical benefit. Comprise of free attendance of a doctor or a certified midwife. The maternity and medical benefit should be provided out of public funds or by means of a system of insurance that is the responsibility of providing the benefits should not be left to rest with the employer.

3) Working Hours:

If a woman is nursing her child she should be allowed to half an hour recess twice a day during her working hours. She feeding the child and these intervals should be regarded as period of work.

4) Security of Women Employment:

There should be security of women employment during pregnancy, confinement, illness arising out of pregnancy. The justification for maternity benefit is twofold:

a) to protect the health of mother and her child.

b) to alleviate part of the financial hardship caused by the birth of a child.

III) Disablements Benefits:

This benefit consists in case of injury, industrial accidents. In such case, benefits disablement differ from different disablement.

- In case of temporary- paid 70% of the wage.
- In case of permanent or partial-paid as a percentage of the full rate.
- In case of permanent total disablement-paid 70% wage as monthly pension. [Dutt Sundaram:760].

This benefit is payable to an insured person suffering from disablement as a result of employment injury provided. It is duly certified by a competent authority. This benefit is payable for the entire period of the certified injury for which the insured person does not work. However, the benefit is not admissible if the incapacity does not exceed a period of three days excluding the day of accident. The second schedule of this act was specifies the injuries which are deemed to result in the permanent total or permanent partial disablement.

IV) Dependents Benefits:

This benefit is applicable for the dependent of a deceased employee, in such case death due to injury and industrial accident. The rate is depending on the deceased and dependent. In case of worker widow-getting lifetime or until remarriage the rate was full and equivalent to three-fifths. In this act every dependents son or daughter gets equivalent rate of an amount is two fifths or after marriage whichever earlier. This benefit is continued beyond 15 years if his satisfactory progress in education.[ibid:760].

In dependent benefits periodical pensions are payable to the dependents of an insured person who died as a result of an employment injury. The dependents of the deceased insured person divide among themselves the full rate of benefit payable to an insured person. The percentage of the share of the full rate has been decided in this act. The dependents eligible for the dependent benefits are mentioned in this Act. It includes wife, legitimate or adopted sons or daughters and in the absence of these, the parents or grandparents and other relatives. This benefit is divisible amongst the dependents in the following proportions:

• Wife gets for life or until remarriage, a sum equivalent to 3/5th of the full rate.

• All legitimate or adopted sons and daughters, an amount equal to 2/5th of full rate until they attain 18 years of age or in case of daughters until their marriage, whichever is earlier.

• In case of dependents other than the one mentioned in the schedule, the share of full rate will be decided by Corporation/workmen compensation commissioner.

e) Funeral Benefit:
This benefit is the cash payment. It is made by defray the expenditure on the funeral of the deceased insured person. There is amount to be paid to the eldest surviving member of the family. This amount is payable within the three months of making the claim. As such no qualifying conditions have been laid down for disbursement of funeral benefit; in this contest expenditure as the last rites is eligible to receive benefit. [ibid:385].

Non-Cash Benefits:
The ESI Act provides non-cash benefit in the form of medical treatment;
i) Medical Benefits:
Under this benefit worker claims for the sickness, maternity and disablement benefit. That is a free treatment for workers like injury, sickness and maternity. This benefit is insured and available for workers and their families. Recently his benefit are covered and provided additional benefits for workers and their families such as to protect the workers in suffering from tuberculosis, leprosy, cancer and mental diseases another one is artificial limbs and teeth.[Dutt Sundaram:760].

All insured persons and their dependents are entitled to free and complete medical care. This benefit is payable in the form of medical treatment and attendance on insured person and their dependents. Included consultation, dispensing, diagnostic and investigational consultation, hospitalization and domiciliary visits etc. Employees are physically handicapped are entitled to free artificial limbs. During indoor medical treatment, food is also supplied free of cost. Medical attendance at varying scale is provided to the families in different areas.

The Corporation may enter into an agreement with State Government to look at the nature and scale of medical treatment. It has to be provided to the insured persons and their families and for the sharing of the cost of the benefit.

3) The Employees' Provident Funds Act, 1952:
In Social security legislation EPFs and Miscellaneous provisions act provided PF, family pension and insurance to their employees. In this scheme pay contribution of fund are employees and employer are equal. In this context employee gets his benefits after the retirement. There are three parts of such scheme like, provident fund (PF), Family Pension Fund Scheme (FPF) and Employees Deposit Linked Insurance scheme (EDLI) and are formed by Central Government. This act applies to all factories whose employees 20 or more persons under specified schedule no. I act. In official Gazette through Central Government prescribed notification of PF. If any case this act not applicable any particular establishment, employees can apply for the provision [Section 1(4)]. If number of employees reduced this act not stop it is continuous applicable to the employees.[Swamy:484].

In this scheme it doesn't matter of any places and deferent places it includes all department and branches [Section 2A]. In Section 16 (1), this act not applicable to those establishment whose are registered as a co-operative society, secondly, those people are belongs to establishment or under the central or state government and their employees are pretence to benefit of old age pension or contributory PF. Thirdly, under the central or state government act to any factory contributory PF or old pension.[ibid:485].

This Fund administered by central Board of trustees. In general, individual employees open account in PF office. If in case of large industry employing at least 100 employees, those are permitted to operate PF account for employees there is authority of the organization to permit the employees PF account themselves. [ibid:487].

The Government also introduces The Employees' Provident and Miscellaneous provision act in 1951. Its benefits are compulsory for the worker in factories. The Provided Fund Act of 1925 dealt with provided funds relating to only government, Railway, and local bodies and certain other provident fund. The employees provided fund ordinance, 1951 was promulgated by the government by the president of India under the constitution in November 1951.

The ordinance was replaced by act of 1952 by which woollen textiles. It has been included under textiles and the central government. It has been authorized prescribe conditions under which a member might be permitted to pay life insurance premium from the fund. A scheme of the act was framed by the central government in September 1951.In section 6-A of the provident fund act, 1952 the central government has made employees family pension schemes in 1971.It may be further observed that in exercise of powers conferred by section 6-c of the employees provident fund. Miscellaneous Provision Act 1952, the central government has made employees deposit linked insurance schemes in 1976. [Dutt Sunderam:775].

In EPF act Section 2 (f) covered those workers whose work is manual or connected work in an industry and gets directly or indirectly wages from employer. This act covers a persons whose are already member and they pay exceeds Rs. 6,500/-. Another side trainers or apprentices are not eligible for such benefits.[Swamy:488]. In such scheme provision of Section 2 (c) there is contribution of payment by employee as well as employer. Under this act PF scheme is main act in such act as per provision Section 5 (1) Central Government to make an act for industry or for employees and his any class. [ibid:489]. In this fund contribution of both employees and employer are equal. There should be payment of amount paid to the fund within 15 days from close of every month. In this case employer cannot deduct his contribution to their workers' wages; He has to pay his contribution to workers EPF. In addition to that employer pay administration charge as per the prescribed rates. In such fund contribution of employee are higher that is 12% including basic wages, dearness allowances, retaining allowances and food concession, If employee getting Rs. 6.500/- per month those are belongs to member of such fund. There is PF commissioner to maintain interest account. Those are calculated on the basis of monthly running balance and such interest is credited to employee account. [ibid:491].The chief objective of this act has been to provide financial security for the industrial workers and to their families or dependents. This act covers the factories employees which are 20 or more workers. This act covers six major industrial workers like iron and steel, textiles, cement, engineering, paper and cigarettes. This act established three schemes such as provident fund, family pension and deposit linked insurance schemes for the industrial workers.[Dutt Sunderam:759].

This Act was stretch out the whole of India, excepting the State of Jammu and Kashmir. The statutory obligations of the employers as given under the Act are:

- Contributing to the fund at the state rate;
- Collecting and paying worker's contribution;
- Maintaining a contribution card for each employee in which monthly contribution made by him and
- Paying administrative charges at the rate of 0.37 per cent of the pay bill. In inspection charges at the rate of 0.09 percent of the wage bill.

The administration of the this act is engaged in the hands of a Tripartite Board of Trustees, an association corporate, comprising of a Government listed chairman, nominees of the Central and State Govt. and workers and employers' institute. The Central PF Commissioner acts as the Head Executive Officer of the association besides functioning as Secretary to the Central Board of Trustees. On one hand, constitute a link between the Board of Trustees, fund beneficiary and the employers' and workers association and the other hand Central Government. He was assisted by area Committees which give advice the Central Board of Trustees on matters related to the organization of the Scheme in their area. Provisions subsist in the act for the funding of scope from the function of the EPF act to an organization PF rules are not less positive than those available in the statutory constitutional schemes.

There are various types of advances which are permissible are as under; i) Financing of life insurance policies; ii)Purchase of dwelling site and construction of dwelling units; iii)Purchase of share of consumers' cooperative credit societies and iv)Housing societies; v)Unemployment relief during temporary closure of an establishment; vi)Serious illness of the contributor or any member of his family; vii)Retrenchment; viii)Daughter's marriage; and ix)Education of children.

This Act provides that a member can withdraw the full amount standing at his credit in the fund in case of following events: i) Retirement from service (Superannuation); ii) Retirement on grounds of permanent and total incapacitation of work caused by physical or mental infirmity; iii)Migration to a foreign country permanently; iv)Termination of service in the course of mass retrenchment (involving 3 or more persons) v)Transfer of a member in the event of closer of a covered factory in which he is employed or otherwise; to another establishment not covered by the Act; and vi) Retrenchment under the Industrial Disputes Act, 1947.[ibid:777].

Employees are eligible to gets benefits of PF, such as i) Financing of member’s Life Insurance Policy. ii) Employee get withdrawal benefits after the retirement of 55years, incapacity to work, migration, closure of industry, retrenchment compensation and resignation of service. iii) Employees should 90% withdrawal one year in advance of retirement but after attainment of 54 years. iv) After the age of 55 years employee can withdraw up to 90% of amount through LIC for investment in Varishtha Bima Yojana. v) Employee can transfer or work in another factory he was eligible for transfer account in one account to another new account. vi) It also permissible to withdrawal for housing purpose. vii) For payment advance only employee’s share is considered i.e. non-recoverable advances including dismissed, pending case in any court of Law, closure of factory etc.[Swamy:492].

4) Coal Mines and Provident Fund and Bonus Schemes:

This act was introduced in 1948 it is separate act for the workers of coal mines and provident fund and bonus act. The objective of this act is to provide incentive bonus for regular workers in factories. Under this act every worker contribute 8% of her wages and as same as employers. Under this schemes there is incentive bonus is provided for regular attend worker. In this act the quarterly basic earning is at the 10%. [Dutt Sunderam:759].

5) Gratuity Schemes:

The government has also introduced the Payment of Gratuity Act in 1972. Before this act central government has not enacted act for industrial workers. Firstly in 1971 Kerela government enacted the payment of gratuity act for workers in factories, shops and plantation. In West-Bengal this schemes are replaced and introduced West-Bengal Employee's Payment of Compulsory act, 1971. In this case Kerala, West-Bengal and other states to make Payment of Gratuity act for their workers.

It is lump sum gratuity payment to employee. Its benefits employee gets after the retirement or leaves. Basically, employee gets such benefits after the retirement that is good and comfortably for employee after the retirement. Moreover, under this act after the completing five years of employee job he will decide to resign to their job in this situation there should be gratuity is payable. According to Delhi Transport Corporation (DTC) 2001 AIR SCW 2005, a gratuity is important an after retiring benefit applicable for all voluntary resignation of employee. [ibid:501]. This act provides only for minimum payable gratuity. In [Section 4(5)] employee rights receive higher gratuity under a contract. In this case he will get higher gratuity. This act is applicable to all employees employed in such administrative and managerial capacity. Gratuity is payable to an employees on; i) Resignation ii) Retirement iii) In account of death or disablement iv) Death.[ibid:502].

Employee completed his four years services and 240 days of continues of his services in fifth will be eligible for gratuity. For every year of employee service completion gratuity are payable @15 day's wages. If employee works more than six months, it will be eligible for full year gratuity. In seasonal case gratuity for employee is payable @ 7 days wages.[ibid:503]. The aim of this act to provides payment of gratuity for workers. Under this act factory provides Gratuity for workers in mines, factories, oil field, ports, companies, shops and other establishments employing 10 or more person. An after five year completes service of worker also eligible for the Gratuity act. This act was provided each and every completed year of services employees entitled to payable wages at the rate of 15 days to a maximum of Rs.3.5 lacks w.e.f. September and w.e.f. 24^{th} May 1994 the wage ceiling has been removed.

6) Employees Pension Schemes:

The Government has also passed the Employees Pension Scheme from March, 1971. There are two types of pension scheme i) family pension scheme is called as the coal mines family pension schemes and ii) Employees' family pension scheme1971. The main objective of the act is to provide long-term financial benefit for the employees' families in event of permanent death.

It covers all workers in coal and mines provident fund, family pension and bonus schemes act, 1948 and the employees' provident fund and family pension fund act, 1952. In year 1971, firstly this scheme was introduced in the erstwhile family pension scheme. Previous this scheme beneficiary are continued for the new scheme of family pension scheme. All new entrance of workers became a member of this scheme. [ibid:757].

7) The Maternity Benefit Act, 1961:

The maternity benefit act passed in 1961. This act was enacted to provide consistent standard for maternity benefit. The objective of this act is to enacted to provide uniform standard for maternity benefit. It provides for the payment of maternity benefit. This act was applicable for the factories, mines and plantation. This act is applicable for those which are accepting the Employees State Insurance Act. It provides for the payment of maternity benefit at the rate of average daily wages for a total period of 24 weeks.

- In case of medical completeness of pregnancy-six week leaves with wages.
- in case of illness arising out of medical completeness of pregnancy or tubectomy-maximum grant is one month leave with wages.
- in case of tubectomy operation- is two week leaves with wages.

This legislation has been enforced w.e.f. 1st February 1996.[ibid:760].

8) Minimum Wage Act, 1948:

The minimum wage act passed after seven months of independence on 5 March, 1948. It is most leading security scheme to secure workers life. This act was beginning in Draft Convention in year 1928 adopted International Labour conference. The main object of the act is to avoid sweated labour and exploitation of labour. Indian Supreme Court observed that main object of fixation of minimum wage act is to avoid the exploitation of workers. In this case government prescribed fixing minimum wage laws for industrial workers. This act was secured not only subsistence but also maintenance of workers, their family and preserve efficiency of worker.[ibid:761].

Conclusions:

Social security is related to welfare of mankind and it helps to weak and needy persons in times of difficulties. It has been support to build up the relationship between employees and employer. Moreover, social security is look like a medicine. They are giving energy for their work. It has been not only benefited for the workers but also their dependent. Various social security schemes are being introduced and implemented by the government. Workers in industries have been benefited from these social security measures. In fact protection is provided to worker through these security measures.

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GREEN AUDIT: A CASE STUDY OF S. B. KHADE MAHAVIDYALAYA, KOPARDE

Maruti Hajare

Associate Professor, HOD, Department of Geography S. B. Khade Mahavidyalaya, Koparde

ABSTRACT

The term 'Green Audit' means is to study on organization of environmental effects in systematic manner, examination, testing, confirmation of procedures and practices whose goal is verified in the particular geographical area. The green audit is defined as the eco-friendly management and absence of environmental pollution. The present work is intended to study the management of E-waste, rain water harvesting, reduce energy consumption, carbon neutrality, plantation of tree, and hazard waste management in College campus. The concept of green audit in college campus is used as management tool to find out the environmental standard for the better sustainable development of the organization. The physical verification of the nature is a major reason behind green audit.

Key word: *- Green Audit, Environmental organization, Recourses & Waste management*

1) Introduction:-

The people are not maintaining the environmental scenario in the nature, which his directly / indirectly affects on the environment. It causes, air, water, noise, and soil pollution. It is known as a global warming. This problem is all over the world. The green accounting is most effective and ecological way of the environment problems solving method, for reducing the energy sources and protection of the nature. With benefited of human beings and also to show our sense of commitment towards the mother as earth. In the education sector the practice of saving environment through the variety of programmers such as social responsibility of people and maintains of health (SRPH) in the college campus. The present study is intended to save water, save tree, save e-waste, wet and dry garbs management, and plantation of tree etc. This work will be beneficial to future sustainability development of campus environment (Betianu, 2008). There are different types of environment audits but environmental auditing is used to show three types like investigation, understand and identity physical verification natural scenario in particular place and time. They are used to help improve the existing human activities with the aim of reducing the adverse effects of these activities on the environment. An environmental audit will study and organizations of environmental effects in a systematic manner. (https://www.soau.ac.uk.).

The green audit is only way out to safeguard the environment in college campus, like eco-friendly education centers. The green accounting is the requirement of NACC for the senior colleges in all over India. So, it is necessary to conduct a green audit in the college campus to create awareness among college students, teachers and other staff in the campus. The green audit is helpful to reduce waste of energy and dry-wet garbs waste management for sustainable development process in college campus for the innovation idea. (Pandit, and at.al, 2015)

2) Interdisciplinary relevance:-

The present investigation is associated with study of optimal distribution of physical verification and management of natural scenario, which is safeguarding of environment in college campus, like eco-friendly education centers. So this study is very useful for students, staff and their decision making processes in order to take care of their environment. The green audit involves some part of socio-economic, geography, regional education, biology, tree plantation planer and agricultural Geography. In this way, this modal of study helps us in planning development of a particular society at tehsil and district level also.

3). Review of Literature:-

a) International status:-

The process of green audit was accelerated after the population growth, industrialization and urbanization, but a few decades later due to some environment pollution problems and increasing number of new diseases, caused by morbidity and mortality of peoples. The use of modern lawn, gardening and tree plantation in education center is safeguard of college environment. So, many scholars have studied about awareness of environment, eradication of bad habits and management of natural calamities. The article by P. Boffetta, I. Burstyn, T. Partanen, “Cancer mortality among European Asphalt Workers: an international Epidemiological Study” was published by the Journal of International Agency for Research on Cancer and public utility in 2003. Besides to many scholars in U. K., U.S.A., many western countries and Japan have contributed to the study about cancer disease. In 1991, W. R. Bezwoda, et. al. from South Africa, Department of Medicine, University of the Witwatersrand Medical School, focuses on the study of expression on survival outcome in breast cancer (https://scholar.google.co.in). Later on the article entitled “Breast cancer-related lymph edema” was published by A. Wanchai, in International Journal of Nursing Sciences (2016). He has explained protein-rich swelling condition is called lymphedema. (https://www.sciencredirect.com).

4). Study Areas:-

S. B. Khade Mahavidyalaya, Kopadre (KPRD) is located in the Western part of Karvir tehsil in Kolhapur District (Maharashtra) within campus in addition to the college Shri Ram High-School sub-center, Vocationl Junior college and industrial training Institute are also present. It is situated at $16^0 69'$ N and 76^0 12'E, with an area of 1.20 hector and population is 1880, which includes teachers, students and non- teaching staff of campus. The area undertaken for the present study comprises four different education streams in Green Audit: A Case Study of S. B. Khade Mahavidyalaya, Koparde in the Karvir tehsil of Kolhapur district.

5). Objectives:-

The following objectives are set for the present paper:

1) To study waste management and reduce energy resources
2) To look into eco-friendly awareness environmental in college campus.

6). Database &Methodology:-

6.1). Material Method:

The present topic is selected to understanding the concept of green audit and how it is operated. This study is based on only conceptual investigation i.e. physical verification and organization of natural scenario in college campus. The green audit is need of time in college campus because the students who are aware of green audit, its advantage to save the planet and they become good citizen in our country. Practically the green audit means renewable sources, the reuse of natural resources by conservation of soil, water, air, tree plantation, water management and tobacco free environment. So environment awareness is a need of time to be instilled among the students in all over country. There is need to arranged various programmes for the college students with a view to create awareness among them to save planet and retain its green cover.

6.2). Observation Method:

The following steps are taken in observation method:

A Case study:

6.2.1 The name of Campus: S. B. Khade Mahavidyalaya, Koparde.

Sr. No.	Name and Area of the Unit	Total Area in sq. Fee.	Room No. as per Allotment of Institution
1.	Total Campus Area	12000.00	-
2.	Total Built-up Area of the Building	2188.09	-
3.	Building Area of Administration	82.47	-
4.	Library	81.25	06
5.	Computer Lab	32.02	05
6.	Class Rooms (6 Nos.)	416.68	04-06 & 14-17
7.	Staff Room	40.93	03
8.	Ladies Room	31.20	02
9.	Gymkhana Hall	81.25	08
10.	N.S.S. Room	10.80	01
12.	Ladies Hostel Building Area Toilet Block -1 Toilet Block -2 Toilet Block -3 Toilet Block -4	1138.00 22.35 22.35 22.35 22.35	18 (Separate Building)
13.	English Department	20.22	14
14	Accountancy Department/IM	20.22	15
15.	Study/ Special Room	20.22	16
16.	Exam Room	20.22	17
17.	Marathi Department	14.25	09
18.	Hindi Department	14.25	10
19.	Economics Department	14.25	11
20.	History Department	14.25	12
21.	Sociology Department	14.25	13
22.	Total Built up Area is	1380.55	-
23.	Total Roof Area is	1282.21	-
24.	Total Open Space	8651.14	-

Source: Field Work 2017-18, ITI, Koparde

6.2.2). Water Consumption m^3 Per Day is 6.5 m^3 /Day

Sr. No.	Water Used for	April 2017 March 2018
1.	Domestic Purpose including canteen & hostel	1000L Per day
2.	Agricultural Gardening? New Plantation	3000L Per day
3.	Laboratory Purpose	Nil

Source: Field Work, 2017-18

6.2.3). Population Discharged to Environment.

The domestic influences were generated per day respectively during the year 2015-16. The Industrial influence water was stored and sent to fertilizer plant. However, the domestic influence is treated in septic tank and soak pit.

6.2.4). Electricity Consumption:

The Electricity Consumption per year was 6447 KW. Avg. Electricity Consumption per Month was 537 KW Avg. and Electricity per day was 17.71 KW.

Sr. No.	Years	Electricity Consumption per Unit								Total
		Fan	Tub	Bulb	Computer point	Xerox	Printer	Cleaner	Thump B.	
01.	2016-17	730	1095	730	730	730	182.5	317.55	182.5	4697.55
02.	2017-18	1825	730	1825	730	730	182.5	624.15	182.5	6829.15
03.	Differ.	+1095	-365	-365	+1095	-	-	+306.6	-	+2496.6 -730

Source: Field Work, 2017-18, ITI, Koparde

Formula:

$$\text{Percentage Electricity} = \frac{\text{Lighting power requirement net through bulb}}{\text{Total lighting power}} \times 100$$

$$\textbf{Percentage Electricity} = \frac{\textbf{6447KW}}{\textbf{21024KW}} \times \textbf{100}$$

$$\mathbf{= 30.66\%}$$

A) Alternate Energy initiatives by college:

Such as,

Percentage of annual power requirement of the college met by the renewable energy sources (2016-17 to 2017-18)

Power requirement met by renewable energy sources	Total power requirement	Renewable energy sources	Renewable energy generated and used	Energy supplied to the grid
6447 KW	21024 KW	00	00	14577 KW

Source: Field Work, 2017-18, ITI, Koparde

B) Alternate Energy initiatives for the LED bulbs by college:

Such as,

Percentage of annual lighting power requirement met through LED Bulbs (2016-17 to 2017-18)

Total Lighting requirement	Percentage of through LED Bulbs	Percentage of through other sources
1825 KW	1095 KW	40% (730 KW)

Source: Field Work, 2017-18, ITI, Koparde

The college has 40% of annual lighting power saved for the use of lighting by LED Bulbs, during the year 2016-17 to 2017-18. That means the energy save by initiatives in college as per the new tectonics.

C) Expenditure on green initiatives and waste management:

Year	Budget allocation for green initiatives	Expenditure on green initiatives and waste management excluding salary component	Annual expenditure on green initiatives and waste management excluding salary component
2017-18	**00**	**32203**	**1077712**

Source: Field Work, 2017-18, Office, Koparde

6.2.4). Solid wastes:

The solid waste refers here to all non-liquid wastes. It has included canteen waste, plastic waste, solid waste from tree, dropping and lawn etc. Which are segregated properly on compost fertilizer on Pot hole in the behind college for the clean and beautiful campus environment, (https//:www.cyen.org.).

Sr. No.	Source of wastes	Total Quantity
1.	Canteen waste	Nil
2.	Solid waste from tree dropping lawn	200 kg. Per Year
3.	Solid waste from plastic waste	950 gms. Per Year

Source: Field Work, 2017-18

6.2.4.1). Characteristic and Disposal Practices of Solid waste management:

6.2.4.1.1). The waste is segregated at source by providing separate dust bins for plastic waste and bio-degradable waste. As per the following chart:

Sr. No.	Waste Category	Constituent Parameter	Method of Disposal
1.	a). Canteen waste.	NA	
	b) Solid waste from tree dropping and lawn	C	Organic Compost
2.	Plastic waste	PVC negligible amount	Send to Authorized recycler center, after separation
3.	Solid waste from lab	NA	Composing organic manure, Proposed in the year2018-19

Source: Field Work, 2017-18

6.2.5). E- Waste Management:

Total number of Computers, Printers, Xerox Machines, Water Filter, and others in the College instruments is properly management during the year 2017-18.

Sr. No.	Computer	Printer	Xerox Machine	Water Filter	Other Machine	Disposal quantity
2016-17	01	02	01	01	02	07
2017-18	02	01	00	00	03	06

Source: Field Work, 2017-18

1. The E-waste and defective item from computer lab is being properly stored.
2. The institution has decided to contact authorized agency/ approved E-waste management and Disposal facilities in order to in scientific manner.

6.2.). Plantation Awareness program:

The institute has organized various tree plantation programs at college campus and surrounding villages through NSS unit of the college. The plantation program of our college has ongoing from 2016-17 for the Hon. Prime-minister Modi's Scheme 'One Crore Tree Plantation' during the year2016-17 and 2017-18. The plantation program includes plantation of various type of trees on campus and surrounding villages. This activity is done during the month of May to August each year as a part and partial of social responsibility in the citizen of India for the environmental conservation.

6.2.7). Environment Awareness Program:

Although, maintain the environmental awareness program in the campus, it is compulsory subject to B. A. and B. Com. part second year students, which is irrespective of particular branches. Our college has arranged departmental activities, like poster exhibition of environmental awareness.

The Syllabi consist of the following topics:

1. **Air Pollution –** its causes, effects, and installation of various devices for reduce the air pollution.
2. **Water Pollution** – its causes, effects and variety of methods to prevent the environment.
3. **Noise Pollution** – its causes, effects on surrounding and installed equipment for reduce the sound

6.2.7.1) College Campus Greenery on the Trees

Sr. No.	Name of Tree	No. of trees	Total area under green cover (Sq.M.)
01	Mangifercindica	01	19.625
02	AlstoniaScholaris	10	11.30
03	PongamiaPinnata	07	09.42
04	Albizialebbec	03	02.35
05	Peltophorumindicum	7	549.00
06	Delonixregia	12	8478.00
07	Artocarpusintegrifilia	2	03.53
08	TectoniaGrandis	3	285.00
09	Ficusreligiosu	1	314.00
10	FicusBengalensis	1	314.00
11	Tamarindusindicus	3	21.20
12	Eucalyptasglaboni	9	398.00
13	Cocosnucifera	29	1843.00
14	Rosa nucifera	01	04.70
15	Durantaplumuri	108	418.00
16	Garden lawn	40x20	800.00
	Total	-	**13,449.925**

Source: Field Work, 2017-18.

Formula:

$$A = \pi r^2$$

Total Area of greenery cover by Trees on college campus =13,449.925square feet.

6.2.8). Awareness of Carbon Consumption:

The college has strictly looked into the following activities for the awareness of carbon consumption:

1). College student and staff members are totally aware of pollution that are caused by use of inbuilt carbon control in our vehicles and also most students are use in bicycles.

2). In the college campus has organized carbon consumption awareness program to help in carbon discharge at individual as well as social level. It is avoid air and noise pollution in the college campus due to vehicles and other activities in it.

6.2.9). Rain water and Natural Hazard Management:

The College and Institution has pre-planned for rain water management and roof water management. The roof water is collected and sent though a pip in ditch in the ground and also the rain is proper diverted in the ground ditch.

To protect the ground sheet erosion with loose soil barrier and water pass on the pip. It means natural hazard management (Saha, 2012).

7). Conclusions:

1). Campus is green with trees and garden plants.

2). Campus is almost plastic- free.

3). Water utilization is proper and there is no overuse of water.

4). Sanitary blocks are clean and sewage is properly destroyed in pits.

5). Campus mostly uses LED bulbs for the 40% lighting saved.

6).There is optimum use of electricity as classrooms are well illuminated.

7). Litter and garbage is properly destroyed.

8). Most of the Students use public transport system.

9). The E-waste and defective items from computer lab are being properly stored and destroyed.

10). There is a very little vehicular pollution.

11). Protection the ground sheet erosion with loose soil barrier i.e. management of natural hazard.

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GOEGRAPHICAL STUDY OF AGEING POPULATION IN CUNCOLIM TOWN; A REVIW

Dr. Prakash. R. Morakar

Associate Professor, CES College of Arts and Commerce, Cuncolim Salcete-Goa

Mr. S. M. Biradar

Associate Professor, C.M. Managooli Arts and Science College, Sindagi. Vijayapur

ABSTRACT:

Population ageing is an increasing median age in the population of a region due to declining fertility rates and/or rising life expectancy. Ageing population is a global phenomenon, an ageing population one in which the population of older people is increasing. This group of elderly people are those who have passed the age of retirement and depend on pensions as their main source of income. Ageing populations are factor reductions in both birth and death rates due to technological and economic progress.

Population ageing is a shift in a distribution of a country's population towards older ages. This is usually reflected in an increase in the population's mean and median ages, a decline in the proportion of population composed of children and rise in the proportion of the elderly population. Population ageing is widespread across the world. It is most advanced in the most highly developed countries.

Ageing is a universal fact and no society can escape it. The aged are one of the most vulnerable and high risk groups in terms of health and socio-economic status in society. Thus it is worth examining their lifestyle pattern, family, socio-economic status, health problems and retirement of the aged.

Goa being smallest state of India, and has the second largest proportion of 'old dependency' population in the country with 11.2% of its population aged 60 years and above according to 2011 Census, it ranks seventh in India when it comes to 'young dependency' or population of zero to 14 years old.

Cuncolim was the site of recurring Hindu dissent against Portuguese rule, and this village is also known for an early violent protest against the Portuguese, in 1583. Those killed on the Christian side include the so-called 'martyrs of Cuncolim'. Keeping in view with history/statistics, the researcher has made an attempt to study the geographical study of ageing population in Cuncolim Town, as per 2011 census figure the study area has a population of 16, 623, there are total 4,070 families residing in the Cuncolim city. Of the total population 7,924 are males and 8,699 are females thus the Average Sex Ratio of Cuncolim is 1,098.

***Key Words; Ageing, fertility, global phenomena, elderly** people,*

INTRODUCTION

Ageing is a natural process that begins at birth, or to be more precise, at conception, a process that progresses throughout one's life. From that perspective, geriatrics is not the treatment of the elderly, but the treatment of those diseases that affect the elderly and the prevention of causes of those diseases. To attribute anyone's death to old age is a misnomer. Prof. Seyle has stated that, "It is not old age that causes death but diseases, accidents or other life-threatening happenings are resulted in death". It is likely that the majority of old people are self-sufficient human beings who can carry on normal lives (Sridhar. S 2012, AN ECONOMIC ANALYSIS OF HEALTH STATUS OF AGED POPULATION IN TAMILNADU: A CASE STUDY OF MADURAI DISTRICT, unpublished PhD Thesis submitted to Madurai Kamaraj University)

Every one asks the questions that, 'who are the elderly or aged'? 'At what age does one become an aged person?' A common human being is likely to consider himself/herself as young and others older than himself/herself however old he/she may be, more so because of the prevailing un-favourable attitudes towards ageing. The United Nations Organization (UNO) considers those who are over 65 years of age as senior citizens. The Indian Census classifies people in the age range 60 years and above as old. According to another classification commonly used in the developed countries, there are three groups: the young-old (65 years to 74 years), the middle-old (75 years to 84 years), and the old-old (85 years and over).

The ageing of population represents a major success story of modern times and has become a prominent topic for research. The extension of life expectancy is a celebrated feat of this century, but the greying of population is a matter of global concern, that is shared by both developed and developing countries. Population ageing refers to a situation when numbers of elderly people increases much more rapidly than the rest of the population, leading to the increase in the proportion of older persons in total population. Population ageing refers to a situation when number of elderly people increases much more rapidly than the rest of the population, leading to the increase in the proportion of older persons in total population.

Among the Indian States, Goa is a special case in point on the policy debate on issues relating to the welfare of the aged population, as it is graying faster than the rest of India. Its declining infant mortality, fertility and death mortality are typical of populations in the advanced phase of demographic ageing. Goa the smallest state of India, could soon heading towards being an ageing population as it has the lowest proportion in the country of population in the zero to nine age group, while having the second largest population in India of persons in the 60 years and above age group. Goa is second in the 'old dependency' ration in India.

SELECTION OF THE TOPIC

The present study is primarily concerned with the economic impact of an ageing population and the impact of the lifecycle economic conditions on the aged persons and the households in which they live. The literature suggests that the aged population is not a homogenous group of people and their situation in the economy differ across class, region, community and gender. So it was imperative to choose the survey area in a manner to include all the dimensions of elderly population.

The inhabitants of Cuncolim were mostly Kshatriyas who performed religious rites and other ceremonies according to the Hindu religious codes. Presently the study area is known for outmigration, majority of Hindu, Christian and other community youths are migrating Middle East and other countries. In view of this in the study area no doubt, the receipt of petro-dollars, but other social problems are mounting. Cuncolim being, multi- racial society offers an excellent scope for studying the cross-cultural dimension of the ageing population scenario To know the details of ageing population and other social issues, the researcher has made an attempt to analyse the issues with application of Geographical knowledge.

REVIEW OF LITERATURE

Review of literature is an essential part of any investigation as it not only gives an idea of the work completed in the past, but also provides the basis for interpretation and discussion of the findings. The present study was intended to know the extent of knowledge, impact of tourism on Goan economy. In the present paper considerable efforts are made to review the available literature as having a direct or indirect bearing on present study.

The "Handbook of Social Gerontology: Societal Aspects of Aging" **(Tibbitts, 1970)** was developed as a comprehensive reference book for educators and researchers. The book is organised in to three parts, the first part deals with the basis and theory of the societal aspects of ageing beginning with an introductory chapter which gives a clear idea about the origin of social gerontology, the second part provides an insight on the impact of ageing on individual activities and social roles and the third part discusses the ageing and the reorganisation of society.

"Keep Fit for Life: Meeting the Nutritional Needs of Older Persons" **(World Health Organization & Tufts University School of Nutrition and Policy, 2002)** is based on the review of scientific evidence linking diet and other factors such as exercise affecting nutritional status, disease prevention and health promotion for older persons. The study focused primarily on practical issues including the establishment of explicit recommendations to improve the health and nutritional status of older persons in a wide variety of socio- economic and cultural settings.

"Global Age-Friendly Cities: A Guide" reveals the principal traits of the ideal age friendly city and shows how changing one aspect of the city can have positive effect on the lives of older people in other cities **(World Health Organization, 2007).**

Ashok Kumar (2006) in his study discussed than on psycho-therapy on elderly with social work perspective. The elderly people are suffering from different psychological problems such as depression, memory disorder, anxiety, etc. Psychotherapy is effectively used as a remedy against psychological problems for the elderly people.

Prakash (1999) details out the demographic transition in India, while, defining the current and future scenario of ageing in India, researcher has profiled the aged population's health, morbidity, mental health, economic condition, social security, living arrangements, social status, gender, urban and rural differences, migrants and refugees, slum dwellers, HIV and AIDS, researcher looks up the existing programmes for elderly and the future responses to population ageing. She concludes that providing necessary care and support to elderly people within the community setting is recommended instead of opening more old age homes.

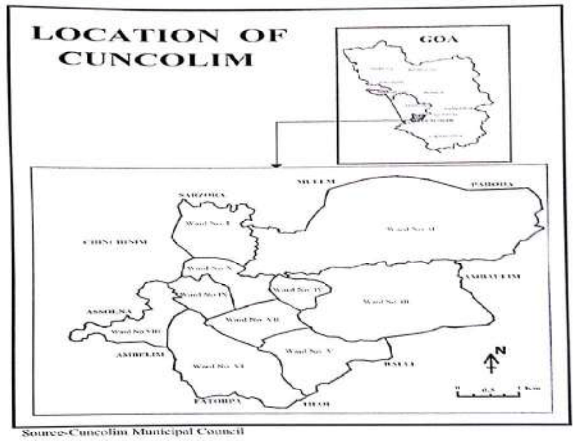
The paper by **Bhattacharjee and Pant (2008)** finds that National Old Age Pension is better utilised in Arunachal Pradesh as compared to the State Old Age Pension Scheme. Arunachal Pradesh is languishing at the welfare front for the aged as there is nothing more than pension provision and that too is not free from corruption charges as the modes of disbursing pension is not defined scientifically.

STUDY AREA

The term Cuncolim is derived from two words *Kunk* a Sanskrit term for *Kumkum* which is also called *Kesar* or a crimson, red powder that is a sign of good fortune for the married women and is an important symbol in the Hindu religion and *Halli* derived from the Kannada word which means village. Thus it is stated that the name of this village was *Kunkhalli.*

Cuncolim is one among the sixty six village of Salcete taluka of Goa. Today is Cuncolim is no longer a village but Govt of Goa, its notification no 2-52/83-LAWD (Cuncolim)-17 dated 22/05/1987 got status of Municipal Council (Town). It is located at 15 º 17' N latitude and 73 º 98'E longitude. It is situated in the extreme south of the Salcete taluka in South Goa district. It has an area of 28.69 sq.km, and covers an area of about 0.39 percent of state geographical area and 10.39 percent of the taluka geographical area.

It is bounded on the west by villages of Chinchinim, Assolna and Ambelim; on the North by villages of Sarzora, Mullem and Paroda, on the East by Ambaulim and Balli; on the South by Fatorpa and Tiloi. Cuncolim has 10 wards (Fig. No:-1).



Source-Cuncolim Municipal Council

OBJECTIVES

In the context of the issues mentioned above, the study is addressed to the following objectives:

(1) to assess the pattern and extent of population ageing in different communities, gender sub-groups and areas, in Cuncolim on the basis of census data, including the 2011 census.

(2) to obtain an idea about the living arrangements of the elderly persons and to identify the factors influencing co residence with children.

(3) to ascertain if and how the socio-economic conditions of the elderly across communities and according to gender varies .

(4) to find out their economic contribution and participation in paid and unpaid work,

HYPOTHESIS

The present investigation has formulated the following hypothesis. It is hypothesised;

1) that the study of ageing population gives the detailed study on socio-economic profile of the aged population in Cuncolim.
2) that he present study analyses the gender dimension of the ageing process in Cuncolim. Cuncolim being a multi-racial society offers an excellent scope for studying the cross-cultural dimension of the ageing problem.
3) that the elderly population may be very diverse in terms of personal and social resources, health, living arrangements, work participation and intergenerational integration.

DATA BASE

The present paper is an outcome of exhaustive uses of primary sources of information/data. The information related to the educational qualification, occupations, sources of income, types of family, relation of aged with their children etc, were collected from the interview methods of random sampling. The collected information has been compiled and put in the form of the tables and charts for further analysis.

METDODOLOOY

The researcher has collected the information related to ageing population based on sample survey, a sample of 150 was considered for the study 'Ageing population of Cuncolim'. The samples were collected through random survey method and a questionnaire was prepared to the aged population of Cuncolim. The collected data analysed through tables and graphs thoroughly and tested the hypothesis. The theoretical and empirical methods have been employed for analysis of ageing population in Cuncolim.

ANALYSIS OF AGEING POPULATION OF CUNCOLIM

It is a former village, now with a municipal council of its own, in the south Goa sub-district of Salcete, India. It is part of the AVC (Assolna-Velim-Cuncolim) network of villages, this town is basically consist of twelve clans, Cuncolim was the site of recurring Hindu dissent against Portuguese rule, and this city was known for en early violent protest against the Portuguese, in 1953.

Of the surveyed aged population, 71 were males and 79 were females. Age wise distribution showed that 70% of the aged were in the age group of 60-70 ears, 25% in the age group of 70-80 years and 5% are in the age group 80-90 years; the total surveyed population were between 60 to 83 years of age. 58% of the people were married and 41% are widows and 1% is unmarried.

The survey covers three religious groups of population, namely; Hindus, Christians and Muslims, Hindus account for 64%, Christians 28% and 8% are Muslims, majority of the surveyed aged (97%) live in their houses and remaining (3%) in rented houses. The fact of the matter is that 69 % aged people stay with their sin and 10% stay with their daughter and 19 % of aged managed their life staying with their spouses and 2% of aged stay with their relatives.

1. EDUCATIONAL STATUS

Table 1

Educational Qualification and Occupation of the aged of Cuncolim

Educational Qualification	Aged population	% of the aged population
Uneducated	50	33.33
Primary	20	13.33
Secondary	56	37.37
Higher Secondary	15	10.00
Graduation	9	06.00
Total	150	100.00

Source: Sample Survey, November, 2018

Fig No. 2

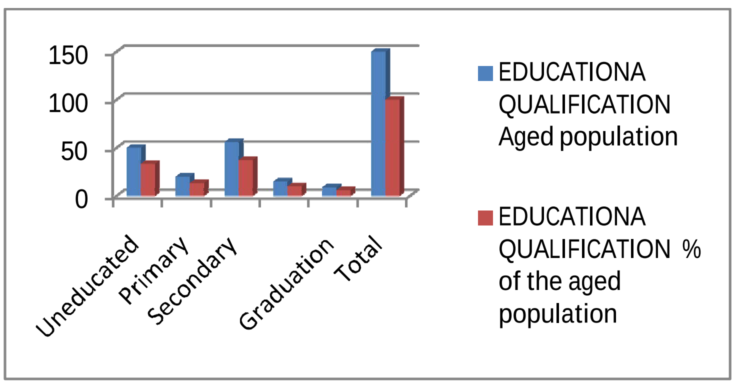


Table 1 and Figure 2 reveal that a huge 66.67% of aged population of Cuncolim are educated, remaining 33.33% of aged people are uneducated. Out of the 150 surveyed aged populations in Cuncolim 13.33 % are with primary education, followed by Secondary education 37.37%, Higher Secondary by 10.00% and minimum is under graduation category. This is due to more number of secondary educational institutions in Cuncolim, the uneducated aged and those having lower education worked in lower order jobs like driver, tailor, daily wage labourer, pandit, seamen, and businessman. The aged population of Cuncolim with secondary, higher secondary and graduation are worked as clerks, teachers, government servants, seaman, police and etc.

2. SOURCES OF INCOME

The table No.2 and figure No. 3 express that 27% of aged population dependence on Pension, 23% of aged are working as drivers, tailors, sweepers, shop owners, daily wage labours, pandit and computer teaches. There is significant number of aged (54%) who is dependent on their children and relative and also depends on government schemes such as Dayanand Social Security Scheme.

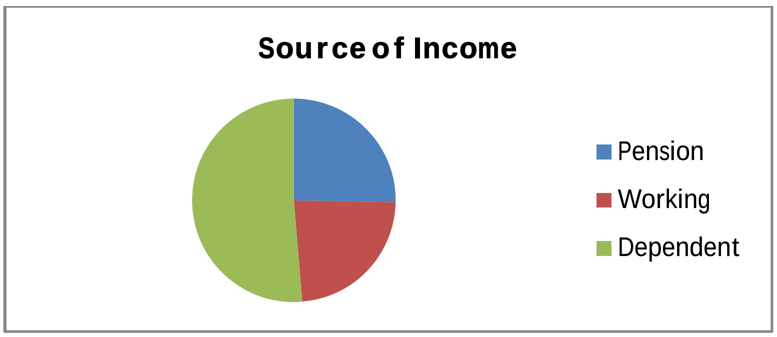
Table No. 2

Source of Income

Sr.No.	Source of Income	Absolute figure	% of aged population
1	Pension	38	25.33
2	Working	35	22.33
3	Dependent	77	51.34
4	Total	150	100

Source: Sample Survey, November, 2018

Figure No. 3



Source: Sample Survey, November, 2018

3. TYPES OF FAMILY

While doing survey, researcher felt to study the types of the aged population lives in Cuncolim, here an attempt is made to know that, how aged people are adjust with family members. In all out of the 150 aged population, 102 (68%) are live in nuclear families and 48 (32%) are in joint families. The above statistics clearly indicates that, entire Goa experiences nuclear family structure, people feels that, small is beautiful, the same is endorsed even in Cuncolim also.

4. RELATION OF THE AGED WITH THEIR CHILD

The chains of relationships between aging parents, adult children and grandchildren are known as intergenerational relationships. Some families are close-knit, and have frequent contact with each other and give importance to providing care as it becomes necessary for aging loved ones.

The below table No. 4 and Figure No. 5 reveals that, 38.67% of the aged have a good relation with their children and grandchildren, 51.33% with satisfactory and remaining 10% are of the aged are with unsatisfactory. The aged provide a lot of emotional support to the family as a whole, they care more of grandchildren. But, due to mechanical life of their families children and grand children are keeping distance with their elderly or aged people.

Table 4

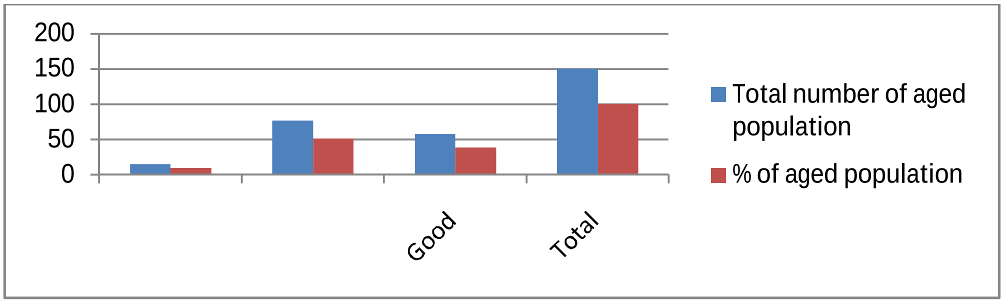
RELATION OF THE AGED WITH CHILDREN AND GRAND CHILDREN

Sr.No	Status of relation	Total number of aged population	% of aged population
1	Unsatisfactory	15	10.00
2	Satisfactory,	77	51.33
3	Good	58	38.67
4	Total	150	100.00

Source: Sample Survey, November, 2018

Figure 5

RELATION OF THE AGED WITH CHILDREN AND GRAND CHILDREN



Source: Sample Survey, November, 2018

5. ROLE OF AGED PEOPLE IN FAMILY DECISION MAKING

Recent reports revealed a diminishing number of family carers to provide dementia care in the future. Carers who are engaged in the caring role are known to bear significant psychological, practical and economic challenges as the disease advances over time. Seemingly, evidence indicates that the burden of care can be relieved by formal services.

Table 5 and Figure 6 indicate that, the role of the aged in Cuncolim in family decision making. In modern world, aged people play passive role in decision making of family matters but a favourable attitude towards the aged is observed in Cuncolim. Majority of the families shows respect, love and care to its aged. In taking family decisions, the aged are consulted as they contribute their mite, wisdom and knowledge towards the development of family and community. Thus a huge majority of 82% aged play a very important role in decision making of family matters, but 18% of aged play a passive role

.

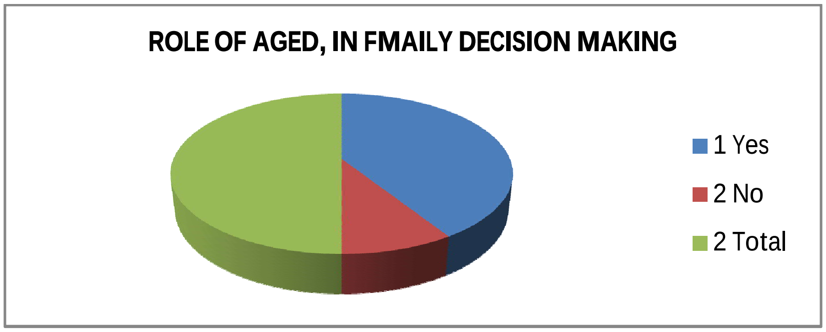
Table No 5

ROLE OF AGED PEOPLE IN FAMILY DECISION MAKING

S. No.	Role of the aged in family decision making	Absolute Numbers	% of aged population
1	Yes	123	82.00
2	No	27	18.00
	Total	150	100

Source: Sample Survey, November, 2018

Figure 6



Source: Sample Survey, November, 2018

6. MOBILITY OF THE AGED

Mobility also promotes healthy aging, benefits of physical activity include: helping maintain the ability to live independent and reducing the risk of falling and fracturing bones; helping to maintain healthy muscles, bones and joints and also helping to control joint swelling and pain associated with arthritis

To know, how the aged people in the study area moves from one place to another for various purposes, table no 6 highlights that, 49% of the aged walk without any support because they are physically fit, while 51% of aged move with support of a stick, wheel chair, support of others because they are physically weak and unable to do their personal work and move about.

Table 6

MOBILITY OF THE AGED			
S. NO.	Particulars	Absolute Number	% age of Aged Population
1	Walk without support	74	49. 33
2	Walk with support	76	50.67
Total		150	100.00

Source: Sample Survey, November, 2018

7. HEALTH RELATED PROBLEMS

Many health related bulletins reveals that, about 92 percent of seniors have at least once chronic diseases and 77 percent have at least two (National Council of Health Service, 2014). Problems like heart disease, stroke, cancer, and diabetes are among the most common and costly chronic health conditions causing two-thirds of deaths each year. Obesity is a growing problem among older adults and engaging in these lifestyle behaviours can help reduce obesity and associated chronic conditions.

In the study area also aged population of Cuncolim are faced health problems related to biological are; blood pressure, diabetics, heart problems chest pain asthma, inability to walk loss of weight, joint pain, cough, urinary problems, acidity, memory loss and general weakness are common.

Similarly, the survey reveals psychological problems like feeling of isolation, loneliness, loss of interest in life, neglect, insecurity, frustration, irritability, moodiness, and feeling of uselessness, lack of confidence, depression, and tendency of blame, mental rigidity and insomnia.

Survey further reveals that, 11% of aged population of Cuncolim required frequent medical check-up, while 86% of go for check-up whenever the need arises and most of the time ignored the disease and lived with it, as some cannot afford to go for frequent medical check-up, while others considered that these health problems are a common phenomena in old age and they preferred home remedies. 3% of aged population of Cuncolim never bothered to go for medical check-up.

Among the consumption of type of medicines, highest aged people consumed allopathic, followed by homeopathic and least is ayurvedic.

8. LIMITATIONS OF THE STUDY

Many aspects of health and other social problems faced by aged people in Cuncolim are not undertaken, specially per aged person medical expenditure, total aged people availing health insurance benefits, types of food they consume, why majority of ageing population inCuncolim are force to one type of food, factors affecting food choice, dining habits, lifestyle habits, how many aged practices regular excises, etc.

9. OBSERVATIONS

a) Population aging, the increase of the hare of older individuals in a society due to fertility declines and rising life expectancy, is an irreversible global trend with far reaching economic and social-political consequences.

b) Population aging will likely lead to declining labour forces, lower fertility, and an increase in the age dependency ration, the ratio of working-age to old-age individuals.

c) Ageing population pose a challenge to the fiscal and macroeconomic stability of many societies through increased government spending on pension, healthcare, and social benefits programs for the elderly.

d) The recent economic crisis not only increased the demand for social protection but it also drew attention to population aging issues as many countries faced unsustainable public debts.

e) To overcome from all these problems. Pertinent and prompt policy solutions are necessary to ensure fiscal and macroeconomic sustainability as well as the health and well as the health and well-being to citizens of all ages

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GROWTH OF POPULATION IN DROUGHT PRONE AREA OF SANGLI DISTRICT: A GEOGRAPHICAL STUDY

Mr. R. R. Salunkhe
Associate Prof. & Head,
Department of Geography.
Chandrabai-Shantappa Shendure College, Hupari

Dr. S. B. Gaikwad
Research Guide, Associate Prof. & Head
Department of Geography,
Miraj Mahavidyalaya, Miraj

ABSTRACT

Growth of population in a region constitutes one of the most significant aspects of population study. *The components of population growth act as vital forces in determining the population character of places and changing nature of different areas of a region (Dube, (1979). It helps in predicting the future demographic characteristics of an area. The objective of the present research paper is to measure the population growth of population in drought prone area of Sangli district. The present research paper is based on secondary data. In the present paper tahsil is taken as unit of study. The study reveals that there are significant variation in growth of population. This type of study will be helpful for planers. It also helps in predicting the future demographic characteristics of an area.*

Key words: *Growth, demographic, rural, variation*

INTRODUCTION:

Population growth is the most fundamental demographic process with which all other demographic attributes are directly and indirectly associated (Ghosh, 1981).The growth of population in any area is determined by three basic factors namely human fertility, human mortality and human mobility. The difference between human fertility and human mortality called as a natural increase of population. There are many factors, which are responsible for increasing natural growth of population. The population growth in any area is an index of development, social awakening and many other characters (Chandana and Sidhu, 1980). Among the various attributes of population, change in number is one of the most important significant. This change is more commonly is known as growth. The death rate is controlled by providing good medical facilities with the invention and wide spread diffusion of life saving drugs and with further improvement of means of transport, the mortality has declining trend (Gill, 1980). One of the most serious problem in the contemporary world community is the rapidly increasing pressure of population on the limited resources (Zelinsky 1966). The growth rate of population is of great significance to geographers when viewed from temporal perspective.

OBJECTIVES:

- To assess the comparative decadal growth rate of population.
- To calculate tahsil wise growth rate of population

DATA BASE & METHODLOGY:

The present study is based on secondary data. The secondary data obtained from District Census Handbook of Sangli district. Percentage growth of population in each of tahsil is calculated by using following method. The actual rate of growth of population is calculated by dividing the difference between the populations of the two data by the population at earlier census year and later decade and multiplying it be 100. Decadal growth rate of population viz. total, rural and urban has been calculated in terms of population growth by using following formula:

$$r = \frac{P_2 - P_1}{P_1} \times 100$$

Where,

r = Growth rate of population

P_2 = population of the tahsil in later year (decade)

P_1 = population of the tahsil in earlier year (decade)

The growth rate of population in shown by simple bar graph.

STUDY REGION:

Sangli district is one of the southern districts of Maharashtra State and is a part of the Deccan plateau. It lies between $16^0 45^{'}$ N to $17^0 33^{'}$N latitude and $73^0 42^{'}$ E to $75^0 40^{'}$E longitude. (Census of India, 2001) It is surrounded by Satara and Solapur districts to the North , Karanataka State to the East and South, Kolhapur district to the South-West and it also has small boundary with Ratnagiri district in the West. The area of the district is 8,572 sq. km and it has population 28,20,575 as per 2011 Census. The entire district is divided into 10 tahasils (2011). Except Shirala tahsil nine tahsils have included in drought prone area of Sangli district (Fig.1.1). Palus has been formed by the splitting of Khanapur and Tasgaon tahsil in 1999. Kadegaon has been formed by splitting of Palus and Khanapur tahsil in 2002.

Analysis:

Table No. 1.1 Comparative Study: Trends in Population Growth (1961-81 to 2001-11)

Decade	Population Growth Rate (in per cent)			
	Study Region	District	Maharashtra	India
1961-71	18.59	18.57	27.45	25.19
1971-81	18.83	19.12	24.54	22.37
1981-91	21.02	20.45	25.73	24.81
1991-01	17.82	16.93	22.73	21.83
2001-11	9.47	9.23	15.99	17.83

Source: *Census of India, District Census Hand book of Sangli 1961,1971,1981,1991,*
District Census C.D. of Sangli district, 2001, 2011
Handbook of Basic Statistic of Maharashtra State
Compiled by researcher (2017)

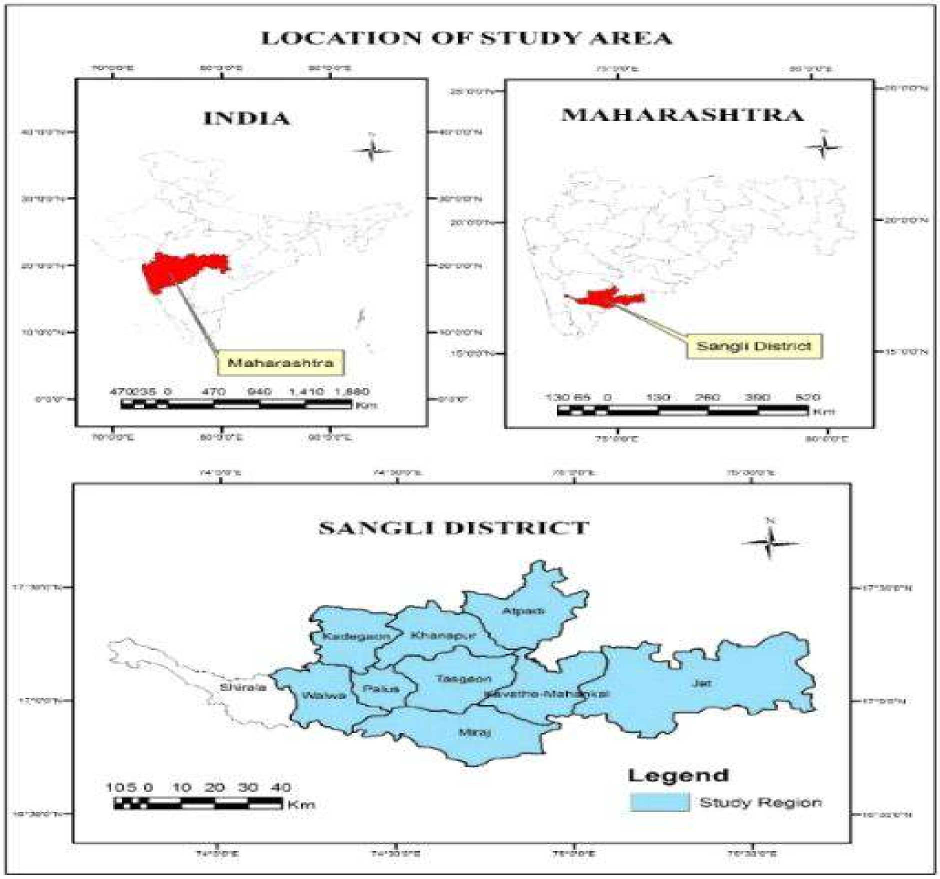

Fig. 1.1

Fig. 1.2

Table 1.2 Drought Prone Area of Sangli DistrictGrowth of Total Population

Sr. No	Thasil	Growth of Population (in per cent)				
		1961-71	1971-81	1981-91	1991-01	2001-11
1	Walwa	25.0	18.47	20.55	17.65	6.69
2	Palus	--	--	--	--	-23.84
3	Khanapur	23.56	16.97	16.54	-14.79	-21.35
4	Atpadi	9.72	12.65	32.78	12.29	10.53
5	Tasgaon	23.63	19.91	13.01	-37.20	17.85
6	Miraj	9.55	23.85	25.34	19.13	13.3
7	K.Mahankal	21.50	15.10	17.48	22.64	5.34
8	Jat	23.60	12.44	24.63	17.99	15.63
9	Kadegaon	--	--	--	--	--
	Study Region	18.59	18.83	21.02	17.82	9.47

Source: *Census of India, District Census Hand book of Sangli 1961,1971,1981,1991,*
District Census C.D. of Sangli district, 2001, 2011
Handbook of Basic Statistic of Maharashtra State
Compiled by researcher (2017)

It is observed that in the study area growth rate is low as compared to state and nation average. There were various factors affecting the growth rate during the 50 years span.

Based on the changes in the growth rate, the tahsils has been grouped into very high, high, moderate, low and very low growth rate categories for analysis (Fig. 1.3).

- Areas of very high growth rate (Above 30.01 per cent)
- Areas of high growth rate (20.01 - 30.00)
- Areas of moderate growth rate (10.01 to 20.00 per cent)
- Areas of low growth rate (0 to 10.00 per cent)
- Areas of very low growth rate (below o negative)

- **Areas of very high growth rate (Above 30.01 per cent):**

The table no. 1.2 and Fig. 1.3 reveals that the very high growth rate of total population in the study region is recorded only in Atpadi tahsil (32.78 per cent) during 1981-91. The study region mean average growth rate was 14.84 per cent. Because this tahsil has economically and industrially less developed, majority of population is engaged in primary activities especially in agriculture, lack of education facility, decline the death rate (4.45 per cent) as compare to birth rate (21.85 per cent) and awareness of literacy is poor. According to 1991 census in this tahsil crude literacy is about only 50.87 per cent. It is observed that the female literacy is lower than the male. It is 64.29 and 36.74 per cent respectively. All these factors are more responsible for very high growth rate of population.

- **Areas of high growth rate (20.01 - 30.00 per cent):**

Fig 1.3 shows that during the decade 1961-71 high growth rate of total population in the entire study region are observed in five tahsil namely, Walwa (25.0 %), Jat (23.60), Tasgaon (23.63), Khanapur (23.56) and Kavathe-Mahankal tahsil (21.50). It is evident from Fig 1.3 during the decade 1971-81 high growth rate of total population is observed in only Miraj tahsil (23.45). These tahsils are agriculturally developed and have sound source of irrigation from the rivers of Krishna and Warna. Miraj, Islampur and Tasgaon these tahsils are also highly urbanized and industrialized (manufacturing and agro-based industries especially sugar industries), development of transportation and communication and also these urban centres attracting immigrants from neighbouring tahsil. They have affected trade and commercial activities. The improvement in medical facilities has also caused low death rate, trading, administrative and commercial centre attracting immigrants for secondary and tertiary activities, as migration is also high in these tahsils (Miraj, Walwa, Tasgaon and Khanapur). But the reason behind in Jat tahsil recorded high growth rate of total population is different. It is economically, industrially less developed and lack of education facilities.

Fig 1.3

During the decade 1991-01 high growth rate in the study area have confined in Kavathe-Mahankal tahsil (22.64) due to technological development in grapevine and pomegranates cultivation and agro-based industries.

- **Areas of Moderate growth rate (10.01-20.00 per cent):**

The moderate growth rate of toatal population is recorded in in seven tahsils out of nine tahsils namely Miraj (23.85 %), Tasgaaon (19.91 %), Walwa(18.47%), Khanapur (16.97%), Kavathe-Mahankal (15.10%), Atpadi (12.65 %) and Jat (12.44) tahsils during 1971-81. (Fig. 1.3).

Fig. 1.3 shows that during the decade 1981-91 six tahsil have observed moderate growth rate of total population namely Miraj (25.34%), Jat (24.63 %), Walwa (20.55%), Kavathe-Mahankal (17.48%), Khanapur(16.54%) and Tasgaon (13.01%).

During the decade 1991-01 tahsil like Kavathe-Mahankal (22.64%), Miraj (19.13 %), Jat (17.99 %), Walwa (17.65%) and Atpadi (12.29%) belonged to this category (Fig.3.6 D). And during 2001-11 in this decade moderate growth rate of total population are recorded in four tahsil namely Tasgaon (17.85%), Jat (15.63 %), Miraj (13.3 %) and Atpadi (10.53 %). The tahsils on the highland zone are characterized by the existence of undulating terrain associated with hill ranges, steep slopes, lack of cultivation, and lack of infrastructure facilities, small tiny and scattered villages. These adverse conditions have affected the growth rate of the region. During 1971-81 tahsil like Miraj belonged to this category due to the emergence of Sangli-Miraj-Kupwad Municipal Corporation. Except western part of Miraj and Walwa other tahsil are poor industrialization, transportation and lack of communication, lack of infrastructural facilities, absence of town and decline growth rate due to sound medical facilities these factors are more responsible for moderate growth rate of total population in the study region.

- **Areas of low growth rate (0 to 10.00 per cent):**

Table no 1.2 and Fig.1.3 shows that during the decade 1961-71 low growth rate of total population was observed in Miraj (9.55 %) and Atpadi (9.72 %) in the study region (below 10 %). Atpadi and Miraj tahsil have low growth rate due to process of inter tahsil migration. Eastern part of Miraj and Atpadi tahsil are characterized by low rainfall, unemployment and under development causing migration of population.

- **Areas of very low growth rate (below o per cent / negative):**

Table no 1.2 and Fig 1.3 depict that during the decade 1991-01negative growth rate of total population have recorded in Tasgaon (-37.20 %) and Khanapur tahsils (-14.79 %) in the study region (below 0 %). Due to the 13 villages from Khanapur tahsil and 40 villages from Tasgaon tahsil transfer in newly created Palus tahsil of Sangli district dated 1st July, 1999.

During the decade 2001-2011 negative growth rate of total population have observed Palus (-23.84 %) and Khanapur (-21.35 %) tahsil in the study region (below 0). Due to the 4 villages from Palus tahsil transfer in Tasgaon tahsil and 13 villages from Palus tahsil transfer in newely created Kadegaon tahsil of Sangli district dated 22nd Feb. 2002. During 2001-11 similar position was marked in Khanapur tahsil. From Khanapur tahsil 42 villages is transfer in newly created Kadegaon tahsil of Sangli district dated 22nd Feb. 2002.

Conclusion:

It is observed that in the study area growth rate is low as compared to state and nation average. There were various factors affecting the growth rate during the 50 years span. After the independence, the implementation of five year plans, control birth rate due to improvement medical and transportation facilities to control diseases and epidemics. Last fifty years in the study region growth rate of population changing due to development of agriculture, irrigation facilities and agro-based industry and economic activities. All these factors played significant role in changing the growth rate of the drought prone area of Sangli district. It has been observed that growth rate varies from tahsil to tahsil and decade to decade. During last fifty years the population of the region grew in absolute numbers but the growth rate exhibited declining trend up to 2011.

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THE URBAN GROWTH AND HEALTH CARE FACILITIES: A CASE STUDY OF ICHALKARANJI CITY

Joshi M.V.
Assistant Professor in Geography,
JaywantMahavidyalay, Ichalkaranji-416115.
mvj9569@gmail.com

ABSTRACT:

The urbanization is one of the gifts that industrial revolution has given to the mankind in the recent history. Industry based urbanization has caused serious ecological problems, coupled with cultural degradation. The aspect of human health care facilities vis-à-vis such urbanization is one of the important aspects of this manifold problems. In view of the above present study aims to analyses the growth of urbanization, industrialization and health care facilities available in the Ichalkaranji city of Maharashtra. For the present study data is made available from District Census Report 2011, District Socio- Economic Review of Kolhapur District and Ichalkaranji Municipal Corporation. To collect the facilities available regarding health care system, a detailed survey has been carried out. The processed statistical information has been presented in tabular form. The analysis reveals that the health care facilities are inadequate as compare to the population of the city. The industrial units have generated so large population with poor income that these facilities fall out of their reach. After pointing out lacunae in the present system, the remedial measures are also suggested.

INTRODUCTION:

The urbanization is one of the gifts that industrial revolution has given to the mankind in the recent history. The industrial revolution caused setting up of large industrial units and consequently urbanization. Right from its inception, industry based urbanization has caused serious ecological problem, coupled with cultural degradation. The aspect of human health care facilities vis-à-vis such urbanization is one of the important aspect of this manifold problems. The Ichalkaranji city in Kolhapur district is one of the developing industrial centers of Maharashtra. It is a befitting case for such a study, as this city owes its recent urbanization mainly due to the development of powerloom industry. The foregoing discussion shall reveal that the growth and correlation of urbanization, industrialization and health care facilities available in the city.

THE STUDY AREA:

Ichalkaranji city region is one of the important industrial centres of Maharashtra, where the development of powerloom and weaving industry has brought overall prosperity to the city. Bing an industrial centre, it is a major city place on the boundary of Maharashtra and Karnataka states. Ichalkaranji city is located in south Maharashtra, in Hatkanangale tehsil of Kolhapur district and due to weaving industry; it is called as, “Little Manchester of Maharashtra”. It is situated on the bank of river Panchaganga, a tributary of river Krishna. The civic administration of Ichalkaranji governed by Municipality, established on 1st September, 1893. Now it is ‘A’ class municipal council, which is run by an elected body constituted under the Maharashtra Municipal Act, 1965. The city located on 16 46’ North latitude and 74 25’ East longitudes at an altitude of 542 meters above MSL, occupies 18.13 sq.kms. area and supports population of 3,25,499 by census 2011.

OBJECTIVE:

To study the growth of urbanization, industrialization and health care facilities available in the city and suggest some suggestions.

METHODOLOGY:

For the present study population data is made available from District Census Report of Kolhapur District, 2001. The statistical information regarding the industrial aspects has been made available from Government of Maharashtra, Kolhapur District Socio- Economic Survey Report. Other necessary data and information have been referred from record of Ichalkaranji Municipal Corporation. To collect the facilities available regarding health care system, a detailed survey was carried out during the period between August to December, 2018. The statistical information processed and presented in tabular form, whereasward wise health care facilities are shown on the Municipal Corporation Map.

DISCUSSION AND RESULTS:

Population of Ichalkaranji has phenomenally increased in the last four decades due to rapid industrialization.Apart from over two lakh powerlooms, 15 spinning mills, 173 sizing units, 190 winding units, 11 main processing houses, 81 hand processing units, 70 dyeing and printing units, 10 foundries, 1 sugar mill and various supported engineering industrial units are in operation in the city. Urbanization is the cause of industrialization and hence they are highly correlated. Nowadays urbanization is a great concern for the local government because the rapid growth of urban population has created environmental problems of various types (Mandal, 2000) and peoples are faces lot of health problems. The studies made by Pawar and Joshi (2000 and 2003) indicated that the increased urbanization and industrialization of Ichalkaranji city have resulted in deterioration of water quality and environmental degradation of Ichalkaranji city.

Table No. 1

Ichalkaranji City: Number of Hospitals and Number of Beds

Sr.No.	Hospitals	No. of Beds	Sr. No.	Hospitals	No. of Beds
1	Indira Gandhi Memorial	150	15	Oza	10
2	Alliance	150	16	Shah	12
3	Niramay	60	17	Bargale	10
4	Sevabharati	25	18	Borgave	20
5	Vilas Joshi	15	19	Diwan	10
6	Dilip Joshi	20	20	Sangle	10
7	Banawali	20	21	Badabade	20
8	Kulkarni	20	22	Lande	15
9	Toshnival	25	23	Devale	20
10	Benadikar	15	24	D.G. Joshi	10
11	Khot	10	25	M.D. Sangle	10
12	Pujari	15	26	Kabade	10
13	Hoskale	20	27	Koli	16
14	Kothari	10	28	S.R. Sangle	8
				Grand Total	**741**

Source: Compiled by author.

The development of industry and growth of population have brought the importance to the city but the many problems have created. People need more facilities and services. The people are migrating from rural to urban area and the cities are not able to provide maximum facilities for people; Ichalkaranji city is not exception about it; particularly in health care facilities. In Ichalkaranji only four big hospitals are in practice. Here 385 beds and 2 intensive care units are available. Other 24 small hospital dispensary type are practices in the city. In Ichalkaranji city total 28 hospitals with 741 beds, 1 blood bank, and 6ambulances are available (Table I). If compare these facilities to the total population of city, the ratio of bedsavailable per 10,000 population is only 22 ; which indicates the poor quality of health care facilities in the city. The major emergency health facilities are not available here and so the people of the city are always depends on the district places, like Kolhapur, Sangli- Miraj etc. The hospitals of the city are also distributed unevenly. Indian Medical Association, Ichalkaranji branch started in 1950 and the members of this organization work united and sincerely. They started T.B. Clinic in 1974 because of tuberculosis is predominant in

Ichalkaranji, due to cotton and textile industrial pollution (MAI, 2000).

In short the health care facilities also so poor and inadequate as compare to the population of the city and also unevenly distributed.

RECOMMENDATIONS:

In view of the above following recommendations are made:

1. To train the local factory workers and state transport workers i.e. conductor, in first aid training centre was started.
2. Arrange the health checkup camps and diagnostic camps.
3. To plan new growth settlement in the city.
4. To mobilize and involve various agencies such as corporate sector, NGO's and educational institution in promoting family welfare programme.
5. To focus on the areas which lack in basic infrastructural facilities such as water, sewerage and waste collection.

CONCLUSION:

The foregoing analysis reveals that the standards of health care facilities in modern world are not even remotely touched in some aspects. In some aspects these modern standard are partially met but the industry units have generated so large population with poor income that these facilities fall out of their reach. It was considered in this study to concentrate upon the aspect of government and voluntary organizations role in the health care facilities and its quality and extent, as there facilities could be within reach of the low income group.

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DEMONETIZATION: IMPACT ON INDIAN ECONOMY

Dr. Sagar R. Powar
Head, Department of Commerce, Karmaveer Hire Mahavidyalaya, Shri. Mouni Vidyapeeth,
Gargoti, Dist. Kolhapur- 416209. Maharashtra
E-mail: *drsrpowar@gmail.com*

ABSTRACT:

Demonetization is the act of stripping a currency unit of its status as legal tender. It is a process of removing currency from general usage of money in a country. The government has implemented a major change in the economic environment by demonetizing the high value currency from the midnight of 8th Nov. 2016. Indian Prime Minister reported in a communicate to the country that Rs. 500 and Rs. 1000 money notes would never again be perceived legitimately as cash. Instead of RBI governor surprisingly PM announced the news of demonetization. The government's proposal involves the elimination of these existing notes from circulation and a gradual replacement with a new set of notes. In short term, it is intended that the cash in circulation would be substantially squeezed since there are limits placed on the amount that individuals can withdraw. The reasons for demonetization are, to control counterfeit notes that could be contributing to terrorism and to undermine or eliminate the black money. The cash that would be extinguished would be black money, hence should be rightfully extinguished to set right the preserve intensive structure of the economy. While the facts are not available to anybody, it would be fool hardly to argue that this is the only possibility. Therefore it is imperative to evaluate the short and long term impacts on the Indian economy. The demonetization had significant and immediate impact on the state of the economy. This study evaluates the impacts of demonetization on various sectors of the Indian economy.

Keywords: *Demonetization, Economy, India*

INTRODUCTION:

Demonetization is the act of stripping a currency unit of its status as legal tender. It is a process of removing currency from general usage of money in a country. The government has implemented a major change in the economic environment by demonetizing the high value currency from the midnight of 8th Nov. 2016. Indian Prime Minister reported in a communicate to the country that Rs. 500 and Rs. 1000 money notes would never again be perceived legitimately as cash. Instead of RBI governor surprisingly PM announced the news of demonetization. The "demon" in demonetization is before all else. Government pulls back the legitimate delicate privileges of any group of money, it is known as demonetization. The government's proposal involves the elimination of these notes from circulation and a gradual replacement with new notes. Demonetization is an act where the old currency gets retired and replaced with a new currency. It can also be considered as withdrawal of a specific currency from market. It is implemented as a tool to measure the stock of black money, and to curb terrorist activities in the country.

India has amongst the highest level of currencies in circulation at 12.1% of GDP. Cash on hand is an estimated at around 3.2% of household assets around $ 220 billion. According to the RBI's report (April 2015 to March 2016) the value of the currency notes at the end of Mar 2016 was 16.42 trillion Indian rupees. The Rs. 500 & Rs. 1000 currency notes formed 86% of the value.

MEANING OF DEMONETIZATION:

The dictionary meaning of DEMONETIZE is "To deprive (a metal) of its capacity as a monetary standard" or "To withdraw from use as currency" So, demonetization is the act of stripping a currency unit of its status as legal tender. It is the act or process of removing the legal status of currency unit. From the date of demonetization, all old currencies which are demonetized will cease to be a legal tender. Such currency cannot be used as money to do any transaction henceforth, but to replace with a new currency.

DEMONETIZATION IN INDIA AND WORLD:

The act of demonetization is not happening for the first time in India in 2016, it happens first in 1946 and then in 1978. In 1946, Rs. 1000 & Rs. 10000 banknotes were withdrawn but the same Rs.1000, Rs. 5000 and Rs. 10000 notes were reintroduced in 1954. The second demonetization has taken place in January 1978. Rs. 1000, Rs. 5000 & Rs. 10000 banknotes were withdrawn. The objective behind all this demonetization is common reduction of black money, corruption and removal of fake money. On 12th January 1946 demonetization was resorted to but the Direct Tax Enquiry Committee in its interim report observed, "Demonetization was not successful then, because only a very small proportion of total notes in circulation were demonetized in 1946 and its worth was Rs. 1,235.93 crores". On 16th January 1978, demonetization of high denomination notes was introduced. The high demonetization notes as on that day amounted to Rs. 146 crore and total notes tendered to RBI amounted to Rs. 125 crores per data available till August 1981.

Along with India many countries had done demonetization in the past. Almost countries that had done demonetization had some common objectives of demonetization which were to curb corruption and black money and their government decided to demonetize their higher notes to rid of these problems.

Table 1
List of Countries

Sr. No.	Year	Country	Objective of Demonetization	Results
1	1923	Germany	Due to high domestic prices	Inflation fell
2	1969	USA	Due to black money	Success
3	1971	Britain	To bring uniformity in currency	Failed in other countries except Britain
4	1982	Ghana	To control black money	People turned to foreign currency
5	1984	Nigeria	To fix debt burdened and Inflation ridden economy	Economy Collapsed
6	1987	Myanmar	To curb black money	Led political dispute and died thousands of people
7	1990	Zaire	A plan to withdraw obsolescent currency from the system	Failed
8	1991	Soviet Union	Fight against unearned income, smuggling and corruption	The economic system of USSR was essentially crushed
9	1996	Australia	To the curb black money crisis and improve security features on the notes	Success
10	2010	North Korea	To lower down the market of black money	Miserably Failed
11	2010	Zimbabwe	Sliding out of hyperinflation	Failed
12	2015	Pakistan	To get rid from black money, counterfeit currency	Messed up
13	2016	Philippines	To preserve the integrity of currency	--

Source: Vij (2016)

From the Table 1.1 we observe that most of the countries in the world that have done the demonetization, have failed in doing demonetization. The main reasons behind the success could be the behavior and patriotism of the people.

OBJECTIVES:

1. To understand the concept of Demonetization.
2. To study the impact of demonetization on different sectors of economy.
3. To analyze the impact of demonetization on Indian economy.

METHODOLOGY:

The present study is quantitative in nature and based on secondary data. The secondary data which were required for this study have been collected from the published and unpublished sources. The data have been collected through the sources such as, RBI annual reports and statements, books, Journals, Periodicals and reports.

DEMONETIZATION: REASONS

1) **Terrorism and Fake Currency: -** Terrorism is a frightening thing to the world. India is facing major problem of Terrorism by near countries. Terrorists from across the border have run their operations using fake currency notes. This has been going on for years.
2) **Black Money: -** As per recent study India's black market economy at over Rs 30 lakh crore which is 20 % of total GDP. These figures are bigger than the GDP of Thailand and Argentina. So, now after demonetization black money holders are left with just two options – either route this money through banks, declaring it to be their income or burn it.
3) **Worst impact on Economy:-** The Major impact of demonetization is on the country's economy. It gives highly positive impact on the economic Stability in near future. The coming days are expected to witness a considerable level of deflation. This decision made worst impact on the sectors like real estate, construction material, Gold, unorganized trade and services.
4) **Price Stability:** Prices hike in Real estate sectors is mainly due to the involvement of black money, but after demonetization the prices of property will come down to their real value.
5) **Elimination of Unorganized Dealing:** After Demonetization Unorganized dealing in share market will also be eliminated. This will helpful for the economic development of the nation.
6) **Inflation:** The problem of inflation will get solved due to demonetization as the government will get more money in its pocket in form of taxes and undisclosed income.
7) **Strengthening of Banks:** Due to Demonetization banking system will also get strengthened as banks will be flooded with huge amount of money. This will also result in economic development of the country as the money will be channelized properly through banks.
8) **Cash less Economy: -** Making India Cash-Less economy is impossible, but for the developed and transparent economy, the use of less Cash is possible. So it is needed to making people familiar with E-Payment services.

IMPACT OF DEMONETIZATION:

1) **Agriculture Sector:-**

Agribusiness assumes an integral part of the Indian economy. More than 70 % of the populations rely upon farming. Agribusiness is the foundation of Indian economy as it contributes around 17% to the aggregate GDP and gives work to more than 60% of the populace. Agriculturists, who are the foundation of our economy, were seriously influenced by the demonetization. Agricultural growth in India contracted 0.2% in 2014-15 and grew no more than 1.2% in 2015-16, largely because of back-to-back droughts. It was expected to grow at 4% in this year as per CRISIL Report, but due to this decision this forecast is proven wrong because Farmers are running out of Cash to buy Seeds, Fertilizer, Equipments, and Wages payment to workers and Commission to Agents etc. Because of Cash shortage daily supply transport system has also suffered which was result in 25 to 50 % reduction in sales. It is due to unawareness among the farmers about how to work on E-Payment System and unavailability of proper banking system in most of the villages in the country.

2) **Industrial Sector:-**

As per the study IPP says Growth in Industrial sector 0.7% in October 2016 but after Demonetization labour turnover is also increased as lack of Production because of low demand of products people were purchase only if it necessarily required. Most of the Brands and Retailers Report 40 to 60 % drop in sales after Demonetization. Demonetization smashed the real estate market and it will result in 50% drop down. Consumer expenditures also affected by this decision now only those products are purchased which was necessary for daily consumption and mostly the small traders like kirana store, they all have done their daily transactions only in cash and because consumer has less cash in his pockets the daily sells of these traders drop down by 20 to 30 %. It is also a short term impact in future things get normal.

3) Service Sector:-

Demonetization hits very hard the service sector. The services sector companies on a monthly basis, stood at 46.7 in November, down from 54.5 in October. The Banking Sector is the only sector which was benefited by that decision in many aspects, this move will pull a large chunk of first time users to banks, who will have to use the system at least once to exchange their old notes for new notes.

CONCLUSION:

Demonetization is the way of remove the black money in the Economy. It impacts on different sectors of the economy. In the event that 86% of money is taken out, with a small sum accessible, all market exchanges have been executed. This move will have real effect on the parallel economy yet sudden declaration and inability to plan ahead of time has made distress among the overall population. People are thinking that it's hard to purchase with no cash in take, squandering hours in lines which despite the fact that could have been dodged if arranged ahead of time. There is change in GDP before Demonetization and after Demonetization. So, GDP of Country slightly decreases as compare with the previous year but we cannot say definitely that it will be same in future also. This intervention is a one-time draining of this current stock of black money but unless the root causes of corruption are removed, corruption will continue. It is sort of like a dialysis, more of a short term cleaning up than a solution of the problem.

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DIGITAL DIVIDENDS AND INCLUSIVE GROWTH IN INDIA -REALITY AND CHALLENGES

Virupaksh R. Khanaj
Night College of Arts & Commerce, Ichalkaranji
virupaksh.khanaj@gmail.com

ABSTRACT –

Like many other developing countries in the world, India has also started using digital technology in various fields in economy. In this scenario, the existing governments 'Digital India' initiative is considered to be important. India receives many benefits from digital technology and the government has adopted this technology for poverty alleviation. At the same time increasing economic inequality is becoming a matter of concern. It is essential to increase the digital literacy especially to reach the masses and the poor people through digitalization. There will be no need to worry that digital revolution will not increase inequality again.

Keywords – Digital dividends, Inclusive growth, digitalization.

INTRODUCTION

The government of India has adopted the approach of inclusive growth for economic development, human development as well as poverty alleviation. In the last ten years, the poverty ratio is decreasing with economic growth in India. However, problems related to human development and disparity were not solved in a satisfactory manner. Digital India, by the existing central government, has implementing this venture more aggressively and has seen many good results with inclusive growth in India. Every countries inclusive growth model may be different. It is seen that Indian government has been focusing on economic growth at the same time and for the inclusive development of the needy and the poor to implement social security schemes and direct financial assistance. It is possible to configuration for inclusive growth. Digital technology seems to be a great utility for this. Although the poverty level in India is decreasing, the questions of economic disparity are more serious. On this backdrop, the focus of inclusive development should be to focus on social inclusion and economic efficiency enhancement at the same time. While doing this, digital technologies can be used as an effective tool.

OBJECTIVES OF THE STUDY

The present study has carried out with the following objectives.

- To understand the progress and achievements of digitalization in India.
- To understand the trade – off between growth and equality importance of digital dividends to deal the problem of inequality & poverty.
- To study the further challenges in front of digitalization in India.
- To make prima-faci conclusions for strengthen inclusive development through digitalization.

RESEARCH METHODOLOGY

The following research methodology is used for this study.

1) To do this study, secondary data is used for information. In same extent, primary data is also used for selective reference.
2) Secondary data has been collected from books, reports, research articles on various web sources.
3) Descriptive methodology has been used for analysis.

INCLUSIVE GROWTH AND DIGITALIZATION

Since 11th five year plan (2007-08 to 2011-12) inclusive growth approach to development in India is accepted by central and state governments.

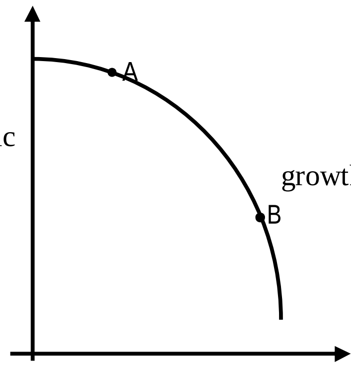
The central vision of 11th plan is to build on our strengths to trigger a development process which ensures broad-based improvement in the quality of life of the people, especially the poor, SC/STs, other backward castes (OBCs), minorities and women…..the target is not just faster growth but also inclusive growth, that is a growth process which yields broad – based benefits and ensures equality of opportunity for all. (11th five year plan draft, GOI)

TRADE - OFF BETWEEN GROWTH AND EQUALITY

No one can deny above approach in the sense of the fulfillments of deprived Indian society. To this all the governments in India apply and implements various welfare programmes along with the efforts with to achieve high growth rate. But simultaneously they are struggling with trade – offs between economic growth and equality. Following figures are illustrates that very well.

Figure A

Economic growth

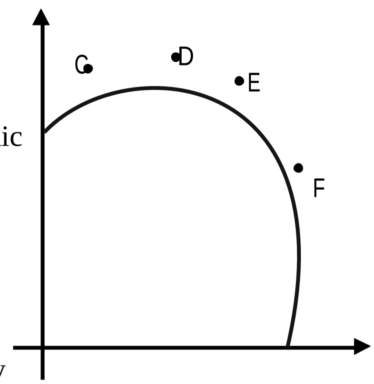


equality

A – Grater equality always reduces

Figure B

Economic growth



equality

B – Equality and output rise together but then face a trade off.

Figure A – illustrate that, Government policies to reduce poverty or to enhance economic inequality, it carried to extremes can injure incentives for economic output. An extremely high degree of redistribution, with very high taxes on the rich, would be likely to discourage work and entrepreneurship. It means rather than investment (In modern capitalist economy private investment is essential for growth) we can't provide income, employment or other incentives to poor. Thus it is common to draw the tradeoff between economic output and equality as shown in figure (A) – In this formulation, if society wishes a high level of economic growth, like point 'A', it must also accept a high degree of inequality and vice versa.

Figure B – represents an alternate more optimistic vision rather than totally pessimistic vision. Here, the tradeoff between economic output and equality first slopes up, in the vicinity of choice C, suggesting that certain programmes might increase both output and equality. Here it is possible both to increase equality and also to increase economic growth, to a choice like D. It may also be possible to increase equality with little impact on economic growth, like the movement from choice D to E. However, at same point, too aggressive a push for equality will tend to reduce economic output, as in the shift from E to F. Hence, a danger always exists that an agenda to reduce poverty or inequality can be poorly designed or pushed too far. It is also possible to discover and design policies that improve equality and do not injure grown by very much.

Indian government always struggling with this tradeoffs and choose C or D in figure 1 (b) for sustenance growth and equality. The policy providing employment to rural people (MGNREGA), Ujwally Yojana, Ayushman Bharat, Direct Cash Transfer Schemes, Rashtriya Awas Yojana & many more etc. will improve overall human development and equality as well as growth of Indian economy.

Rising inequality & declining poverty - Contradictive Trajectory

Even though efforts are being made to develop the Indian economy in an inclusive way after economic liberalization experience with economic inequality and poverty is vice versa. Although the level intensity of poverty is decreasing the question of economic disparity is becoming increasing critical.

In 1983, the share of national income accruing to top earners was the lowest since tax records started in 1922; the top 1% captured approximately 6% of national income, the bottom 50% earned approximately 24% of national income and the middle 40% just over 46 %. But by 1990, these shares had changed notably with the share of the top 10% growing approximately 4% points to 34% from 1983, while the shares of the middle 40% and bottom 50% both fell by 2% points to around 44% and 22% respectively (world inequality report, 2018)

The Gini of wealth in India in 2017 is at 0.83, which puts India among the countries with highest inequality countries. (India in equality repot, 2018 – OXFAM INDIA)

Following table illustrates the distribution of national income in India, 2014.

Table 1. Distribution of National Income in India, 2017

Income group	Income Share
Full Population	100 %
Bottom 50%	15.3 %
Middle 40%	30.5 %
Top 10%	**54.2 %**
Top 1 %	21.7 %
Top 0.1%	8.6 %
Top 0.01%	3.8 %
Top 0.001%	1.9 %

Source – Chancel & Piketty (2017), see wir 2018.wid.world for data series and notes.

Above chart clearly indicates the horrible picture of economic inequality in India. Last year, the wealth of rich peoples in India increased by 1% and 39 % this year. On the other hand, the wealth of economically weaker has increased by only 3%. Rich 10% Indians accounted for 77.4% of the country's total wealth. (Daily Pudhari, 22/01/2019)

Specially in the last ten years, the poverty ratio in India is continuously decreasing. According to World Bank, poverty rate in India has declined 10 to 12% in last eight years. If this is continue, India will quit in top ten poor countries. In 2011, poverty rate in India is 20%. Now it has declined to 4% (Daily Pudhari, 28/01/2019).

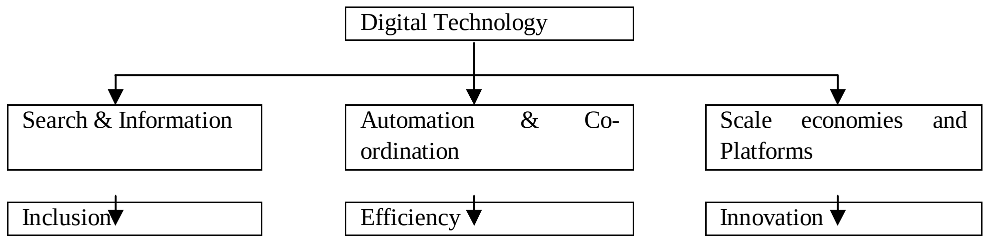
According to estimates from the 2018, Global MPI (Multidimensional Poverty Index) released by the UNDP, (United Nations Development Programme) India's MPI Value is 0.121, which was 0.282 in 2016. Incidence of poverty is 27.51% in 2018, it was 55.3 in 2016. According to National poverty line in India, 21.9% population living under poverty line. World Bank's estimate shows that, 21.2% peoples in India are poor as per PPP 1.90 $ per day.

It is clear from above analysis that Indian economy is progressing with conflicting state i. e. rising inequality and decreasing poverty. In such a situation, Indian economy is lagging behind on the platform of inclusive development. India's inclusive growth index is 3.98 with 60th position among 79 developing countries. (The Inclusive Growth and Development Report – 2017 – World Economic Forum)

INCLUSIVENESS AND DIGITALIZATION

Digital technologies have spread rapidly in whole of the world. Digital dividends means the broader development benefits from using digital technologies i. e. internet, mobile phone etc. All type of use of the digital technologies has promoted economic growth, expanded opportunities and improved service delivery and reduces corruption. It also helpful to boosting inclusive growth in developing countries because features of digital technologies mechanism are almost cop-up with the concept of inclusive growth. Following chart illustrate that well –

Figure C – Digital technology mechanisms



Source – WQR 2016 team, (Digital dividends, 2016)

Digital technologies provide above three main mechanism which promotes development out of these three, Inclusion is very important to developing countries, where struggle with mass poverty and inequality is going on. Biased bureaucracy, red-tapism and corruption are is main barriers to reach the benefits and aid to real deprived, disabled and poor peoples. Hence, with the help of digital technologies, we can reduce the severity of these barriers following are the main dividends of digital technologies, which are more important for inclusiveness. 1) Expanding trade 2) Improving capital utilization 3) Advancing competition 4) creating jobs 5) Bridging the disability 6) Increase labour productivity 7) Increasing consumer surplus 8) Digital technologies can make governments more capable and responsive 9) Expanding participation 10) Improving public sector capability 11) Advancing voice etc.

DIGITAL DIVIDENDS IN DIGITALIZED INDIA

As like other developing nations in the world, since financial crisis of 2008, Indian government also continuously expanded digital communication infrastructure in country to get direct and indirect benefits. Some empirical studies on digital technologies provide evidence of the importance and role of digitalization in Indian economy.

In 2009, ICRIER (Roller – waver man's (2001) framework) to estimated the growth dividends of mobile penetration in India. The study found that, in between 2011-2018, 10% increase in mobile penetration increase output by 1.9%. In the same period 10% increase in internet subscribers increases states GDP per capita by 3.2%

Other more important estimations show that, digital technologies make positive impact on overall growth. In between 2013-2018, a 10% increase in mobile and internet traffic delivers on an average 1.6% and 3.1% increase in GDP per capita respectively. A 10% increase in investment in telecom within 2010-2018, will increase India's GDP by 3.3% (ICRIER, 2009)

With over 90% subscribers, accessing the internet on mobile, India is rightly classified as a mobile first economy. Another one more important study titled "The anatomy of an internet blackout measuring the economic impact of internet shutdowns in India" found that, a 16, 315 hours of internet shutdown in India cost the economy approximately $ 3.04 billion during the period 2012 to 2017. (Kathuna R., Kedia M., Verma G., Begachi K. and Sekhani R. - 2017)

The development of communication networks in India has been impressive. Overall tele density has increased from about 1% in 1994 to about 90% as on June, 2018. With a subscriber base of 1.17 billion, India's telecom market is the world's second largest and contributes significantly towards GDP growth and job creation. India is a mobile first economy. It has 1.15 billion mobile subscribers as on June 2018 and 491 million mobile internet subscribers, compared to about 21 million fixed internet users. (TRAI performance Indicators Report, June 2018)

The above information shows that, the rise of telecommunication revolution in India make impacts at the grass route level. Definitely Digital technology has big potential to tackled challenges of socio-economically poor and deprived peoples in India. It can be judged by recent experience with financial services, health care, education, retail and e-governance services which had especially beneficial to upper middle as well as poor class in the country, following are some examples related to this.

Financial Services

- For recharging mobiles, paying electricity & landline internet bills, transferring money people are using digital instruments like ATM, Paytm etc. In the post demonetization over 6-7 million peoples were added to the digital payments ecosystem. (Kathuria R. et al, 2017)
- The government's Bharat Interface for Money (BHIIM) program has been downloaded by close to 32.42 million users till June, 2018. (Press trust of India 2018)
- The governments Direct Benefits Transfer (DBT) scheme facilitated through Jan-Dhan has significantly expanded and plugged leakages up to ` 82, 985 crores since its launch. (Sharma A. – 2018 Economic Times)
- New technologies related block chain, are useful to promote financial inclusion targets.

Health Care – In this sector, with the help of communication technologies, online consultation to patients is going on. Other facilities like online ordering of medicines, telemedicine facility is provided to peoples successfully. India's telemedicine market has been growing at a (CAGR - Compound Annual Growth Rate) of over 20% and is slated to cross $ 32 million by 2020. (Reddy V. (2018))

Education – Various online courses, reading material, education related data, information, research publication are available to society for example the National Digital Library of India, offering 12 million e-books and other items in over 100 languages to its 1.2 million registered users. Use of digital technologies to get facility for learning and teaching is growing continuously.

Retail – India's e-commerce wave is massive with 500 million new consumers to join, contributing ` 3.44 lakh crores to the sector (Seth A., Aanandan R., Kudva. R., al (2018). In India no other sector do communication technologies get the limelight more than the retail sector. The WTO estimates that with e-commerce measures and green logistics corridor, India can boost its agriculture exports from the current $ 38 billion to $ 60 billion by 2022.

E-Governance – With vast improving its E-Governance capabilities, According to the latest UN Government survey ranking, India transitioned from middle EGDI level group (E-Governance Development index) to high EGDI level group. From 2013-2018, Government Citizen (G2C) transactions grow by 2912 %.

Above selected five categories illustrates that how digitalization impacts on access to services and information, improved efficiency and accountability, promote income and living standards as well as employment generation.

Although above information represents shining picture of digital dividends in India has lag behind in digital dividend to economy compare to other developing countries. Major benefit goes to corporate, upper middle class and rich peoples. Because impact of digital technologies on deprive class is low. (Survey carried out by another for the Ph. D. dissertation titled 'The human development status of slum dwellers in Ichalkaranji' show that, out of 333 responded households only 33 (10%) household have online trading experience.)

For reducing inequality and poverty benefits should reach to real poor and economic deprived class. To this concern we must consider following current challenges before digitalization in India.

1) High level of digital illiteracy. 2) Lack of sufficient awareness among common masses about benefits. 3) Less connectivity in rural and remote area. 4) Low speed of internet. 5) Lack of sufficient transparent telecom policy and taxation. 6) Slow and delayed infrastructure development. 7) Non availability of digital services in local languages. 8) Fear of cyber crime and breach of privacy. 9) Lack of sufficient cyber security professionals.

CONCLUSIONS

The above study gives the following major conclusions.

1) To promote inclusiveness in development process, digitalization technology will beneficial in coming future. To this digital literacy among common peoples & rural areas should improve through special efforts concerning awareness programmes.

2) Give Priority to improvement of digital infrastructure.

3) Introduce cyber security courses for college students.

4) To control rising, inequalities in India Digital India programme should convert in campaign at grass root level.

5) We can control inequalities through digital dividends. But for the success of digital India programme in favour of poor particularly, economic inequalities should be control by more another remedies like, progressive taxation on elites, empowerment of rural and poor peoples.

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AGRICULTURAL INDEBTEDNESS – CRISIS AND REVIVAL

Manasi S Bhosale Patil
Email Id-sangram.wmg@gmail.com

ABSTRACT

Royal commission remarked on Agriculture that, "The Indian peasant is born in debt, lives in debt, dies in debt and bequeaths debt" As India is developing country, distress in agriculture sector becomes hurdle in the development process. Indebtedness is that level of debt burden for the individual, which offsets the process of credit recycling, impedes production and productivity and forces a person into a on intractable vicious debt trap. Agricultural indebtedness has always been a major social and economic issue in India, despite the growth of institutional credit to agricultural, indebtedness among farmers persists. As prosperity of India depends on agriculture 58% population are engaged in the agriculture sector for their livelihood. Population depending on agriculture is growing on without growing productivity and therefore per capita income goes down.

Introduction

Though the Indian economy accelerating substantially, there has been a distinct slowdown in the agricultural growth. It is worth noticeable that reduction in the share of agriculture in national product but without much reduction in the share of workers depending on it for their livelihood. This means agriculture sector is absorbing too many people in order to produce too less value. There is over saturation of workers and farmers. Who are depending on ever smaller return from it. There are two sides of agrarian distress, one is threatens the livelihoods of farmers (especially small and marginal farmers) and other is reduction in agricultural growth accompanied by low profitability.

An average Indian farmer, who has to work on an uneconomic holding using traditional methods of cultivation and being exposed to the risk of a poor agricultural season is almost always in debt. He is a perennial debtor. Once the farmer falls into debt due to crop failure or low prices of crop or malpractices of moneylenders he can never come out of it. In fact, large part of liabilities of farmers is ancestral debt. Thus along with his landed property, he passes on his debt to the next generation.

Objectives of the study

Following are the specific objectives of the present study

1) To review the farmer's indebtedness in India.
2) To throw the lights on the reasons of indebtedness among Indian farmers.
3) To suggest the remedies of agrarian crisis.

Methods Adopted

The present study is purely based on secondary source of data obtained from reputed books, reports, journals and websites.

Indian Agricultural Indebtedness

Indebtedness means obligation to pay money to another party. The issue of farmer's indebtedness becomes a matter of intense debate, but the root cause of the current crisis is not indebtedness alone, it is just symptom. The reasons behind the indebtedness are motionless agriculture, low market price, lack of availability of institutional credit, exploitation from moneylenders etc. Actually there is slight difference between borrowing and indebtedness. As borrowing is the cause and indebtedness is result. Agriculture indebtedness has remained burning issue in India mainly due to its socio-economic dimensions and ramifications. After nationalization of private banks there was hope to reduction in indebtedness but agricultural indebtedness still persists, various factors are responsible for agricultural indebtedness. According to the report of Expert Group of Agricultural Indebtedness (2007, chaired by R. Radhakrishna) the major reasons for farmer's indebtedness are

- Indebtedness of farmers is large because agriculture depends mainly on the monsoon, the return from crop cultivation is not assured most of the time, which ultimately affects the repaying capacity of the farmers.

- Though agricultural credit has increased manifold, most of the farmers depend fully or partly on non institutional sources where the rates of interest are quite high and terms and condition often exploitative.
- The dominance of middle man often prevents the farmers from getting remunerative prices for their produce.
- The farmers do take loans for non productive purposes from moneylenders, which do not yield any income and the interest rate are high leading to indebtedness.
- From the above we can conclude that avalability of finance is important but not only one solution to revival of agriculture but following points should be taken into consideration.

1) Agricultural finance

Agricultural finance is the financing and liquidity services provided to farm borrowers. It is the provision of multiple types of services dedicated to supporting both on and off-farm agricultural activities and business including input provision, production and distribution, wholesale processing and marketing. Most of the times farmers suffers from the problem of inadequate financial state. This situation leads to borrowing from an easy and comfortable source. professional money lenders were the only source of credit to agriculture before nationalization of banks. They used to charge unduly exorbitant rate of interest and follow serials particles while giving loans and recovering them. As a result, farmers were heavily burdened with debt.

Now a days situation is changed to the some extent due to the easy availability of institutional credit. Government establish National Bank for Agriculture and Rural deployment (NABARD) to assist the rural credit. It does not directly finance farmers and other rural people. It grants assistance to them through regional rural bank, cooperative Bank, Commercial Bank etc.

2) Minimum support price(MSP)

MSP is form of market intervention by the government of India to insure agricultural producers against any sharp fall in farm prices. MSP are announced by the Govt. of India at the beginning of the sowing season for certain crops on the basis of the recommendations of the commission for Agriculture cost and prices. It provides assurance of price to farmers. Here all these process is much influenced by middleman, who exploits the framers so there should be strict control over the working of middleman.

3) Cost of production, demand of loan and supply ff loan

Due to increasing rate of inflation, prices of inputs are increasing. Cost of seeds, fertilizers, wages of labors are now growing rapidly. In the proportion of cost of input, credit should be available in same proportion to the farmers. Banks should understand the requirement of loan for per acre. If banks is unable to provide loan then farmer divert to the non-institution credit source which rate of interest is high. There should be proper calculation of demand of loan and supply of loan by considering cost of production.

4) Lack of agriculture education

There should be proper guidance to farmers before sowing the seeds. Sometimes traditional approach of farming result into low productivity. Soil testing is necessary to check the productivity of land. The farmers should be made fully aware of all the produces and benefits of institutional credit schemes. This can be done by educating farmers through awareness camp organized time to time at gram panchayat level.

5) Crop Insurance scheme

Of the various crop insruance schemes at the national level the Pradhan Mantri Fasal Bima Yojana is the most ambitious risk mitigation programme for farmers. The yield based National Agriculture Insurance Scheme (NAIS) was the most widely implemented scheme. There should be special efforts to close the loopholes and so that farmers will take the benefit from it.

6) Loan waiver scheme

Government should adopt loan waiver scheme as well as there should be system to made farmers financial strong. Money should be provided to productive use like farm pond, irrigation facility, high yielding seeds etc. So that farmer will become self sufficient.

These points should taken into consideration to revival of agriculture and for loan free farmers. There should be new approach towards agriculture as profit making business.

Conclusion

From the above secondary data, we can conclude that, for revival of agriculture special efforts of Government are necessary regarding adequate credit facility, higher MSP and loan waiver scheme.

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THE STUDY OF NABARD'S SCHEMESSERVE TO AGRICULTURE IN BARAMATI TAHASIL

Dr. Amar Bhosale
Deptt. Of Commerce, VidyaPratishthan's Arts, Science & Commerce College,
Vidyanagari, Baramati. (Pune)
E-mail: amarbhosale2011@gmail.com

ABSTRACT

There are many challenges in development of rural India. Facing the challenges is the best part for winners. This motivation to be successful has created new innovation in agriculture sector of development now-a-days. New ideas have been given appropriate shape so as to achieve new heights in the every sector of life. This growth is very significant from viewpoint of Indian economy. It provides big support to the GDP of countries economy. In country like India which in phase of development have its concentration on the general growth of the rural area as majority of the people work and live in rural area. The main objective of rural development is to confirm that the basic predetermined for sound conditions of living in rural parts are completed and that present new parameter are established through rural improvement. A big portion of schemes are related to use of land in rural area are serves to endorse agricultural biodiversity, environmental processes in agriculture and rural development.

Key world: *Beneficiaries, Rural Development, NABARD, Schemes, Agriculture, Credit*.

Introduction

Mahatma Gandhi said "Agriculture is the backbone of Indian Economy" from six decades before and still the situation is same in rural India. Even today, with almost the entire economy being continued by agriculture, which is the base of the villages. It contributes 16% of the total GDP and contributes for employment of approximately 52% of the Indian population. Fastest growth in agriculture is essential not only for self-reliance but also to earn valuable and initial foreign exchange. Indian farmers are second to none in productivity and production despite of the fact that millions are small and marginal farmers. They achieve improved agriculture technology as efficiently as agriculturist in developed countries. It is felt that with provision of adequate and timely inputs such as seeds, fertilizers, and pesticides by making available affordable agricultural finance, crop insurance, Indian farmers are going to ensure nutritional and food security to the Nation. Agriculture sector is getting transformed in the new economic situation emerging out of globalization. To compete globally, enhanced sustainability and productivity of the sector has become imperative. The increased interdependence between industry and agriculture has led to the emergence of agro-processing industry for value additions for higher profitability. The support of institutional credit in this dynamic environment would be of paramount benefits.

The aim of "Rural Development" was creating and strengthening local partnership networks for an integrated development in selected regions. These aims were to be achieved by applying the five principles of reflexivity, partnership, rationality, integration and competition and their respective implementation tools. This steering approach has proven successful. Although this approach was more time-spending owing to the necessary coordination in particular within the model regions, it was widely adopted by the respective areas and at programme level. It was also possible to show that supporting soft measures can lead to hard effects by implementing chains of effect through the impetus provided by support. It becomes explain that the approach of continually shifting responsibility for a support measures to the regional level has paid off. Accordingly, it is suggested to support rural development in principle by means of regional-specific support programmes in future.

The RBI has mutual assorted activities addition with rural and agricultural Finance. Reserve Bank of India could not dedication adequate care to the fact of critical credit issues in the rural development. This problem of Reserve Bank of India was up to 1981. To solve this remedy, The NABARD was incorporated in July 1982 the Shivaraman Committee (1978) had recommended it. From the date, NABARD has the RBI's functions taken over and decentralized the activities done by RBI.

Objectives of the Study

- To study the role of NABARD in agricultural development in general with a focused on Maharashtra, Dist. Pune, Baramati tehsil.
- To find out whether the NABARD are doing useful work for the welfare of farmer.
- To gather the feedback from the farmer beneficiaries on the fallout of the implementation of the schemes.
- To suggest if any, for the improvement in implementation of various NABARD scheme.

Statement of Hypothesis

For the purpose of this research study the following hypothesis is framed on the basis of the preliminary readings and observations regarding the research topic.

The hypothesis framed for this study is as follows:

- There is significant relationship between problems faced by farmer beneficiaries and successfully getting the NABARD scheme.

Research Methodology

Primary Data:

The primary data is collected through interviews, discussions and schedule of questionnaires, Survey method is used for the present study.

Secondary Data:

The data for the study is collected through secondary data (major source). The secondary source constitute from archives of various libraries, browsing of websites and the reports of NABARD. The researcher has visited a number of libraries for compilation of relevant information.

Universe and Sample Size

The Survey method is used for the present study. The schedules & structured questionnaire is used for 364 farmer beneficiaries spread over Baramati Taluka and 33 intermediates / officers. Total sample size for study is 397.

Limitation of the Study

- The present study is restricted to Baramati Taluka only; there may be different output and observations in any other Taluka place of Maharashtra.
- The research study is based on accessible data. The researcher has taken care to remove any prejudice. This is a manual work, thus, it is probability to have nay prejudice in the existing primary data
- In the present research work common limitations related to survey method of sample are also applicable.

Testing of Hypotheses

In This section researcher have tested hypotheses under study and Hypotheses is formed and tested for farmer beneficiaries and NABARD officers /Agents. For the purpose of the testing of hypotheses researcher have used R x C contingency Chi Square Test for testing significant effect and tabulation with percentage.

1. There is significant relationship between problems faced by farmer beneficiaries and successfully getting the NABARD scheme.

Statistical Hypothesis formed:

H_0 : There is no statistically significant relationship between problems faced by farmer beneficiaries and successfully getting the NABARD scheme.*Against,*

H_1 : There is statistically significant relationship between problems faced by farmer beneficiaries and successfully getting the NABARD scheme.

Type of problems	P – Value
Lack of information about scheme.	0.0000000000147376
Incomplete documents	0.0000000000000000
Negligence of administrative officers	0.0000212767965869
Lack of initial amount (own contribution)	0.0000000021521322
Not qualifying for particular scheme.	0.0000000000121710
Delay for sanction scheme.	0.0006135562873125
Fraud	0.0000192161043251
Corruption	0.0065108129642233
Other	0.0072538190754753

Decision Criteria

The chi-square test is for testing the null hypothesis, which states that there is no significant relationship between the expected and observed result. If P-value is less than or equal to the level of significance i.e. alpha is less than or equal to 0.05 then researcher may reject the null hypothesis i.e. H_0. Otherwise researcher may accept the alternative hypothesis H_1.

In the above table of P-Values, researcher noticed that all the P-Values are less than the smallest level of significance i.e. 0.05 so that researcher may reject the null hypothesis H_0 and **accept the alternative hypothesis H_1**.

It means that, there is statistically significant relationship between problems faced by farmer beneficiaries and successfully getting the NABARD scheme.

Incomplete documents, not qualifying for particular scheme, Lack of information about scheme are the major problems faced by farmer beneficiaries while getting the NABARD schemes. If NABARD focus on the above stated problems then the performance of NABARD certainly improve at great extent.

Findings of Research

1) It is evident that a large portion of farmers are male. It can be also seen that very less number of female are engaged in the profession of framing with compared to male. So from above observation it can be concluded that in Baramati area male are more engaged in farming than the women.

2) It is evident that a large portion of farmers are non-metric. It can be also seen that very less number of post-graduation farmers are engaged in the profession of framing with compared to other educational background. So from above observation it can be concluded that in Baramati area non-metric farmers are more engaged in farming than any other educational qualification. This may be also reason that they are worried about the scheme given by NABARD.

3) It is seen that a large portion of Beneficiaries are below poverty line. It can be also seen that very less number of farmer above poverty line are engaged in the profession of framing with compared to BPL. So from above observation it can be concluded that in Baramati area BPL are more engaged in farming than the APL. NABARD have to focus on the schemes which are more useful from point of view of farmers who are below poverty line so as to provide more benefits to improve the quality of life of these farmers.

4) It is seen that a large portion of farmers are only having income source as farming. It can be also seen that very less number of farmer are engaged in the profession of business and service with compared to farming. So from above observation it can be concluded that in Baramati area farming is good means of live hood and many people are engaged in farming occupation.

5) It is search that a large portion of farmers are having 0 to 1 hectors of land. It can be also seen that very less number of farmers are having more than 5 hector land with compared to other categories. So from above observation it can be concluded that in Baramati area major farmer have only 0 to 1 hector of land to cultivate.

6) On the basis of Figure Number 5.11 found that, it is evident that a large portion of farmers and poor income group moderately agree with fact that there economic needs are fulfilled by NABARD. It also have to work towards the development of poor income group to uplift there economic condition.

7) It is evident that a large portion of farmers are getting information about the NABARD's scheme by medium of banner or hoarding. It can be also seen that very less number of getting information through pamphlets or hoarding they may be because of low literacy rate. So from above observation it can be concluded that in Baramati area hoardings and banner have more impact on the mind of farmers.

8) It is evident that a large portion of farmers are of opinion that it takes more than 6 month to approve the scheme by NABARD. It can be also seen that very less number of farmer are of view that it takes 1 month to sanction the scheme. So from above observation it can be concluded that in Baramati area NABARD has to give more focus to improve the infrastructure so that it will not consume more time to benefit farmers through schemes.

9) It is evident that a large portion of officer feel that there no political interference in NABARD. So from above observation it can be concluded that in Baramati area more satisfied with the NABARD in contest of political influence.

Suggestions / Recommendations

After conducting the present study the researcher have make certain important suggestions in order to develop the agriculture sector in Baramati Taluka. It has to expand rural credit system and the empowerment of farmers through various schemes rendered by the NABARD. Following are the important suggestions given by the researcher.

A) Suggestions for NABARD

Many farmers are illiterate and not understand the rules and regulation for getting funds sanction, so NABARD should provide information regarded with this. It has to make this process in a simple way which can be possible to understand to all.

NABARD must take initiatives to launch various beneficial schemes to the farmers for their development. It has to create the awareness among the farmers about all the schemes rendered by the NABARD. NABARD should make the publicity and advertisement of the schemes, so it will be easy to get the knowledge about schemes.

It observed during the research that some farmers are using the funds for their personal purposes. For example, marriage of their daughters, medical expenses etc. Thus, NABARD should have good mechanism to monitor the funding assistance given to farmers in order to see the positive result of development with the help of intermediaries.

There are some unfair practices during getting funds sanctions; NABARD must make certain provisions to restrict this malpractice.

It observed in the research, that there are some issues and problems in disbursement system, NABARD should look seriously to solve it.

NABARD must build a post disbursement supervision system to ensure that all farmers should use their funds for predefined reasons.

B) Suggestions for Intermediary / Officers

1) The intermediary institutions linked with NABARD's schemes should have adequate staff to undertake proper implementation of the scheme. They should arrange the training programe to develop the human resource.

2) It seen during the survey that some farmer were using the sanctioned funds for their personal use i.e. marriage of their daughters, purchasing a vehicle and jewelry; Therefore, scheme implementation officer should monitor the fund utilization which is given to the farmers.

3) Time requirement to the sanction schemes is lengthy process; it should be reduced by the NABARD. There should be certain time restrictions for funds sanction by the officials.

4) The intermediary cooperative banks should adopt recent technology in the area of financial system like core banking, internet banking, mobile banking, CIBIL score, etc.

5) The Officer should sanction the credit to farmer on the feasibility of project not to a recommendation of any political leader.

Conclusion

Present research deals with changing scenario in Indian agriculture sector, kind of changes that have been taken place over a period of time studied by the researcher and made certain important conclusions out of the study. NABARD are doing useful work for the welfare of farmers and the goal of NABARD seems to be proved correct. But there is still scope for improvement. The beneficiaries of the NABARD's scheme are dissatisfied due to employee's negative attitude and hostile behavior can be removed by imparting proper training to them. If NABARD focus on the above stated problems then the performance of NABARD certainly improve at great extent.

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FEDERAL FINANCE, DECENTRALIZATION AND PANCHAYAT RAJ IN INDIA

Kiran Laxman Sakat
Asst. Professor, Department of Economics, P.V.P. Mahavidyalaya, K.Mahanakal

ABSTRACT

The first attempt to improve on the old model of the village as a unit of administration was made in 1869 with the formation of village sanitary committees. But it was not till 1920 that any further interest was taken in the village as a unit of administration. In conformity with the provisions of the 73rd constitutional Amendment As per 2011 Census, the total population of the state stood at 11.24 crore of which, 55 percent was from rural areas. There has been a world-wide trend towards decentralization in recent years. Many countries have experienced devolution of administrative, political and fiscal responsibilities to lower level of government. Dissatisfaction with the prevailing centralized systems of service delivery, transition from centralized planning to market economy, deepening democratic principles and increasing need to recognize social, economic and political diversities in different regions within the countries are some of the important reasons cited for this phenomenon. Rural development which is concerned with economic growth, and social justice, improvement in the living standard of the rural people by providing adequate and quality social services and minimum basic needs become the proclaimed objective of the planning process under rural development form the very beginning. The India Constitution, in its seventh schedule has specified to expenditure responsibilities as well as the resource raising domains of both the centre and the state governments through three list, union list, state list and concurrent list. With the 73rd and 74th Amendment to the constitution in 1992, local govt. in rural and urban area too has been accorded constitution and recognition. The states also have a few tax based assigned to them, but from the viewpoint of revenue, the power the levy retail sales in the most important.

Key Word - Panchayat raj, Rural Development, Decentralization

Federal Finance, Decentralization and Panchayat Raj In India

1 Introduction :

Village panchayats in Maharashtra had traditionally functioned as the main centers of administration before the village communities lost their cohesion due to improved means of communication and the influence of western civilization. The first attempt to improve on the old model of the village as a unit of administration was made in 1869 with the formation of village sanitary committees. But it was not till 1920 that any further interest was taken in the village as a unit of administration.

In conformity with the provisions of the 73rd constitutional Amendment, the Maharashtra Zilla Parishad and Panchayat Samitis Act, 1961 and the Maharashtra Village Panchayat Act, 1958 were amended in 1994. A three three tier system of Panchayat Raj Institutions comprising zilla parishad at the district level, Panchayat Samiti at the block level and Gram Panchayat at village level were established in the state. As per 2011 Census, the total population of the state stood at 11.24 crore of which, 55 percent was from rural areas. The term decentralization in the process whereby authority is restructured between institutions of governance at the central, state and local bodies levels with power working and functions transferred to the lowest institutional means local bodies or social level that is able of completing them. It involves devolving political power, defining people's role in the decision making, devaluation of function, transfer of funds, making administrative arrangement for planning and implementation taking powers and financial autonomy and so many.

2.2: Trend Towards Decentralization :

There has been a world-wide trend towards decentralization in recent years. Many countries have experienced devolution of administrative, political and fiscal responsibilities to lower level of government. Dissatisfaction with the prevailing centralized systems of service delivery, transition from centralized planning to market economy, deepening democratic principles and increasing need to recognize social, economic and political diversities in different regions within the countries are some of the important reasons cited for this phenomenon. This trend towards decentralization is seen in countries with federal with unitary systems; it has spanned areas countries with varying level of development, it is seen as much in transitional countries and even military dictatorships as in democratic countries.

2.2.1:Meaning and Scope of Decentralization :

The term decentralization in the process whereby authority is restructured between institutions of governance at the central, state and local bodies levels with power working and functions transferred to the lowest institutional means local bodies or social level that is able of completing them. It involves devolving political power, defining people's role in the decision making, devaluation of function, transfer of funds, making administrative arrangement for planning and implementation taking powers and financial autonomy and so many.

The process are classified broadly as political, administrative and fiscal decentralization.

- Political Decentralization : Transfer policy programmes and legislative powers from central government to autonomous, lower level assemblies and local councils that have been democratically elected by their constituencies.
- Administrative Decentralization : Places planning and implementation responsibility in the hands of locally situated civil servants and these local civil servants transfers the responsibility to elected local governments.
- Fiscal Decentralization : The transfer of financial resources and assets from the central and state administration to local levels of governments is called fiscal decentralization. Fiscal decentralization affects the revenue as well as expenditure side of the budget though the impact at local level is generally much stronger on the expenditure side.

2.3: Decentralization of India :

In 1952, the government of India leveled an ambitious country wide programme of Community Development and National Extension Service to promote the development of rural development. That it was very important step of rural development but this programme failed because it offered little scope for local priorities and decision making. And then Mehta Committee officially designated as the team for the study of these programme, belt that development cannot progress without giving responsibilities and power to the community. It was with this objective that the team recommended an early establishment of statutory elective local bodies and devolution to them of the necessary resources, power and authority. The Committee recommended settling up of a three-tier structure of the Panchayat Raj Institutions for the effective and creative decentralization. Rajasthan become first state to implant the Panchayat Raj System on October 2, 1959, at Nagpur district Pandit Jawaharlal Nehru hailed the system as "the most revolutionary and historical step in the context of new India".

2.3.1: Fiscal Federalism :

There are many countries of the world which have a federal form of government. Developed Countries like, USA, Canada, Australia, and Switzerland and many developing countries like India, Pakistan, Malaya, Nigeria and West Indies have also adopted some terms of federalism suited to their own requirements. In the federal form of government system there is a union government for the whole country, and different governments for each part of region of the country. The distribution powers, functions and finances between Union or Central Government and State Governments differ from country to country. The principle on which the distribution of powers is made is that those matters which have important for the country as a whole are entrusted to the central government, such as foreign relations, defense, communications etc. and these mater, which are considered to be local significance are assigned to the units, e.g. education, public health, agriculture etc.

2.3.2; Federal Constitution of India :

The India Constitution, in its seventh schedule has specified to expenditure responsibilities as well as the resource raising domains of both the centre and the state governments through three list, union list, state list and concurrent list. With the 73^{rd} and 74^{th} Amendment to the constitution in 1992, local govt. in rural and urban area too have been accorded constitution and recognition. The assignment of tax powers is based on the principle of separation, i.e. tax categories or exclusively assigned either to the centre or to the states. Most broad-based and progressive tax powers are assigned to the centre. The important central taxes are customs, excise duties on manufactured goods, personal income tax and corporate income tax. The states also have a few tax based assigned to them, but from the viewpoint of revenue, the power the levy retail sales in the most important. The constitution provides for the uch greater degree of substantial decentralization of expenditure responsibilities than the powers to raise resources and create the familiar problem of fiscal gap.

2.5; Independent India

A very significant influence over the year on government and public leaders in regard of development of rural local self-government has been of M. Gandhi, the father of the Indian nation who advocated the revival of the traditional panchayats so that Gram Swaraj can become a reality.

There was no mention of Panchayati Raj in draft constitution. However, in the final draft, the persons imbued with Gandhian philosophy were able to include Panchayati Raj Act 40 of the India Commission. Article 40 lays down that the state shall take steps to organize village panchayats and endow them with such powers and authority as may be necessary to enable them to functions as units of self government. Further the state legislatures have been empowered under Article-246 to enact any law regarding any aspect of local self government. As a matter of fact, it has now become obligatory on the part of the state governments to ensure the proper functioning for the rural local bodies.

As a result, panchayats were setup in large number of states under their respective state legislations. They visualized primarily civic and economic activities are the major functions of panchayats. Pandit Jawaharlal Nehru, while inauguration the conference of the ministers on local self-governments in the provinces, in 1948, said, Local Self-government is and must be the basic of any true system of democracy. We have got rather into the habit of thinking of democracy at the top and not so much below. Democracy at the top may not be a success unless you build on this foundation from below.

2.5.1; Community Development Programme:

The return of Panchayat Raj in 1957 was triggered by the perceived failure of the ambitions Community Development Programme (CDP) begun in 1952. The organizational structure designed to implement this programme was a hierarchical one, with a separate ministry and an extensive bureaucratic structure. Communication and power followed from the central level to the state level and then to variegated district administration for the implementation of the CDP. There was remarkable expansion in the local bureaucracy which branched into what came to be known as “development bureaucracy” with the district collector assuming the role of district development officer. Under him were the block development officers extension officers and village level workers.

This was the first time that the reach of a centralized bureaucracy touched the village level with a functionary known as the village level worker. Developmental extension officers were also appointed at the tehsil level. The boundaries of tahsils were redrawn to create what came to be known as developmental blocks. A local network of bureaucracy, which links to subject matter departments, was established. The implementation design of the CDP established a hierarchically organized administrative system, with communication links reaching from the village level to the centre. Though aimed at eliciting people's participation in development, the programme did not do well. It was realized that the bureaucracy had severe limitations in initiating change and mobilizing people's co-operation. The government appointed a committee, with Balwant Rai Mehta as chairman to review the entire programme.

2.6; Constitutional Status :

2.6.1; Rationale :

India : Panchayat Raj Development Report, 2001 (Vol. I) by NIRD, Hyderabad States : The rational for the Amendement was that the Panchayat Raj Institutions had been in existence for the a long time, but they had failed to acquire the status and dignity due to irregular elections, prolonged super sessions, inadequate representation for the women and weak sections, insufficient devolution of powers, and lack of financial resources. These lacunae could not be rectified until appropriate constitutional support to the PRIs was provided by including certain basic and essential features in the constitution itself to impact to them a measure for a mandatory set-up for the Pachayat Raj Institutions, based on holding of periodic election to these bodies, provision of reservation for the weaker sections including women and a mechanism to provide financial assistance to them on a regular basis.

After independence, efforts were made by the states to introduce Panchayat Raj System to give a boost to the system and to ensure its effective functioning, it became necessary to amend the constitution. The constitution (73rd Amendment) Act, 1992 that came into force w.e.f. 24th April, 1993 conferred constitutional status to Panchayats and governments from the village upwards. It was considered by the expert that there is an imperative need to enshrine in the constitution certain basic and essential features of PRI to impart certainly, continuity, and strength.

Provisions of 73rd Amendment

Mandatory	Optional
2-3 Tier Structure	Direct election of GP chairperson
Direct Elections	Role and scope of Gram Sabha
Reservation of weaker section	Powers and function of the each tier
Fixed Tenure	Financial devolution
State Finance Commission	Maintenance and Audit of Accounts
State Election Commission	Composition and functions of DPC (District Planning Committee)
District Planning Committee (OPCs)	Reservation of Adhyakshs posts at GP, PS and ZP level by rotation.

The Central Government has shown the political will to constitutionalize the status of PRIs in larger public interest. The constitutional Amendment Act, 1992 has therefore been cherished Act, 1992 has therefore been cherished as a watershed event for achieving rural development through democratic decentralization. It has laid down certain mandatory provisions in terms of structural organization of PRIs while the functional aspects are left to the option of respective states.

The 29 subject to be assigned under the eleventh schedule to the PRIs

2.6.2 Organizational Structure :

2.6.2.1 : Union Level :

Panchayat Raj Institution came under the purview of the Ministry of Rural Development headed by a minister of Rural Development of Cabinet Rank. The Ministry of Rural Development consists of three department, viz. Department of Rural Development, Department of Drinking Water Supply and Department of Land Resources.

Department of Rural Development (Gramin Vikas Vibhag) deals with

1. All matters relating to Panchayat Raj and Panchayat Raj Institutions.

2. Nodal responsibility for all matter relating to the Minimum Needs programme in rural areas in the field of elementary education, adult education, rural health rural electrification and the nutrition programmes.
3. Public co-operation, including all matters relating to voluntary, agencies for rural development, council of Advancement of people's Act and Rural Technology (CAPART) and National fund for Rural Development, other than aspects which fall within the purview of Department of Drinking Water supply.
4. Co-operatives related to the times in this list.
5. All attached or subordinate offices or other organizations concerned with any of the subjects specified in this list.
6. All matter relating to rural roads including those under the minimum needs programme in the rural areas.
7. Road work financed in whole or in part by the Central Government in tribal areas of Assam specified in Part I and Part II of the Table appended to paragraph 20 of the sixth schedule to the constitution.
8. All matter relating to co-operation with the Centre for Integrated Rural Development for Asia and Pacific (CIRDAP) and the Afro-Asian Rral Reconstruction Organization (AARRO).
9. All matter pertaining to rural employment or unemployment such as working out of strategies and programmes for rural employment including special works, wage or income generation and training related thereto ;b) Implementation of the specific programmes of rural employment evolved from time to time. c) Micro-level planning related to rural employment or unemployment and administrative infrastructure thereof.

1) Integrated rural development including small for farmers development agency marginal farmer's and agricultural labours etc.

2) Rural housing including Rural Housing Policy and all matter germane and incidental thereto under country or rural planning, in so far as it relates to rural areas.

I) Co-ordination :

Ministry of Rural Development Collects state level statistic for arriving at All India level picture. This help in inter-state comparison and also helps to pinpoint the states which one not doing well.

II) Research :

Ministry of Rural Development approaches expect group to deliberate on various issues of PRIs. In addition National Institute of Rural Development (Hydrerabad) is engaged in research, training and consultancy. Even the standing committee of parliament, examines various aspects of the Ministry Estimates Committee of PRIs also comes out with excellent suggestions and recommendations. The Report No. by of 13th Lok Sabha, Standing Committee on urban and rural development has documented excellent ideas to provide to PRIs.

III) Finance :

PRIs are provided lot of finances under different heads. It has become statutory since the 73rd amendment to ensure that every state institutions a finance commission to suggest the devolution of funds to PRIs.

Thus, after 73rd Amendment, Ministry of Rural Development has a wider role to play in the promotion and development of PRIs.

IV) Autonomous Bodies Under Ministry of Rural Development :

The ministry of Rural Development has two autonomous bodies under its administration control. These are :

National institute of Rural Development, Rajendranagar, Hyderabad-500030.

Council for Advancement of People's Action and Rural Technology (CAPART), India Habitat Centre Lodhi Road, New Delhi-110003.

2.7: Constitution and Central Government :

The Panchayat Raj Institutions which constitute the rural local government in India-come under the direct responsibility and care of the state governments, falling as they do, in the state list of the subjects given in the Indian Constitution. Nevertheless, the central government is responsible to provide professional leadership, to set-up standards of services, co-ordination, setting institutions of National Importance and to assist the states in finding statutory solutions of at least the more serious problems and issues of PRIs. Secondly, it is customary for the central government to make available to the states, funds for support of local government at the availability of resources with the states is limited. The central government owes it to the tax payers and to the parliament that it keeps a general watch over the health and progress of local government in the country. Thirdly, with the increasing govermentalization of a vast range of its affairs, local government, too has staidly emerged as an entity central to human welfare : it becomes too important a level of administration to be lest solely to the care of the state government. Fourthly, the effective functioning of the local self-government affects the functioning of the Union Government. Lastly, the recent constitutional Amendment (73^{rd} Amendment) has put a greater responsibility on the ministry of rural Development. United Nations Report entitled Decentralization for National and local development, emphasis : "The advisability in a federal system in charging a ministry or department at the federal level with special responsibility for local government matters will depend on the extent of need for coordinating the local government relationships and activities of federal agencies have humorous contacts with local authorities, e.g. through grants-in-aid and other forums of financial co-operation and where their activities have a direct impact on local problems and programmes, such a federal unit may be advisable.

2.7.1 ROLE OF THE MINISTRY :

The ministry looks after the following areas of PRIs :

- Rural community development programme.
- Panchayat Raj.
- Training and orientation of personnel, both official and non-official, connected with the community development programmes and Panchayat Raj.
- Study and research in community development programme and panchayat raj.

With regard to Panchayat Raj, the Ministry engages itself in performing the functions, as given below :

It acts as a catalytic agent in the evolution of national policies in field of panchayat raj.

- It assists the states in formulating legislation as well as in the working of the panchayat raj institutions to ensure that certain basic principles are observed.
- It undertakes periodic review of the working of the panchayat raj system in the states.
- It conducts researches in panchayat raj.
- It acts as a cleaning house of information on panchayat raj.

Conclusion :-

Decentralization in planning and implementation of programmes, based on the principle of subsidiarity, is an essential supplement of enhance resources flow in achieving balanced regional development and participation growth empowerment of the poor. Pursuing a participatory growth strategy not only makes the ensuring growth acceptable at the grass-roots level, it fosters capacity building for sustainable growth at different tiers of local self-governments. But despite the clear Constitution direction handed out through 73 rd Amendment there are wide inter-state variations in the degree of effective decentralization achieved.

The success of decentralized-zed programme implementation depends on effective transfer of function, functionaries and finances to local self- governments. Functions have not always been fully transferred. Even where the functions have been transferred, functionaries and functions have remained under the control of higher level of government. Fiscal decentralization, in terms of resource mobilization and strengthening the revenue-expenditure link remains weak. Thus, any serious attempt to improve the fiscal autonomy of the panchyats should ensure greater tax power to them. There is considerable need to rationalize the assignment system to incur expenditure according to the preference of their citizens. It is necessary to understand the policies and instaurations necessary for the success to make the local fiscal governance successful.

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MESSAGE OF SWAMI VIVEKANANDA TO THE YOUTH

Dr. Shirish Ganesh Limaye
Associate Professor and Head Department of Accountancy, SymbiosisArts and Commerce
Senapati Bapat Road, Pune 4
dr.limayeshirish@gmail.com

PRELUDE

The 21st century has been characterized by explosion of information. Today's youth is equipped with The Government of India declared 12th January, the Birth Day of Swami Vivekananda, to be celebrated as the National Youth Day. Why should the youth study the thoughts of Vivekananda? In chapter 3 shloka 21, BhagwanShrikrishna says, "Whatever a great man does, the same action is imitated by others. The example set by the great men or the standards he sets according to morality; the world follows the same." Swami Vivekananda is an ideal personality for the youth to emulate.

His vast knowledge, deep spiritual insight, spellbinding eloquence, his brilliant conversation, broad human sympathy, colorful personality and handsome figure made an irresistible appeal to many who came in contact with himand his thoughts. Let's see some examples. Ravindranath Tagore used to say, "If you want to know India, study Vivekananda. In him everything is positive and nothing negative." Mahatma Gandhi said, "I have gone through his works very thoroughly and after having gone through them, the love that I have for my country became a thousand fold." Pandit Jawaharlal Nehru said, "Swami Vivekananda has powerfully influenced the Modern India today………our younger generation will take advantage of this wisdom, spirit and fire that flowed through in him……" Great personalities like Dr. A.P.J.AbdulKalam, Late Prime Minister of India Smt. Indira Gandhi, Samajbhushan Anna Hajare got motivation from the teachings of Swami Vivekananda.

Swami Vivekananda used to say, "My faith is in the younger generation, the modern generation out of them will come my workers. They will work out the whole problem, like lions. I have formulated the Idea and have given my life to it…."

Let us focus our attention some of the important messages of Swami Vivekananda to the youth.

1. Knowledge - "All strength you want is within yourself."
2. Confidence – "Believe in yourself."
3. Self respect – "Whatever you think that you will be."
4. Mind – "Take up one idea, make that idea your life.
5. Character – "Character is repeated habit."
6. Work – "Pay as much attention to the means as to the end."

Knowledge : "All strength you want is within yourself."

Let's understand this point with an example of a caterpillar. Nobody likes a caterpillar. Caterpillar has a all the potentials to become a butterfly. From where a caterpillar gathers strength to get transformed into a butterfly? The strength comes from within. A caterpillar prepares a shell out of his saliva and hides into the shell that he himself has prepared. He comes out of the shell only after it gets transformed into a butterfly. The youth should learn from this example of caterpillar. As the caterpillar gathers strength from within, we have all the strength that we want within us. We have to explore ourselves and gather the required strength. Youth should study their own Strengths, Weaknesses, Opportunities and Challenges and plan their future based on strengths and overcoming their weaknesses. They should remember that all strength we want is within us.

Confidence : "Believe in yourself"

Youth should believe in themselves. Famous motivational speaker T.T. Rangarajan in one of his speeches says, "God has not made one person with more potential and the another person with less potential. All of us are created as equals. Human glory lies in not dying as equals. How much we will achieve in life will depend upon how much faith we have in our own potentials. So it is not your potentials but it is your faith in your potentials that will make you great." If the youth have full faith in the message of Swami Vivekananda, it can help them transform their personalities.

Self respect – "Whatever you think that you will be."

Swami Vivekananda says, "If you think yourselves weak, weak you will be, if you think yourself strong, strong you will be." Famous story writer O.Henri has written a wonderful story. An artist takes help of a small school boy as a model and paints a picture of Jesus. The picture was sold like hot cakes. 25 years passed. He wanted to paint a picture of a demon in human form. He goes to prison and selects one prisoner as model. He was almost completing that picture when he enquired about the family background of the model who was the prisoner. He was going to be hanged. He was worried about his wife and children. The artist completed the picture and gave some thousands of rupees as gift to the prisoner model. The prisoner who was acting as a model took the money in his hands and said to the artists, "Sir, you did not pay me when I posed as Jesus." The small boy who had all potentials to become a saint, committed a lot of mistakes in life and became a prisoner. This is why Swami Vivekananda says, whatever you think you will be.

Mind – "Take up one idea, make that idea your life."

The cricket icon Sachin Tendulkar at an early age of his life, took up an idea of becoming a world class cricketer. He practiced in the nets daily from 7 O'clock morning till 9 am, played a match from 9 am to 5 pm and thereafter he used to practice in the nets till 7 pm in the evening. This he did consistently for about 2 months, without break, without a single day of holiday. He used to think of cricket day in and day out. He took up an idea, he made that idea a part of his life and he kept this goal before him in all walks of his life. Thus, he made this idea a part of his life. This is the secret of success.

Character – "Character is repeated habits."

Youth should understand how the character is formed. Repeated contemplation leads to generation of a thought. Repeated thoughts generate an action. Repeated actions become habits. Repeated habits determine your attitude. Repeated attitude towards worldly situations will determine your character. Thus contemplation is the root of character. So for character development the youth should pay more attention to the topics on which they contemplate. They should contemplate on thoughts of saints and sages. These thoughts would generate positivity in their life and attitude. Swami Vivekananda says, "neither money pays, nor name, nor fame nor learning; it is character that can cleave through adamantine walls of difficulties." He further says, "Education is not the amount of information that is put into your brain and runs riot there, undigested, all your life. We must have life-building, man-making, character-making assimilation of ideas. If you have assimilated five ideas and made them your life and character, you have more education than any man who has got by heart a whole library."

Work – "Pay as much attention to the means as to the end."

Swami Vivekananda says, "If you fail thousand times, make an attempt once more." Many a times we set objectives. The objectives are so attracting that we forget to pay attention to the means to achieve them. There is a cause and effect relationship between objects and means to achieve them. If we perfect the means, the end has to follow. Many of students who are pursuing Chartered Accountancy, Cost Accountancy, MPSC, UPSC examinations aim very high, but some of them fail in the examinations because they have not perfected the means to achieve their goals.

Conclusion :

Swami Vivekananda wanted the youth to think positive. He wanted to teach the youth their real nature. He says, "Teach yourself, teach everyone, his real nature. Call upon the sleeping soul and see how it awakens. Power will come, glory will come, everything that is excellent will come when the sleeping soul is roused to self-conscious activity. If the fisherman thinks that he is a spirit, he will be a better fisherman. If the student thinks he is a spirit, he will be a better student. If the lawyer thinks that he is the spirit, he will be a better lawyer." In order to imbibe the teachings of Swami Vivekananda in our life, we will have to introspect. See where we are, where we should be, what is the deviation between where we are and where we should be. We should minimise the gap between where we are and where we should be. This is how we can bring out the perfection that is already in us.

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CHANGE IN TEMPERATURE ON OXYGEN CONSUMPTION OF FRESHWATER BIVALVE MOLLUSC, *INDONAIA CAERULEUS* DURING WINTER SEASON FROM BHIMA RIVER AT PANDHARPUR, MAHARASHTRA

Waghmare P.K.

Department of Zoology,Dattajirao Kadam Arts, Science and Commerce College,Ichalkaranji.Kolhapur

Rao K.R.

Department of Zoology, Walchand College of Arts and Science, **Solapur** – 413006. (M.S.) India.

(@E-mail :padmshriwaghmare@gmail.com)

ABSTRACT

Molluscans species comprises the largest invertebrate phyla after the arthropod.The molluscans include Amphineuran, Gastropods, Scaphopods, Lamellibranches and Cephalopod. Most of the molluscans even today, clams, oysters, scallops, squids, and other are extensively are used for human consumptions. Molluscans are also used as efficient fishing bait. Mussels, clams and gastropods are commonly used as fishing bait by various fishermen (CSIR, 1962 a). Various molluscan species being used for medicinal purposes.Bivalve molluscs have got significant role in fresh water environment. Human being because of their natural activities has directly affects and impact on agricultural productivity, aesthetic values, recreational activities, life style, industrial capability etc. Because of urbanization for the amount of food, better facilities, jobs and other reasons large number of people migrated to the urban areas. Due to this various natural resources like a land, water, air and vegetation getting adversely affected.

Among the various factor the temperature is most important and relevant parameter in the study of physiology. It determines the rate of metabolism of organism (Vernberg and Vernberg, 1972).Survaseet al., (2009) studied the effect of changes in environmental parameter of behavior of bivalve molluscs, Lamellidensmarginalisfrom Osmanabad district, Maharashtra. They have stated that along the banks of Bandra river temperature and atmospheric exposure to the air influence the growth and survival of L. marginalis.According to Dame (1996) bivalve molluscs are important regulators in recycling in the nitrogen releasing through ammonia and dissolved organic nitrogen later take up by phytoplanktons. They also filter particulate organic matter (Vaughn and Kamp, 2007).

The present investigation is an attempt to study the effect of temperature on the oxygen consumption of the fresh water bivalve molluscs, Indonaiacaeruleusduring winter season. To understand the effect temperature on respiration, in winter season the animals were subjected to the increase in temperature2^{0}c experimental groups for duration of 15 days. For experimental group to understand the effect of temperature in winter season one standard control and one enhance temperature (2^{0}c). There were two groups of experimentation one control and other experimental for 5th, 10th, and 15th days.

Keyword :*Bhima river, Indonaiacaeruleus, Respiration, temperature*

INTRODUCTION:

The phylum Mollusca is among the most noteworthy invertebrate and includes such familiar forms of Bivalves, Snails, Octopods, Squids etc. Since, 18th centuries the shell collection was considered as the most prominent among the visitors visiting various water bodies like river, ocean, seas etc. Most of the molluscans are exploited to Dame (1996)

The molluscan fishery is not well organized from Indian coast. Chattergi *et al*., (2002) have categorically mentioned that molluscans are exploited in the larger quantity by conventional technique and are marketed in the live condition for human consumption. The river Bhima originates from deciduous forest in Western Ghats which is considered as one of the hot spot of Biodiversity. Bhima river is one of the major tributary of the Krishna. Bhīma river at Pandharpur is major source of water supply, the water initially treated before supply for drinking purpose for residence and for floating population. During the rainage arrangement of Pandharpur city was not properly managed and most of the downstream lans enters directly into Bhima river there by creating pollution. Among the various factor the temperature is most important and relevant parameter in the study of physiology. It determines the rate of metabolism of organism (Vernberg and Vernberg, 1972). Various authors namely, Bayne, (1973) and Widdows, (1973) have studied the influence of temperature on the physiology of bivalve species, *Mytilus edulis.*

Various workers were contributed on the study of influence of temperature and other ecological parameter of oxygen consumption on molluscan species Rao and Bullock (1954) studied Q10 as a function, size, habit, temperature in pikilotherms. Berg *et al.,* (1958) studies the seasonal as well as experimental variation of the oxygen consumption from the limplet, *Ancylus flusiatilis.*

MATERIALS AND METHODS :

The freshwater bivalve mollusc, *Indonaia caeruleus* measuring in length about 50-65 mm, where collected from Bhima river, Pandharpur, famously known as '*Chandrabhaga*' in district Solapur, Maharashtra. The animals were collected from March 2010-February 2012 for conducting various experiments. The animals were allowed for acclimation to the laboratory conditions, for a period of 5-7 days in each season. During acclimation the water was changes twice a day at an interval of 12-13 hrs. The experiment was also studied to understand the effect of temperature of the surrounding water during winter season. To obtain the exact increased temperature from the surrounding water, a standard glass thermostat (RS Electrical Pvt. Ltd. 100W) is used, which enhances the temperature of bottle and can be fixed at the bottom of glass aquaria and the known temperature can be regulated with the help of thermostat. For experimental group to understand the effect of temperature in different seasons one standard control and one enhance temperature (2oC). There were two groups of experimentation one control and other experimental. To understand the effect of increased temperature on respiration, in winter season the animals were exposed to increased temperature of experimental groups for duration of 15 days. The rate of oxygen consumption was determined from control as well as increased temperature experimental groups at an interval of 5th, 10th, and 15th days.

RESULTS :

Physicochemical parameters of the water used for experimentation was studied for the winter, The experiments are conducted for study the effect of temperature on freshwater lamellibranch mollusc, *Indonaia caeruleus* from Bhima river flowing through Pandharpur in Solapur district.

EFFECT OF TEMPERATURE ON RESPIRATION:

The rate of respiration in freshwater bivalve mollusc, *Indonaia caeruleus* exposed to change in temperature is summarized in the table no.1 and graph no.1.

The rate of respiration in winter season in the control group of 5th day was 0.0700±0.0046mgO2/lit/hr./gm. body weight, on the 10th day it was 0.0561 ±0.0053mg O2/lit/hr./gm. And on 15th day it was 0.0471±0.0019 mgO2/lit/hr./gm. Upon exposure to effect of increased temperature (24.1oC) on the rate of oxygen consumption, it was observed that on 5th day 0.1258±0.0041 mgO2/lit/hr/gm, on 10th day it was 0.0641±0.0019 mgO2/lit/hr/gm and on 15th day it was 0.0579±0.00473 mgO2/lit/hr/gm.

When compared with the value of 5th day of control group with the effect of temperature of 5th day, the rate of oxygen consumption was increased by 79.71% (P<0.001). Similarly, after 10th day rate of oxygen consumption was increased up to 14.26 % (P<0.001). After 15th day the rate of oxygen consumption was increased by 22.93% (P<0.001).

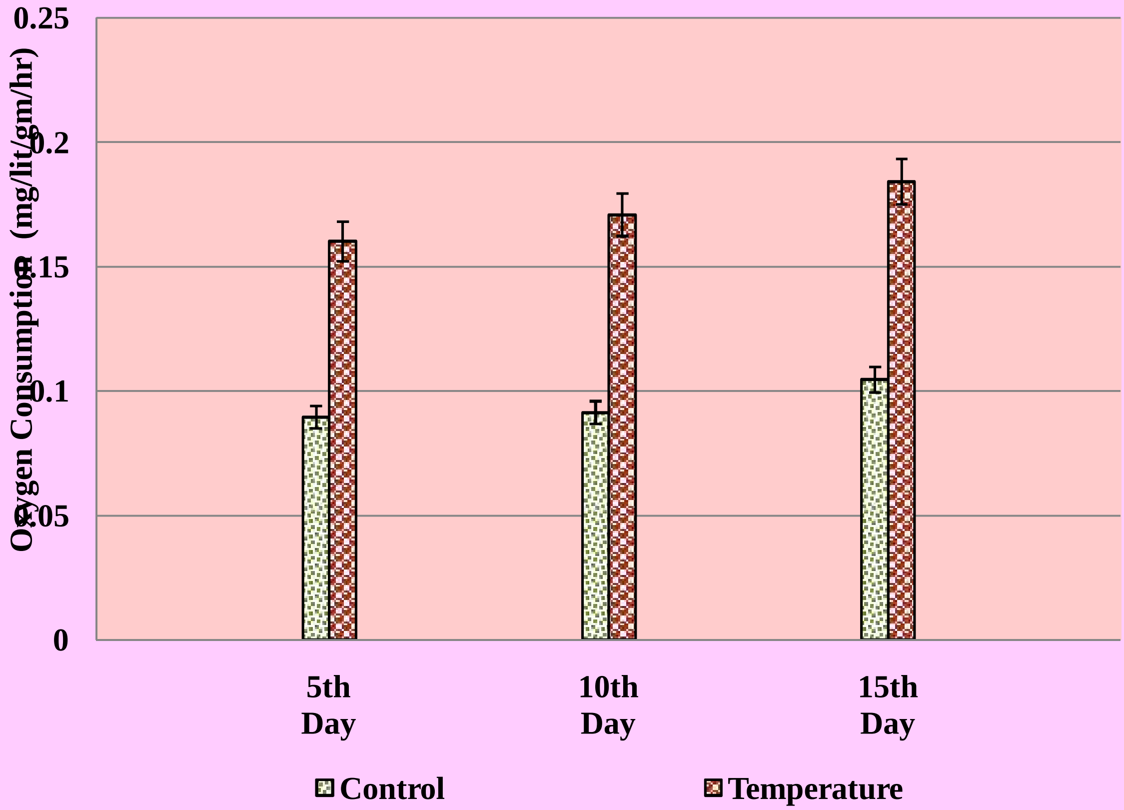
TABLE NO:1

Effect of change in **temperature** on respiration of freshwater bivalve mollusc, *Indonaia caeruleus*,during **winter** season (bracket value represent the percentage differences compare to control)**mgO_2/lit/hr/gm.***= P<0.05 **=P<0.001

DAY	**CONTROL** **22.1^0C**	**CHANGE IN TEMPERATURE** **24.1^0C**
5^{th}	0.0700±0.0046	0.1258±0.0041** (79.71)
10^{th}	0.0561 ±0.0053	0.0641±0.0019** (14.26)
15^{th}	0.0471±0.0019	0.0579±0.00473** (22.93)

Graph No : 1

The effect of temerature on the rate of **oxygen consumption** in fresh water bivalve mollusc, *Indonaia caeruleus*, during **winter** season..



GENERAL SUMMARY AND CONCLUSION:

In the present work the physico-chemical parameter of the water was analyzed from various seasons. It was observed, that there was definite fluctuation in the water temperature during **winter** season. To understand the effect of temperature on *Indonaia caeruleus*, from all the winter season plus two degree centigrade was increased to the higher normal range to the respective season. And experiments were conducted for the duration of 15 days to know the exact impact to change in the parameter. The temperature observed minimum in winter in the water used for experimentation. The effect of temperature, on the other hand from the **winter** season resulted enhancement of oxygen consumption in elevated temperature group.

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MODERN LIFE & WOMEN'S HEALTH

Dr. Chavan S.D.
Vice-Principal & Head Dept. of Physical Education, S.K.Patil College Kurundawad
prin.sunilchavan@gmail.com
Ramachandra Tukaram Patil
College Director of Physical Education, Arts, Commerce & Science College, Kowad
Tal: Chandgad, Dist: Kolhapur
Rtpatil996@gmail.com

ABSTRACT

We all know that, "Wise Woman in the world is like timber trees in a hedge, here and there one or two". It is said that every heart has its own pains. I started thinking in deep regarding above said subject with whom I could know good and bad of their services as we well as their work. Dynamic Indian working Women When they return to house after whole day working they are exhausted totally. The word 'Women' is immortal and does not vanish at all. Working sports woman had a choice between beauty and behavior. For me the definition of a modern woman is "Independence." In other words to put "Good working sports women are costly, but bad working sports women cost more "The Physical fitness of working women refers to the body ability which function effectively and efficiently. Today most of the working women don't like to have husbands with them. They are happy with their nuclear small family. These families are typical and somewhat traditional. They always try to give our best so that we can make others happy. Don't you think it is not easy to make everyone happy at the same time? This is the fact now days we find in the modern family. Though these families are small and sweet In other words put "Hum Doo Hamare Doo "As they are not happy to that extend.

This working sports woman of modern age from India is outstanding, remarkable to handle all the household chores as an experienced homemaker. In this matter Men sits ideal and do his duty only " To watch and guard" the family all the while .If they happened to work in a high environment, then they will bring home their work and that again cuts few more hours of sleep. I am not just talking about the reduced sleep, but such a lifestyle builds stress. This stress is passed on to the family and frustration level builds up in the family.

This leads to relationship problems. Many working management sports women from Indian families are still living as joint families along with the parents. This adds to their stress more because they have to please all the family members of her husband. Listen to their complaints that they make against her and turn deaf ears towards them and so on. Overall, majority of working sports women in India look towards the hope that things will change in due course. India has a long way to go before our working sports women will be alive in sense of domestic life of the family. Here in this paper I have discussed and touched the all aspects of the Indian sports working women.

***Key words**-Modern life style ,WiseWoman,Healthy, Nutrition.Working. Homemaker.*

Introduction-

Efficiency as well as fitness of the Indian women:-

Physical fitness can be defined as capacity of a person to work with efficiency without fatigue. Physical fitness of the women is the ability to carry out daily tasks with vigor and alertness. Physical fitness includes many factors like physical strength, agility, capability, work, speed and response of the body. Sports are the spontaneous activity which develops all round individual personality. Regular physical activity is always fine for health. Fitness and exercise are critically important for the health and well being of women of all age. Again it is the state of well being that allows women to perform activities daily.

Physical education of women teacher in present hasty modern life.

A Physical Education Women Teacher requires a great variety of talents than any other teaching area. A teacher, I mean should have innate desire to get entangle with the social work and think silently act firmly in taking decisions to solve society problems or other deeds regarding sports. These teachers are called as teachers of mass. Their personality factor, ability to sustain and their social attachment made them again the teacher of student by the student and for the student. Product of culture and social structure is because of only sports woman who lives in society permanently without any hesitation. Physical education women teacher has just an inborn quality which comes from hereditary feature. His responsibilities are many and the society looks up to her as a leader who can create and maintain general fitness of the sedentary sports women. on the other hand they should go to the grass root level to solve the problems. All this leads to job satisfaction among physical education women teachers.

The beautiful women with a balanced diet for the healthy life.

There are many drastic changes in every field due to high Information technology. Due to the facilities like internet the whole world is just at click distance. Every Profession has many benefits because of this quick and easy access to reach the proper subjective. Can the thin or fat women, without glowing skin and low body weight look really beautiful? Is beauty related to big breasts? And can she look attractive and smart with these specialties? In my opinion the answer to all the above questions is absolute no. If the woman is not healthy and free from disease she cannot look charming and beautiful. She has to take aerobic training to become slender and supple. In spite of her low or high body weight, proportionate body figure, and the beauty spots. She can look quite smart and a glorious woman in the real sense and that to in her natural age group. That is why it is rightly said that Goodbye to fatness and welcome to fitness. A Physically fit sports woman looks better, feels better, and thinks better and so lives better from all points of view. Necessity is the mother of invention. Human beings are the most vital part of the organization to be able to carry out the daily task without undue fatigue.

We know that Sports and Physical Education is an indispensable area for the growth of woman's individual personality. The role of common women is mandatory by activity which is continues process regarding sports with skill, strength, speed, suppleness, stamina and money these are the main roots of the good Women. Women are the most vital part of the organization. Effective use of the women force depends upon the administration. A sport woman is an innate quality of human society and it has achieved a universal status in modem family. Social activity of women has become an integral part of education. Diet plays a vital role in the maintenance of good health of the common women. The preventions and cure of diseases helps the women body to build healthy cells, tissues, glands and organs. The body can't perform any of its functions like metabolic, hormonal, physical, mental or chemical without proper diet

Material as women- from India and their International status.

This topic has got the right sight of the subject and will attract foreign people and researchers to come over and think about the same in deeply to get healthy and wealthy administrative sector regarding Indian women. If you analyses working Indian women from the point view of International status they are very good in all the sense. It has got really a great wide range. If this researches outcome defiantly it will help to increase international harmony. According to women educationist as well as women political thinkers the women leaders should have good qualities to make them a super woman of modern upcoming world. This study will give a right sight into the working of beautiful sports women organization in modern India. The Indian women have become inevitable part to come out openly and find out some rigid steps to overcome the particular problems. It has touch the huge virus and it is a great challenge for our country. So it is the right time to think over it from all angles and to take perfect decision to finish up it from grass root level. The present day world is full of troubles and conflicts. When the mind is in disorder or preoccupied by thoughts, one can never relax and be calm. This again leads to all sorts of sets like physical, mental and emotional inabilities. Therefore it is of utmost importance that the body, mind and heart get the necessary relaxation in present hasty modern life. In India men do not share on most of the household chores, it is women who have to cook, clean the house, do the dishes, wash clothes, get their children ready for school etc. Men just took care of few chores that are to be dealt outside the house. So the major burden of running the family is on the shoulders of women. Now with their increasing need for getting some income for the family, these sports women have to work all the while harder and harder.

Relation of men and women

It is said that there is a woman behind every successful men. But in my opinion it is not so it may be like this-The men behind the [Wo]-men is always essential because without that the word 'men' the word women is not completed.[wo] may be free like birds in the sky. But it is not so because our culture does not allow freeness to women. A good working sports women is like a candle - it consumes itself to light the way of others full-fledge life.You know women are courageous, cultured, strong, sophisticated, fit, capable, generous, funny and intellectual too. Today, women are not dependent on men for survival because with legal protections, they have equal opportunity to become self-sufficient.

Results -according to World health organization

Teaches us degree oriented women education .Fifty-seven percent of college degrees are now earned by women. They are excelling in all fields of employment including military, commissioned officers duty, sports women like judo karate and research oriented jobs, in minority numbers. W.H.O. commissioned global strategy for health. Many of the people now a day's join clubs for walking, jogging and playing to keep them fit. Obesity and poorness and over diet are the main facts for the physical inactivity of the working sports women from our country. The strength and prosperity of the nation depends open the well being of the sports women. The concept of physical fitness was very popular, prompt and major regarding stretch- reflex pivot muscle activity. In past days we read in books that without the physically and mentally fit no one could actively participates in the any kind of tournaments.

Qualities of Indian family in modern life.

The financial demands on the Indian families are becoming fiercer by day. As a result, women in India who were mostly known as homemakers are forced to go for jobs. They are left with no option but for their families in all possible ways the working women have to do this valuable job. Which is a slight and light hand to their progressive family in modern India which has rich tradition of Maternal family system. They had innate desire to get entangle with the social work and think silently act firmly. Decisions are taken to solve society problems which can make them leaders of mass. Their personality factor, ability to sustain and their social environment made them again the leaders of people by the People and for the people. We stretch, but do not strain. We use our body, we do not abuse it. Normally sports women teachers go to school daily and perform their duties obediently. This will make them physically, mentally, morally & potentially fit and healthy to teach throughout the day. Sports women are a friend, a philosopher and a guide for students. Her place in society is of indeed important. She acts as the pivot for transmission of intellectual traditions and technical skills from generation to generation and helps to keep the lamp of civilization burning. It also shapes the destiny of nation. There are some Personal qualities of the sports women which may be called as best tools of working capacity. 1-She should be loyal and lean. 2-She should be Enthusiastic, Alert and Adjustable. 3- She should be Energetic and may have faith in God and right work. 4- She should have self control and sacrifice nature. 5-She should be impartial.6.She should have passionate desire to get entangled with the successful job. The progress depends upon individual's ability. The women required actual participation in the sports which is easy to do in daily life piously. Competition in the every field has created a tendency towards more brainwork than physical work for a large group of women. \These women most probably take tension of their husbands and their immediate boss regarding jobs.

Discussion- regarding religious thoughts of women in modern life style.

Though Indian women About Hinduism one can discussed how Hinduism is a way of life. He explained it as a faith where each individual has to perform his or her Dharma. He described dharma with examples and explained what Hinduism means to her.It is boon of life It is one kind of mutual understanding to attain spiritual growth. It paves the way for self confidence. It is science of controlling the mind which is responsible for ones action. This cycle of three truths is miracle one has to understand it by heart i.e I mean deeply thinking over the Satva,Rajas and the third Tamas.In others words to put it as Brahma the creator of the man.Vishnu the developer of the man and Shankar The demolisher of the man. When we think of mans social life.It will be spell out as Dharma karma and Varma.If we related these words meaning according to body then they will be as like DhehaAtma and Sad guru This is the golden triangle of the whole life with which we can capture or to say know light the of god within few days no doubt. If we think of the meaning and to understand the women easily I have given the name of the fingers. Bhrama as thumb then Tarjani (pointer)as Vishnu and kranguli Little (finger)as Shankar. "TrikutShikhar per amrutvahezalzalniranterjojeeolakhehyajagitochi vivekiya"

1Pointer-
2Vishnu-
3Atma-
4Karm-

1Thumb
2Bhrama
3Deha
4 Dharma

Litter Finger
2 Shankar
3Sadguru
4 Varm

Indian Womenin present modern healthy life.

Dr-MamtaMokta emphasized the need to give the need for betterment of education, health services, nitrous food for mother and infants and self employment of women. She appealed to change the mind set of society so as to create and better tomorrow for the girl child.

Dr-Souza explained the concept of a nation that highlighted the pledge and explained how region is the best source of oneness and can be used to bring people together. He has the tremendous courage to speak openly against social evils prevailing at that time. Love and service has to be directed out words. To reach out to the others should be our goal. thus, enrich humanity and improve national progress. We are proud of their alma meter and look forward to their professional and personal future with confidence and optimism.

We must also focus our efforts specifically on vulnerable population groups such as women, Today most of the working women don't want to have their in lords with them. They are happy with their nuclear family."Typical “means somewhat traditional. We always try to give our best so that we can make others happy.As a typical Indian women, it is our responsibility to serve our family. It becomes difficult to manage when we are the working one. At office, we have to give our best performance & at the same can't neglect the household works.It's the fact that we have to cut our sleeping hours and manage it anyhow. In such situation our hubby can be the helping hand. With better understanding, both office and house can be managed in a better way.

Challenges faced by the Indian women.-

The financial demands on the Indian families are becoming fiercer day by day. The sky rocketing cost of living, increasing expenses on education of children, increasing cost of housing properties in India force every family in India to look for ways and means of increasing the household income. As a result, women in India who were mostly known as homemakers are forced to go for jobs and take up even careers that were considered only suitable for men such as working in night shifts in call centers or BPOs. They are left with no option but to fend for their families in all possible ways. Working women in India are faced with lot more challenges than their counterparts in the other parts of the world.It is women who have to cook, clean the house, do the dishes, wash clothes, get their children ready for school etc. Men just took care of few chores that are to be dealt outside the house. So the major burden of running the family is on the shoulders of women. It was alright for women to handle all the chores as long as they were homemakers. This leads to relationship problems and have to handle harassment's at Many Indian families are still living as joint families along with the parents. This adds to their stress further because they have to please all the family members of her husband. Listen to their complaints that they make against her and turn deaf ears towards them and so on. Overall, majority of women in India look towards or live in the hope that things will change. Some of us have given up that hope and learnt to accept that nothing can be done about it. India has a long way to go before our women will be able to live their lives to the full.

Conclusion- that is epitome

In the epitome I would like to mentioned that the present papers study is an attempt to find out the descriptive survey of Indian management sports women. The data of the study was analyzed by using observation questionnaire which indicated significance improvement in the moral states among the dynamic Indian management sports women group. Overall, majority of women in India look towards modern life in the hope that things will change. Some of us have given up that hope and learnt to accept that nothing can be done about it. India has a long way to go before our women will be able to live their lives to the full. Thus it is a critical study of sports women from India who always adjust their life cycle according to the social status of dynasty or family members.

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SOCIO-ECONOMIC STATUS OF VADAR: A DE-NOTIFIED COMMUNITY

Mr. Vijay Dongare

Assistant Professor, Department of Economics, Shri Veankatesh Mahavidyalaya, Ichalkaranji

ABSTRACT

Vadar community people are variegated from the other castes in India. The dressing style, language, marriage system, festivals and other social events are moreover variegated then other communities. They have uninventive increasingly or less traditions and surcharge of other communities of variegated communities in respective States of India. It would not be embellishment if we say that People from Vadar community are first Engineers as they are considered to be the first people who made stovepipe from the stone. The Vadar community is known by variegated names in India such as Mati Vadar, Gadi Vadar, Kala Vadar, Patharvat Vadar, Jati Vadar, Jati, Bhoaj etc. The economic condition of Vadar community is very poor in the Pune District it is observed that they are not worldly-wise to full fill their vital needs such as food, suit and shelter. These people are migrated all over country to full fill their vital needs.

Key Words: *Vadar Community, Socio-economic status, Development Programmes, Challenges*

1. Introduction

The Vadar community is known by variegated names in India such as Mati Vadar, Gadi Vadar, Kala Vadar, Patharvat Vadar, Jati Vadar, Jati, etc. The main occupation of the Vadar community is traditional work which includes stone cutting, mine work, stone engraver, digging, housing construction ect, They are found working in threshing laobur and non- threshing labour in rural part of the Maharashtra state. There are popular for their nonflexible work in unorganized sector. Economic condition of Vadar community is very poor; it is observed that they are not worldly-wise to full fill their vital needs such as food, suit and shelter. These people are migrated all over country to full fill their vital needs .most of the rural based people migrates near by the village where they get opportunity of employment . Vadar community people invented many stone workings which can be used in our daily life but today this type work is not require to the present society The traditional work is decreasing day by day due to modern technology, decomposition and globalization . The use of traditional stone workings taken place by new electrical equipments which leading to increase in unemployment of this community. The main profession of this community was mining, construction and others are taken place by JCB machine, builders, contractors and labour unions. This moreover flipside rationalization of poverty and unemployment of Vadar community.

2. Purpose of the Study

Vadar Community is spread in all over the India. This caste is included in the Nomadic Tribes list of Maharashtra state and some other state Vadar community treated as SC/ST. Even though it is considered as wrong-side-up community and provided services and various schemes by the Govt. but still there is no progress found in this community. The main purpose to selected this topic of present study is to know the vital problems such as superstition , education , health, globalization and occupational changes ,unawareness well-nigh the Govt. schemes and Migration of this community .To know and overcome the issues of Vadar community researcher has selected the present study .

3. Objective of the study

The present research study is an attempt to examine and describe the socio-economic status, health status, educational status and policies and programmes of this community and suggest future scope and challenges of Vadar community.

4. Research Methodology

The study is purely based on secondary data collection; data has been collected from various books, reports, and record available with government. The present study is supported by various articles and data available on internet articles and experts opinion.

5. Socio-Economic Status of Vadar Community

5.1 Vadar Community

According to Ghatage (2011), the term Nomadic Tribes in sociologically refers to the people who were forced to live a wandering life by the Indian social system divided into deferent castes and their origins. The term De-notified nomadic tribes consist of well-nigh 60 million in India out of which well-nigh five million lives in Maharashtra state there are 43 major nomadic tribes scattered into various sub tribal groups virtually 313 Nomadic Tribes and 198 De-notified Tribes. Vadar community is among one of the many De- notified Tribe in Maharashtra. Vadar is known for skillful and nonflexible work expressly stone work. The vadars are found in urban and rural setup but equal to their occupation availability of work they are mostly found in urban areas. In the Maharashtra state, the Vadar communities are found in Pune, Solapur, Kolhapur, Yavatmal districts.

People of Vadar Community are still stigmatized and are marginalized community. Apparently, the Vadar community is living outside of the municipality in poor houses made up of stone or mud. Most of them live in huts. They get employment in construction of houses and buildings as labours for their livelihood. Their living standards and quality of life are observed to be very low. Now-a-days these communities main occupation is working at towers construction similarly many people of this community moreover found as a labor in urban zone and started a small merchantry like Vegetable shop, Grocery shop and very few of them are seen to be in a government servant or in private organization. At present their housing structure are seen to be synthetic as urban type.

5.2 Cultural Activities of Vadar Community

The vadar community mostly wears traditional dressing style like dhoti and kurta. There kurta is known as BANDI. Some men wear white shirts. The adults wear a white cap tabbed a GANDHI TOPI. But now the men’s wear a pant and shirt. The vadar women’s wear sari and blouse but statesman women follow the tradition of community and they are not wearing blouse but they coverer her breast by saris. Women not wearing blouse is one of the traditional peculiarity tying to Vadar communities. The vadar mainly live in joint family but in recent by waffly the occupation and lifestyle they prefer to live in nuclear family on job areas. The vadar community people’s main supplies is the rice and jowar. The person of this community is non vegetarians so they moreover eat the meat. On the special occasions they sacrificed pigs and goats and they gloat feasts with community members. These communities’ people believe in Lord Hanuman. They tabbed themself as a Pujari of Lord Hanuman. In this community it is found that marriages are permitted only within the vadar community. They never marry outside of the community and their marriages visualization is taken by statesman people. Intercaste marriages are not wonted of the vadar people. The vadars speak a vadari dialect; this dialect appears to be a mixture of Telugu, Kannada and Marathi language. In Solapur their mother tongue is Telugu language but due to migration in search of livelihood they speak a local or regional language where they are living now.

5.3 Economic Activity of Vadar Community

According to Rao and Casimir (2003), the economic worriedness NTDNT can be calssified on the understructure of three economic activities, they are, 1) Pastoral or unprepossessing husbanders- Basically the NTDNT community depends upon the reproduction and multiplication of the livestock for their economy. The frequency and intensity of dependency of the community is often varied as season changes or as the pattern changes. Thus these communities are dependent on nature and season for their economic activity. Thus in result these communities are dependent on the vegetation available, as they take their livestock to the vegetation they do not collect vegetations to feed the livestock. These communities are basically tabbed as pastoral nomads.2) Foragers/Hunter-gatherers/Gatherer-hunters- these are the communities basically believe in gathering, collecting or hunting for the purpose of economic activities. These communities have very little or no threshing land for cultivation. 3) Peripatetics- These communities are often dependent on the skill primarily for economic activities. These communities earn their specie by selling something and or providing some kind of services. These skills are hereditarily learn and are been passed to next generation for the survival. Recently they are addressed as the service Nomads. According to this nomenclature the Vadar community falls into the third category as they are depended on their skills and they provide service to other community for economic activities and their earnings. In the Past era the vadar people migrated in search of livelihood, so they have not a continuous occupation for the income at one and same place as they have to migrate in search of work for earnings.

5.4 Educational Status of the Vadar Community

The vadar people were migrated from one to flipside place so there was a problem of education but many of them are settled Maharashtra thus their children are getting education facilities.

“The vadar people explained that when they migrated and settled, that time, this zone was outside the city, the vadar people stayed there and considering of their living style and their occupation is like labour. The vadar people were consider as a untouchable in the society”

This was the one of the reason why many Vadar people do not went to school. But things are waffly now in Solapur, Vadar community are sending their children to school and struggling for justice and equality. The vadar communities are basically poor community due to migration they do not earn any land of agricultural land. They need livelihood to survive. Considering of these limitations many adults and women did not go to schools or collages and they join the work at where they are staying. But the present days the vadar people are unchangingly in search of largest livelihood source to survive and moreover they are stable at one place like municipality or village. Their stability helps to take education. Due to lack of documents they were yonder from schools or collages but now they have all required document which is necessary to take education and they get admission. The government moreover have taken initiatives for the tribes they has started the Adivasi Ashram Schools. But there is need to enlightened the Vadar well-nigh their rights and programmes. The youth in vadar community are entrant now days they know that only education can bring up from their miserable conditions, thus they have dreams to wilt government employers and work for the nation. They learn that the education helps them to maintain the standard of living in the society and it’s very crucial.

5.5 Health

The vadar mostly lives in slum of urban zone and slums have an unhygienic condition so due to unhygienic condition they squatter many health problems. Vadar communities live in urban zone they have less wieldy health facilities as they live in slum areas. According to the municipality minutiae report there are virtually 220 slums in Solapur. The Vadar community majority lives in the slum. The municipal corporation of Solapur municipality is unable to develop slum areas. After having in-depth interviews in Vadar community explained the researchers that, there are problems of titling of the houses and the land they are staying. There are rarely any primary health centers of Municipal Corporation. Due to hardship and lack of proper nutrition the vadar community seems to spend increasingly on hospitalization and on many miner and major diseases. They faced diseases like malaria, typhoid, jaundice, and diarrhea. Due to surrounding they faced many health issues. They live in urban zone where all health facilities are misogynist for them but not wieldy easily.

6. **Policies and Programmes for Community**

Since First Five Year Plan Period (1951 - 1956) the government is progressively allocating financial resources for the purpose of Tribal development. Towards, the ends of the plan (1954), 43 Special Multipurpose Tribal Minutiae Projects (MTDPs) were created. During the Third Five Year Plan Period (1961 -1966), the government of India unexplored the strategy of converting areas with increasingly than 66 per cent tribal concentration into Tribal Minutiae Blocks (TBDs). By the end of Fourth Five Year Plan (1969 - 1974), the number of TBDs in the country rose to 504. Additionally, in 1972 the Tribal Sub - Plan Strategy (TSP) was implemented by the Ministry of Education and Social Welfare. TSP was based on twin objectives of socioeconomic minutiae and protection versus exploitation. It was often implemented in the areas where the Scheduled Tribe population was increasingly than 50 per cent of the total population. The PESA (The Panchayats Extension to Scheduled Areas) Act, 1996 in fact, has made it compulsory for the States having scheduled areas to make exact provisions for giving wide- ranging powers to the tribes on the matters connecting to revelation – making and minutiae of their community. A centrally – sponsored government scheme of ashram schools wholly for ST children from basic to higher secondary levels was initiated in the 1970s. But the poor quality of education in ashram schools, however, has damaged assurance in education as a vehicle for social mobility.

7. **Vadar Community Needs and Problems**

The vadar peoples live in the urban slum areas. Slums have unhygienic condition so that the people are facing so many health problems. The vadar was migrated and they stayed in variegated cities of Maharashtra but considering of the migration they have no documents of their land or house. Considering of lack of documents they can't take goody of the Government schemes. They need the documents of their lands well-spoken titling of the houses. The vadar community facing the problem in present days due to unhygienic condition, problems likes sanitation, health issues, problem of drinking water, vital amenities. They need proper sanitation. Sanitation has been helpful to prevent their health issues and moreover drinking water problem. They need pure drinking water facility. This zone has lack of vital suavities like the public toilet, roads and infrastructure facility. They are in need of vital amenities.

8. **Future Scope and Challenges for community**

The vadar are facing so many challenges in society. Due to migration they faced a language challenges as they speak dialect mixture of regional or local language. The vadar community mostly lives in slums of urban zone so they have health challenges and children faced problem of malnutrition. Because of the poverty they do not take the proper nutrition for the prevention of malnutrition and moreover they have rencontre in the livelihood development. They are in the search of telescopic in the towers construction so they were doing work of construction. They live now in the urban zone so that they have many scopes to reduce their poverty and develop the livelihood but it is very competitive for them. The education has moreover given telescopic to them as employability but there is difficulty in accessibility. The vadar people can develop the various entrepreneurship in urban zone they have been take goody of urban area, But these are many legalistic challenges.

The vadar people have challenges to fulfill their needs like sanitation, pure drinking water facility, prevention on health issues and vital amenities. Tackling these challenges they need the documents, sensation well-nigh water and sanitation, waste management and health. There is a need of proper, constructive and sound implementation of policy and programme.

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A STUDY OF STRUCTURAL CHANGE IN DAIRY FARMING OF INDIA

Dr. Sarika Rajendra Thakar
Asst. Prof. of Economics, Shri Venkatesh Mahavidyalaya, Ichalkarnji
Email: sarikathakar23@gmail.com

ABSTRACT

The paper has observed the process of structural changein India's dairy farming. Since the ancient period the dairy business is the best allied sector to Indian agriculture. The dairying has mainly beneficial for yield improvement. A noticeable shift has been observed in the composition of dairy herd from traditional to crossbred cows and buffaloes and this led to improvements in milk-yield. Genetic enhancement, better management of milch animaland improved access to milk markets have driven the process of structural change. Nevertheless, the status of dairy infrastructure and the veterinary services in the country are still poor and concerted efforts are required to bring about further structural change.

Key words: *Milk production, dairy sector, sources of growth, structural change*

Introduction

Dairying plays a significant role in strengthening rural economy of India. It is effective source of socio-economic transformation. It contributes more into the agricultural output and provides employment to rural people. India has largest milk producer in the world, with production crossing 165Th.tonnes in 2016-17 (BAHS, 2017). Milk production has increased massively even though the fact maximum producers are small landholders and landless householders. The dairy sector has experienced a significant structural change over time. Several interesting patterns are relating the milk value, the notable being: changes in composition of milch species in favors of crossbred cows, expanding network of dairy societies and increased participation of private sector in milk collection and processing. These changes contributed significantly to the growth of India's dairy sector.There are several factors influence on dairy business. The low milk yield is due to poor genetic breeds, shortage of feed and fodder, inadequate animal health care, etc. Identification of the specific factors will help in developing strategic for raising milk yield and sustainable growth of the dairy sector. Under this background, this paper appear to the process of structural change in dairy sector in terms of trends in milk production and sources of growth therein.

Objectives:

1. To evaluate the trend of milk production in India.
2. To study the determinants of dairy business.

Data and Methodology

Data: The study is based on the data compiled fromvarious published sources like veterinary institutions, dairy cooperatives, *Basic Animal Husbandry Statistics,* Department of Animal Husbandry, Dairying and Fisheries of the Ministry of Agriculture, Government of India, *Agricultural Statistics at a Glance,* published by the Directorate ofEconomics and Statistics. **Methodology:** Besides descriptive statistics and trends analysis was carried out to assess therelative contribution of animal population and yield of milk production

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$\Delta Q = \Delta P.Y^o + \Delta Y.P^o + \Delta P.\Delta Y$

Where, $\Delta Q = Q_t - Q_0$, $\Delta P = P_t - P_0$, and $\Delta Y = Y_t - Y_0$

Here, $\Delta P.Y^0$ represents the population effect, $\Delta Y.P^0$represents the yield effect, and $\Delta P.\ \Delta Y$ represents the interaction effect. Q, Y and P represent milk production,milk yield and population, respectively; subscripts $o$and t represents the base year and terminal year, respectively. To recognize the majordeterminants and their causal relationship with milkyield, regression analysis was carried out. A data of 37 states for the period 2016 to 2017 was used for this purpose. The average milk yield (YLD) measured in liters/animal/day in the selected states was taken as dependent variable in the regression. The variables included in the analysis were: share of crossbred in milch animal stock (CRBRED %), share of buffalo in milch animal stock (BUF %), herd size in terms of number of bovine animals per rural household (HSIZE), area under irrigation (IRR %), number of dairy societies per thousand bovine units (DSOC) and number of veterinary institutions per thousand bovine units (VET). Means and standard deviations of the variables also calculated.Among the selected variables, the ratioof crossbreds in the total female milch bovines wastaken to represent the change in the dairysector. Breed improvement in cattle has been animportant component of India's dairy development. In many country buffalo population is growing faster than of cattle. Moreover, milk yield of buffalo is higher than of indigenous cattle.To measure change in herd could help increase milk yield, the percentage of milchbuffaloes in the total milch stock was also considered as one of the factors in raising the milk yield. Thepotential advances from technology and change in herdstructure cannot be calculated withoutmeasuring influence of feed and fodder, animal health care services,area under irrigation which supply of green fodder, dairy societies. The variables, dairy society and VET were found to behighly correlated with each other.So,

YLD = F (CRBRED, BUF, HSIZE, IRR, DAIRY SOCIETY, VET)

Regression, coefficient correlation, CAGR, Percentage techniques was used for the study.

Results and Discussion

Trends in Milk Production: All India

The dairy industry has undergone significant changes with milk production increasing from 1, 55,491 Th. tonnes in 2015-16 to 1, 65,404 Th. Tonnes in 2016-17 (AHD, GOI 2017). The per capita availability of milk increased from 307 gm/day in 2015-16 to 351 gm/day in 2016-17. Annual growth rate of Milk Production during the period 2015-16 was 4%, which has increased to 6% during 2016-17. The annual growth rate of world milk production has increased by 2% during 2016-17. Since last 15 years, India continues to be the largest producer of milk in the world. As per a government press release, about 70 million rural households are engaged in dairying in India. The strength of women in Dairy has reached to the 70% of the total work force (about 44 lakh) of which 3, 60,000 women are in leadership roles in village dairy business.

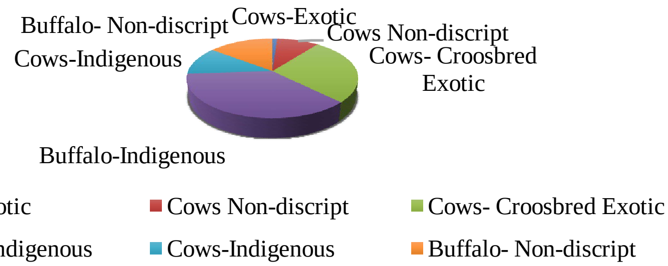
Regional Trends

In 2016-2017, Uttar Pradesh with production of 27,770 Th. Tonnes was the largest milk-producing state (16.8 % of total) in India. Rajasthan (12.6 %), Andhra Pradesh (7.4 %), Punjab(6.8 %), Gujarat (7.7%) Maharashtra (6.3%), Bihar (5.3%), Haryana (5.4%) were other significant milk producing states. During 2016-17, the growth in milk production was decreased in the states of Arunachal Pradesh, Goa, Mizoram, Dadara and Nagar Haveli, Daman and Div and Lakshdweep. The states of Gujarat, Rajasthan, and Uttar Pradesh also recorded more than 4 per cent annual growth in milk production during 2016-17. This impressive growth trend in milk production suggests that dairying is becoming wide-spread across the country and its contribution in providing livelihood is increasing with time.

Breed wise milk production 2016-17

Cows and buffaloes are the main milch species and together contribute about 96 per cent to the total milk production in the country. Goats account for the rest. Significant changes have been noticed in some states like Bihar, Gujarat, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala and Tamil Nadu. The general trend in all these states was a shift from Indigenous to crossbreed livestock, the primary reason found that milk production from crossbred has been found growing at a higher rate than that from non-descript or indigenous cattle. The changing composition of dairying population clearly indicated the growing contribution ofCrossbreed cows in milk production 27 per cent in 2016-17.

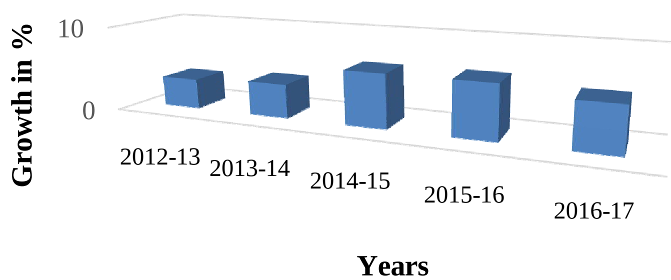
Figure No. 1 Milk Production



Milk Yield:

In India, the average milk yield of milch animals (cattle and buffalo) was 3.71 kg/day in 2015-16, which rose to 4.36 kg/day in 2016-17. The regional differences in milk yield are also observed, which can be attributed to several factors. Firstly, the distribution of breed-able bovine population differs significantly across the country and secondly, there are also wide differentials in resource base for feed, fodder, animal healthcare, artificial insemination facilities, etc. across state. In 2016-17, the yield of milch animals (cattle and buffalo) was highest in Punjab (9.1 kg/day), followed by Kerala (8.6 kg/day) and Haryana (6.8 kg/ day) and was lowest in Assam (1.3 kg/day) in 2016-17. Other states like Himachal Pradesh, Madhya Pradesh, Odisha and West Bengal also have low yield (3 kg/day). However, in general, the yield of milch animals has increased over time irrespective of states. Impressive growth in milk yield was put up by stateslike Odisha (6.6%), Andhra Pradesh (4.1%), Kerala (4.1%) and Tamil Nadu (3.2%) during the period 2015-16 to2016-17. .On the contrary, the growth in milk yield was almost stagnant in Assam and West Bengal and modest in Karnataka, Uttar Pradesh, Punjab, Rajasthan, etc.

Figure No. 2 CAGR of Milk Production



Share of yield and population of livestock to milk production growth

Another dimension observed that the sources of growth is to assess the contribution of dairying population and breed quality to the incremental milk production. The results have suggested that, between 2016 and 2017, about 57 per cent of the incremental production was contributed by increase in milk yield and 42 per cent by increase in population of milch animals. The crossbred cattle accounted for 35 per cent of the additional milk production and 12 per cent of this came from improvement in their milk yield. On the other hand, indigenous cows contributed 15 per cent to the increment of which 74 per cent came from enhanced milk yield. The buffaloes accounted for 50 per cent of the augmented milk production and their yield improvement contributed 40 per cent to it. These results indicate that the growth in milk production has come largely from replacement of low yielding indigenous cows with crossbreds and high yielding buffaloes. The contribution of yield to output growth is the combined effect of technology and improvements in feed, healthcare and other management practices. Better management of higher milk yielding breeds of indigenous cows such as *Sahiwal*, *Gir*, and *Tharparkar* can further increase the rate of growth in milk production. The effect of technological, institutional and socioeconomic advances on yield growth can be measured using the economic tool total factor productivity (TFP).

Determining factor of Milk Yield

The determinants of milk yield were identified based on regression analysis with milk yield (YLD) as the dependent variable.

Table. 1: Regression to identify determinants of milk yield

Variable	Coefficient	Robust standard error
Share of cross-bred (CRBRED)	0.159	0.034
Share of buffalo (BUF)	0.007	0.018
Herd size (HSIZE)	-0.031	0.009
Irrigated area (IRR)	0.310	0.013
Dairy Society(DSOC)	0.070	0.035
Veterinary institutions (VET)	0.033	0.051

Source: BAHS, 2017, Agricultural Statistics at a Glance, 2017, GoI.

Above table shows that the coefficient for the variable CRBRED was found to be 0.159. This verifies the steady influence of crossbreds in improving milk yield in the country. Statistics show that the number of crossbred species increased impressively at an annual rate of 6.7 per cent during the period 2015-16 to 2016-17. Subsequently, there was a steady improvement in the quality of milch animals with resultant gains in milk yield. The coefficients to the variable, BUF were found to be no significant. Another notable finding was the negative and significant coefficient for HSIZE. The herd size in most of the states decreased, facts suggest that the quality of herd improved better milk yield. The better management of herds have also contributed in improving yield levels. The milk yield was also found to improve significantly with increase in area under irrigation (IRR), which was a variable for fodder availability. The level of irrigation has an important role in ensuring availability of fodder. Cultivated fodder is an important source of green fodder, but area under fodder is very limited in the country. Presently, only 0.026 ha area per bovine animal is put under fodder crops to meet the fodder requirement. Therefore, the fodder cultivation should be given higher priority.The coefficient variable of dairy society (DSOC) was found influence in improving milk yield through providing better facilities for quality, storage, marketing, processing, and other related services for the dairy farmers. As evident from statistics, the number of dairy societies increased from 63,415 in 2016 to 1, 44,200 in

2017 with the associated increase in farmer members from 7.48 million to 14.46 million and milk procurement from 3.54 Mt to 9.6 Mt during this period. However, dairy societies have been found working effectively only in a few states like Gujarat, Maharashtra, Karnataka, Kerala, Tamil Nadu, etc. The variable VET denoting the veterinary infrastructure, turned out to be non-significant, suggesting inadequacy of the existing veterinary facilities in bringing about a perceivable reduction in milk yield.The growth in the number of cross-bred cattle and high yielding has close association with the number of AI centers, veterinary facilities available and other services. However, the veterinary infrastructure in the country has been found in a poor. In veterinary institutes do not have adequate number of trained veterinary professionals. A large number of animals do not get veterinary care at appropriate time and place also observed AI centers. The infrastructure for developing high-yielding bovines and cross-breeds has been found limited. The number of semen production centers, frozen semen banks, liquid nitrogen plants, etc. is also inadequate. All these facts point to the vast scope in improving the veterinary infrastructure in the country for realizing better performance.

Conclusions:

The study has revealed that India has made significant role in enhancing milk production andyield. The structural changes in production of milk have been quite visible and the composition of dairy animals has sloping in favor of improved crossbred cattle and better yielding buffaloes. The role of some new states in extending milk production in India. The major determinants of milk yield include technological change and quality of herd, irrigation development, and expanding network of dairy societies, etc. Achieving a higher growth in the dairy sector is essential to ensure inclusive agricultural growth. The study has also found the positive impact of dairy society with new technology. However, the status of veterinary and animal healthcare infrastructure are still poor and concerted efforts are required to bring about further progress. The strengthening of market linkages, and facilitating new models of dairy farming would go a long way in further improving milk yield in the country.

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AN ANALYTICAL STUDY OF SELF HELP GROUPS IN WOMEN EMPOWERMENT: WITH REFERENCE TO SELECTED SMALL SHG GROUPS IN SHIROL TAHSIL

Shamali Vijay Patil
Research Scholar,
E-mail ID – shamalipatil3@gmail.com

ABSTRACT

The aim of the study is give financial support to the poor in the society. In connection with micro-finance, self-help groups are playing an important role for the improvements of socio-economic conditions of the poor. Women are the strength of our society. A sample size of 40 groups containing of 540 members have been taken for study whether the member women are economically stable or not. It is found that most of the members are economically stable after joining the SHG. Microfinance to Self Help Groups may be considered as a vital tool for meeting the financial requirements of those poorer sections of the society living in the rural areas. This study has benefited to the government for increasing employment of SHGs. NGOs are having very strong role but they are not performing as per requirements. This paper has suggested that Government as well as NGO should be positive towards the SHG. Banks has also important role therefore banks also should be prompt in their work. Banks has to provide as much loan as SHG required.

***Keywords**: SHG, Micro Finance, Women Development*

Introduction:

Traditionally banks and lending institutions do not lend money to low income individuals especially for women because women in India normally not having any strong resource of income. Banking and other money lending firms are not interested to provide loans especially to women. They think that women are not capable to recover their loan. They are very doubtful on the capacity of women but the philosophy and history tells another story. Women are very good managers, very good conveyers of anything. Indian society is male dominant and because of that we sophistically ignore the power of women. The potentials are lots of in women resource, we has to know that potential. We has to find that potentials. It will be very helpful to our nation’s development. Basically women are not having a strong income source. They are about 90% depended on their husbands, in most of cases 100%. And as a result of that they are not getting enough income for their betterment of for fulfill their own wishes. SHG (Self Help Groups) had recognized the core-competency of women and did mentionable work especially for women. SHG normally works on the base of Micro Finance. SHG had been started in India since 1985. NABARD focused on supporting NGO initiatives to promote SHG and on analyzing their potential and performance. In 1987 NABARD first put funds into the SHG movement (in response to a proposal from MYRADA submitted in 1986). In 1987 it provided MYRADA with a grant of 1 million Indian rupees. In 1992 SHG-Bank linkage programme had been started. It provides more energy to SHG. Now in most of the Indian villages SHG is working very effectively and efficiently with proper use of Micro Finance. Under the SHG most of the women comes together and does activities for their financial betterment. In SHG women get the chance to prove themselves financially as well as a good manager. Women can do all the activities which are comes under the management and they have more experience than man because woman manages all home which is may not be possible for man. If women get the chance for financial inclusion they will prove that they are more efficient than man. According to all this, I am going to study role of Self Help Group in Women Development.

Problems of the study:

Indian society is suffering from the various problems like poverty, hunger, and the illiteracy. Women have not been included in financial system in India. Women have various skills but they couldn’t utilized their skills are to lack of finance. In this researcher study tried to highlight some problem which facing by women and also trying to gives some recommendation for solving those problems. Under this study concerned on few problem as follows.

1. Women are not able to fulfill their financial needs.
2. In our society there is lot of poverty.
3. India has low per capita income.
4. Financial inclusion is not covering women.
5. Women has secondary place in society.

Objectives of the study

1. To study the role of micro finance in women empowerment.
2. To measure the financial position of self help group in study area.
3. To suggest the member of SHGs to save through SHG.

Significance of the study

1. SHG to improve their performance.
2. Generate the sense of collective action.
3. Government to improve and apply better schemes for SHG.
4. Improve socio-economic status.

Scope of the study

The present study has been undertaken to assess the role of SHGs to women development. The study confined to Shirol tahsil only covering 20 villages. As much as the survey is concerned, the information of SHGs in Shirol tahsil was collected through panchayt samittee, NGOs and self help group members.

The research methodology

This study collected with the use of following methodology.

a) Sample
   1. A sample surveys of women's SHGs in Shirol tahsil is conducted.
   2. The size of sample is 540 of women's SHGs population in Shirol tahsil.

b) Study area

   Twenty villages of Shirol tahsil.

ii) Data collection

a) Primary data

   Present researcher has data collected through questionnaires, personal observation and conducting personal interviews.

b) Secondary data

   Present researcher has been collected through newspapers, websites, books, journals and articles.

Data analysis and interpretation

Table no.1 Frequency distribution of demographic profile of Self Help Group

Age groups	Frequency	Percent
Below 25	155	28.70
26-35	220	40.74
36-45	115	21.29
Above 45	50	9.26
Educational qualification of SHG members		
Up to SSC	275	50.92
HSC	180	33.33
Graduate	85	15.74

(Field survey)

The above table reveals that 28.70% of them belong to the age group of below 25 years, 40.74% of them belongs to 26 to 35years age, 21.29% belongs to 36 to45 age and 9.26% belongs to the category of above 45 years old. 50.92% of respondents have a qualification of SSC, 33.33% have qualified with higher secondary certification HSC and 15.74% of respondents are graduated.

Table no. 2 Members of the Self Help Groups in study area

Class (No. of members)	Frequency	Percent
15-20	227	42.00
21-25	204	37.07
26-30	66	12.03
Above31	43	07.96
Total	540	100

(Field survey)

The above table reveals that 42% of them belong to the members of SHGs, of the 15-20 No. of members, 37.07% of them belongs to 21 to 25 members, 12.03% of them belongs to 26 to 30 members and 07.96% belongs to the category of above 31 members. Most of the groups are containing members within 15 to 20 is 42% of the total.

Table No.3 saving per month of member

Classification	Frequency	Percent
500-1000	180	33.33
1001-1500	250	46.29
1501-2000	75	13.88
2001-2500	35	06.48
Total	540	100

(Field survey)

In the study are it is observed that members of SHG were collected save money around minimum Rs. 800 and maximum Rs.3600. it is also observed that majority of the groups are having less savings but still they are performing very well.

Table No.4 Advantages of Self Help Group to their members

Sr.No	Particulars	Yes	No	Total
1	Provide government schemes to their members	16 (80%)	4 (20%)	25 (100%)
2	Economic development of members	17 (85%)	3 (15%)	25 (100%)
3	Participation in social work	18 (90%)	2 (10%)	25 (100%)
4	Financial help for started business	8 (40%)	12 (60%)	25 (100%)

(Field survey)

In the study area it is observed that most of the groups 80% are provide government schemes to their members. About economic development of members 85% members are having positive attitude. They told that members are developing economically through the group. In the case of business 40% groups has started their own business. 95% groups are interested in social work and they had done various types of social work.

Discussion

In Shirol tahsil there were 800-900 SHGs worked today. Exact number has not recorded because each and every group is not registered. I have chosen the samples on the basis of convenient sampling method. I have selected 10% groups out of total. I have selected SHGs which were established in last 3 years as well as existed from last 7-10 years and now reformed. I have gone to the respective women of each group. I have observed that number of members is minimum 10 and maximum up to 36. Although saving amount was Rs. 100 to200. Majority to the groups are working for various business activities in rural area. The saving amount was lower because of the low income of member and lack of their income sources. NABARD had started the bank linkage programme in 1992. They also help to SHG in opening the bank account and provide necessary details while group is going on. SHGs are taking loans from banks and utilize that money in various businesses for e.g. sewing machine, purchasing cattle's and various kinds of production and retail business. Government provided several schemes and grants to BPL holders but government didn't provide any schemes for APL more members of SHGs taken loan from particular group for the livestock rearing purpose. They largely involved into milking business. They purchase yield varieties breed for the dairy purpose. So, large number women's voluntary involved into SHGs for the employment as well as financial purpose.

Whatever amount SHGs has collected through their monthly saving that money is either issued as loan or deposited in to banks and as per the requirement that money has also distributed as loan to the group members. Women are not only investing the money but also getting good amount of profit also and very soon they are covering their loan. Whatever business they started would be run by women therefore it would increase the economic strength of involved women and that is only possible with the help of micro finance. Mostly work is done by the women's. According to my collected data it is observed that urban women collects more money than rural women's but it does not affect anymore because efficiency of working women is equally both in the study area. Especially rural women are interested in social work as like alcohol free village, clean, regard, gender, stop exploitation of child labour, save the baby girl, intensive marriage scheme and social awareness etc. most of the groups are working successfully since last 9 to 70 years and from last 2-3 years they has been reformed and still working effectively.

Findings

1. It is observed that in the SHG members saving per month is decreased. By referring this analysis it reveals that there is no financial efficiency. (Table No. 3)
2. It is found that the minimum members of SHGs started business at 40%. (Table No. 4)
3. Banks are providing very limited amount of loan.
4. Proper guidance is not available for groups.
5. It is observed that member of SHG has maintained good financial stability during the study period.

Suggestions:

The role of SHG is prime into society due to most of the groups are involved in social works therefore they have to develop to capacity of society. SHG has big share in increasing employment and economic development not only their member but also for the better working of society. The following suggestions are given by researcher.

1. Government intervention is an essential for proper working of SHG. Government should provide more funds as well as more schemes to SHGs.
2. Bank should increase their loan capacity.
3. Unities of group members are necessary to growth of group.
4. Social awakening programs and campaigns for guidance should be arranged by government.
5. SHG has to provide more economic and non-economic of activities to their women members for their development.
6. Government has to put various prizes and awards for SHG according to their work. It should be motivation to their members.
7. Group should try to increasing membership of women's. For those

purpose group should be increasing more funding to women and motivation them for self employment.

Conclusion

I have concluded that on the basis of data mostly government neglects the SHGs. it should be barrier for the development SHGs. Micro finance is play vital role in women development. There is lack of micro finance in India. SHGs in India are working very effectively. They are producing large amount of employment especially for women. Capacity of women is amazing and should be implemented in other work. Amount of loan which is SHGs are taking, they utilizing it very effectively. There are some problems also, as like, more co-operations required within the members of the group. In male dominant society is the main problem which is not affordable to women's growth. Therefore, for the better development women's it should be essentially to make strong SHGS.

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ROLE OF NATIONAL CENTRE FOR FINANCIAL EDUCATION (NCFE) IN FINANCIAL EDUCATION

Dr Priyanka Sharma
Assistant Professor, IAMR, Duhai, Ghaziabad, UP, India
Email: priyankasharma.bhu@gmail.com
Correspondence Address: KamlaNiwas, First floor,
JBT Road, Officers colony
Kotlanala, Solan, HP 173212

Dr Arun Kant Gautam
Assistant Professor,Head, Dept. of Commerce ,Ramabai Government Women Post Graduate College,
Akbarpur,Ambedkar Nagar, UP India
Email:arunkant.gautam@rediffmail.com

ABSTRACT:

Financial education is the need of the hour, which leads to a national strategy for financial education. Various regulators in India viz. RBI, SEBI, IRDAI, and PFRDA have taken initiatives in the field of financial literacy. SEBI has been actively engaged in development of various financial literacy programmes in the recent years in order to spread financial literacy so that larger number of Indians participates in the growth of the country. SEBI with the help of other regulator has started a National Centre for Financial Education with the objective to promote financial education and create awareness. Present study is based on the secondary data and is qualitative in nature. The primary objective of this paper is to study the role of NCFE in imparting financial education.

***Key words**: NCFE, SEBI, Financial education, financial literacy and investor's awareness*

INTRODUCTION

With a developing financial market in India there is an intense need for financial education among citizens of the country who is not necessarily investors in the securities market. Hence, it became important to enrich them, depending on their needs, to understand the role of money, the need and use of savings, the advantages of using the formal financial sector and various options of converting their savings into investments, the protection available to them and a realistic recognition of the attributes of the options available to them. The primary objective of the regulator of securities market is to protect the interest of investors and to educate them. As per SEBI objective "an educated investor is a protected investor". Financial literacy is nothing but the knowledge, ability and skill to understand, control, and use one's financial resources wisely ultimately leading to the well-being and economic security of oneself, one's family, and the economy as a whole.

Lack of awareness and financial literacy is being observed from time to time in the forms of various frauds and Ponzi schemes. Due to this almost all the regulators associated with various financial schemes or products are simultaneously conducting various awareness campaigns and are involved in spreading financial education.

OBJECTIVES OF THE STUDY

The primary objective of the study is the to study the role of NCFE in imparting financial education and to study the present level of financial education in India and secondary objective is to study various initiatives taken by various regulators in imparting financial education in India and to understand the requirement and significance of financial literacy.

RESEARCH METHODOLOGY

Present study is descriptive and qualitative in nature and is mainly based on secondary data.. The secondary data has been collected from various secondary sources like magazines, journals, magazines, websites and other published sources is available online and offline. Information of financial literacy initiatives undertaken by regulators' viz. Reserve bank of India (RBI), Securities exchange board of India (SEBI) and Insurance Regulatory Development Authority (IRDA), etc. have been obtained from their respective official websites.

ROLE OF VARIOUS REGULATORS IN FINANCIAL EDUCATION

1. **RBI's initiatives on Financial Education** : RBI has undertaken a project titled "Project Financial Literacy". The objective of this project is to disseminate information regarding the central bank and general banking concepts to various target groups, including school and college students, women, rural and urban poor, defense personnel and senior citizens. The project has been designed to be implemented in two modules, one module focusing on the economy, RBI and its activities, and the other module on general banking. The material is in English and other local languages. It is distributed to the target audience with the help of banks, local government machinery, schools and colleges through presentations, pamphlets, brochures, films and also through RBI's website.
2. **SEBI's Initiatives on Financial Education:** Securities Exchange Board of India has started financial education on a nationwide campaign. SEBI has segregated the audience in various target segments viz. school students, college students, working executives, middle income group, home makers, retired personnel, self-help groups etc., SEBI has empanelled Resource Persons throughout India. Recently SEBI has stopped conducting workshops for school children and young investors. The Resource Persons are given training on various aspects of finance and equipped with the knowledge about the financial markets. These SEBI Certified Resource Persons organise workshops to these target segments on various aspects viz. savings, investment, financial planning, banking, insurance, retirement planning etc. During 2016-17, 348 new resource persons were empanelled. At the end of March 2017, 1,400 resource persons had been empanelled. Since the beginning of this initiative, SEBI empanelled resource persons have conducted more than 50,000 programmes in more than 540 districts in 29 states and six union territories. During 2016-17, 15,699 programmes were conducted by the resource persons.

   Investor education programs are conducted by SEBI through investor associations all over the country. Regional seminars are conducted by SEBI through various stakeholders viz. Stock Exchanges, Depositories, Mutual Funds Association, Association of Merchant Bankers etc. SEBI has a dedicated website for investor education wherein study materials are available for dissemination. SEBI also publishes study materials in English and vernacular languages. Under 'Visit SEBI' programme, School and college students are encouraged to visit SEBI and understand its functioning. SEBI has recently set up SEBI Helpline in 14 languages wherein through a toll free number, investors across the country can access and seek information for redressal of their grievances and guidance on various issues. SEBI has a website specially dedicated to investors.
3. **IRDA'S Initiatives on Financial Education:** Awareness programmes have been conducted on television and radio and simple messages about the rights and duties of policyholders,

channels available for dispute redressaletc have been disseminated through television and radio as well as the print media through sustained campaigns in English, Hindi and 11 other languages. IRDA conducts an annual seminar on policy holder protection and welfare and also partially sponsors seminars on insurance by consumer bodies. IRDA has also brought out publications of ‘Policyholder Handbooks’ as well as a comic book series on insurance. A dedicated website for consumer education in insurance is on the verge of launch IRDA’s Integrated Grievance Management System (IGMS) creates a central repository of grievances across the country and provides for various analyses of data indicative of areas of concern to the insurance policyholder.

4. **PFRDA Initiatives on Financial Education:** The Pension Fund Regulatory and Development Authority, India’s youngest regulator has been engaged in spreading social security messages to the public. PFRDA has developed FAQ on pension related topics on its web, and has been associated with various non-government organizations in India in taking the pension services to the disadvantaged community. PFRDA’s initiatives have become more broad-based with direct mass publicity on NPS – both as individual model through POPs and group models through Aggregators. PFRDA has issued advertisements in print media and electronic media through radio and television. PFRDA appointed intermediaries are called Aggregators who are directly responsible for pension awareness mostly in vernacular languages and in line with socio-economic sensibilities
5. **Market players Initiatives on Financial Education:** Commercial banks are increasingly realizing that they are missing out on large segment of financially illiterate and excluded segment of prospective customers. Also, in view of the national emphasis on electronic benefit transfer the commercial banks have initiated various measures for creating awareness through Financial Literacy and CounselingCenters and Rural Self Employment Training Institutes on financial literacy. Even top management of commercial banks is undertaking Outreach visits to villages with a view to spread financial literacy. Similarly, many Stock Exchanges, Broking Houses and Mutual Funds have initiatives in the field of financial education that spawns conducting of seminars, issuance of do’s and don’ts, and newspaper campaigns. Insurance companies too, carry out campaigns and other educational activities for generic education in insurance. It will be necessary to collate all the material developed by these institutions and classify it in the light of the approach outlined in this strategy paper. The cleaned material suitably augmented should form the kernel of knowledge base envisaged in the strategy.

FACTORS AFFECTING FINANCIAL LITERACY:

Various regulators in India viz. RBI, SEBI, IRDAI, and PFRDA have taken initiatives in the field of financial literacy. The below given are the factors that affect financial literacy in India:-

1. **Financial inclusion:** Financial inclusion is the biggest problem of India Prime Minister of has started a Yojna called Jan DhanYojna due which approx. 30 Cr households opened their bank accounts. This figure itself clarifies the problems and need associated with the financial literacy. If peoples are not having even a single bank account in a household how can we expect them to be financially literate?
2. **Complex product:** products available in Indian context are wide and complex even a financially literate person can get confused while taking investment decisions.
3. **Technology:** The development in technology has transformed the functioning of the

markets making transactions speedier. Financial literacy will empower the consumers to take correct decisions and also understand and predict market situations. Even banking transactions can be done in seconds due to mobile banking, various payment gateways.

4. **Smart Phone:** availability of cheap smart phones and reasonable data plan now people can get into touch with latest information, and technical knowhow.

NCFE- INTRODUCTION

On 11th November 2011, SEBI had presented a proposal for drafting a National Strategy for Financial Education at the first meeting of the Technical Group of the Sub-Committee of the Financial Stability and Development Council (FSDC) on Financial Inclusion and Literacy. The National Centre for Financial Education (NCFE) is incubated in the National Institute of Securities Markets (NISM). National Centre for Financial Education (NCFE) is a Section 8 (Not for Profit) Company promoted by Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Pension Fund Regulatory and Development Authority (PFRDA).

Objects of NCFE

1. To promote Financial Education across India for all sections of the population as per the National strategy for Financial Education of Financial Stability and Development Council.
2. To create financial awareness and empowerment through financial education campaigns across the country for all sections of the population through seminars, workshops, conclaves, trainings, programmes, campaigns, discussion forums with/without fees by itself or with help of institutions, organisations and provide training in financial education and create financial education material in electronic or non-electronic formats, workbooks, worksheets, literature, pamphlets, booklets, fliers, technical aids and to prepare appropriate financial literature for target based audience on financial markets and financial digital modes for improving financial literacy so as to improve their knowledge, understanding, skills and competence in finance.

ROLE OF NCFE IN FINANCIAL EDUCATION

NCFE undertakes various activities for financial education, including:

A. **NATIONAL FINANCIAL LITERACY ASSESSMENT TEST (NFLAT):** The National Financial LiteracyAssessment Test was conducted during 2016-17 in both online and offline mode. A total of 2,40,000 students registered, out of which approximately 1,81,000 students have appeared in the exam. The online test was conducted using NFLAT software procured and hosted on in-house servers.

B. **FINANCIAL AWARENESS AND CONSUMER TRANING (FACT):** Globally, youth are becoming financial consumers earlier in their lives than ever before and making financial decisions (credit cards, education loans) that can have lasting consequences, if not well managed. Before they graduate and join the workforce and take on more financial obligations for the first time, our youth can benefit from learning how to set financial goals, avoid problems and know where to go for help when they need it. They also need to be aware of their rights and responsibilities as financial consumers. FACT (Financial Awareness and Consumer Training) is a program by NCFE to provide financial education to our young graduates and post graduates, on topics relevant to them, which will positively impact their financial wellbeing.The program is of 3 hours duration and it involves no cost to the students or the college/ university.

C. **NATIONAL PORTAL:** NCFE’s website **ncfeindia.org** is available in 8 different languagesto reach a larger number of audiences. The website covers all aspects of financial education, programs undertaken and proposed and acts like repository of financial education in the country.

D. **TECHNOLOGY LED FINANCIAL LITERACY CAMPAIGN (KIOSKS):** NCFE is installing Kiosks on pilotbasis at 100 locations in the country. Out of which, 30 will be Interactive Kiosks while70 would be Large Format Commercial Display. The Kiosks and displays will bemanaged centrally. RBI has already sharedthe site details of 100 locations in 5 states i.e.Maharashtra, Karnataka, Chhattisgarh, Odishaand Himachal Pradesh (20 locations per state).

E. **MONEY SMART SCHOOL PROGRAME:**This is an initiative of the NCFE to provide unbiased financial education in schools for improving financial literacy which is an important life-skill for holistic development of each AND every student. This program is based on education and awareness, and aims to establish a sustainable financial literacy campaign that will empower an entire generation and helps them in better decision making. So far (as per SEBI annual report 2017-18) around 300schools have registered for this program and have started implementing financial educationin their school on voluntarily basis, Out ofwhich 15 schools have already completed the curriculum. Under this initiative, more than5000 students have been evaluated.

FEATURES OF MONEY SMART SCHOOL

1. Voluntarily participation: NCFE invites schools to voluntarily introduce financial literacy as a part of their existing curriculum for students of Class VI to X.
2. NCFE provide, free of cost, and study material for students of Class VI to X, a set of five Financial Education Workbooks, jointly developed by the NCFE and CBSE. Curriculum of these workbooks has been developed in such a way that it integrates with the existing subjects for different classes categories.
3. Schools can send their teachers to NCFE's Financial Education Training Program (FETP) for school teachers for training purposes. Alternatively, NCFE also arrange training program for interested schools separately in their own premises. These NCFE certified Money Smart Teachers would facilitate in conducting financial education sessions for students in their respective schools. For evaluation of it's students, schools can encourage them to participate in NCFE's National Financial Literacy Assessment Test.
4. Schools may also decide conduct their own evaluation in which case NCFE will provide them with all necessary support.

BENEFITS FOR THE SCHOOL

Apart from students benefits MSSP is also beneficial for schools. The foremost benefit for schools implementing the Money Smart School program is that their students after becoming financially literate will be better equipped to deal with today's complex financial products and services and exhibit prudent behaviour and attitude when it comes to managing their own money. Other benefits associated with MSSP are:

- CERTIFICATE: Schools implementing this program will be certified as Money Smart Schools. Along with that a certificate and a badge will be issued by the NCFE which the schools can put up in their website and social networks for various usses.
- TRANINAG AND DEVELOPMENT: Training and development programs for its teachers at free of cost from time to time which will help the Students to perform better in the National Financial Literacy Assessment Test.
- FACILITATES VISITS: NCFE facilitates school/students visit to financial sector regulators where they can gain a perspective on how the regulatory mechanism in our country works.Schools shall get priority in futureendeavors of NCFE and shall be part of

social media campaign of NCFE regarding Money Smart Schools.

NCFE already has been conducting two programs, National Financial Literacy Assessment Test (NFLAT) for school students and Financial Education Training Program (FETP) for school teachers.

CONCLUSION AND SUGGESTIONS

Financial literacy is an important tool for promoting financial inclusion and to achieve financial stability. Present study concludes that the steps taken by all the regulators in setting up NCFE along with all other major awareness programme shows their willingness towards financial literacy. NCFE covers the CBSE board's school along with graduate and postgraduate colleges for educating students. All the content and videos, information is available under one umbrella of NCFE.

SUGGESTIONS:

1. It is suggested that various regulators, government, NGOs, stakeholders etc. should join hand together and conduct financial literacy programmes across the country keeping in mind all sections of the society.
2. All the initiatives taken by NCFE are volunteer in nature it should be made compulsory to ensure maximum participation and good results.
3. NCFE should also collaborate with all the state boards and other type of board to curriculum development. And for teachers training as well.

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DIGITAL MARKETING STRATEGY

Vinod Hanumant Awaghade

Dept.of Commerce, Chandrabai-Shantappa Shendure College, Hupari.

Email-vinodawaghade86@gmail.com

Introduction

Digital India is a Programme to prepare India for a knowledge future. The focus is on being transformative–to realize IT + IT = IT. The focus is on making technology central to enabling change. It is an Umbrella Programme–covering many departments. It weaves together a large number of ideas and thoughts into a single, comprehensive vision so that each of them is seen as part of a larger goal. Each individual element stands on its own. But is also part of the larger picture. It is coordinated by DeitY, implemented by the entire government. The weaving together makes the Mission transformative in totality.

Now a days, Government of India concentrate on Digital India. In which government try to make digitization in all sectors. Entrepreneurship is another task before central government. For the development of enterprises, marketing is necessary. In marketing field there is various changes are take place. Now a days use of internet in marketing is growing.

The Internet and related technologies and applications have opened up a new vista of opportunities and challenges for marketers. The availability of a ubiquitous network and user friendly multimedia applications infrastructure such as the Internet implies that buyers, sellers and intermediaries need not commit themselves to asset specific investments in information technology (e.g., proprietary Electronic Data Interchange or Electronic Funds Transfer systems of the seventies and eighties). This creates the possibility of a vast electronic marketplace with high liquidity, the economic feasibility of providing large amounts of information to agents at a very low cost, as well as the capability to deliver differentiated and customized information, knowledge, and software products and services directly through the electronic channel. As a result, the Internet has already become an economically viable channel for conducting product research, searching and discovering buyers and sellers, transmitting customization requirements and orders, and doing entire transactions including payment and delivery for certain types of products and services.

Concept of Digital marketing:

Digital marketing is an umbrella term for the targeted, measurable, and interactive marketing of products or services using digital technologies to reach and convert leads into customers. The key objective is to promote brands, build preference and increase sales through various digital marketing techniques. It is embodied by an extensive selection of service, product and brand marketing tactics, which mainly use the Internet as a core promotional medium, in addition to mobile and traditional TV and radio.

Digital marketing concepts and practice are evolving tremendously among several industries, especially by the leading companies among each industry utilizing the mass reach of digital tools and social media platforms, benefiting from the possibility to create individually tailored approach that can achieved at a very productive cost. Digital marketing activities are search engine optimization (SEO), search engine marketing (SEM) , content marketing, influencer marketing, content automation, campaign marketing, and e-commerce marketing, social media marketing, e-mail direct marketing, display advertising, e–books, optical disks and games, and any other form of digital media. It also extends to non-Internet channels that provide digital media, such as mobile phones (SMS and MMS), callback and on-hold mobile ring tones. Digital Marketing is the use of digital channels to promote or market products and services to consumers and businesses.

Objectives of Study

1 To study the concept of digital marketing.
2 To study need of Digital Marketing in Small business.
3 To Study practical implementation of Digital Marketing in small business.

Research Methodology

For the present study, researcher has used following research methodology. **Secondary Data**: for the present study researcher used secondary data which collected from books, magazines, news papers and internet sources.

Need of Study: Digital Marketing playing important role in growing small business is urban and semi urban area. Recently government of India also announced one project i.e. Digital India. As the part of this project, researcher feels that the Digital marketing is nothing but implementation of Digital India project in business. At present era Digital marketing is an emerging and mostly useful marketing strategy. Now a day's digital marketing is used by even small business houses.

Importance of Study: For a business to succeed in today's world, it is important to have a strong digital footprint within the internet. Therefore, when a business is defining its marketing plan, it must incorporate a solid digital strategy. Without a digital marketing strategy in place, new client acquisitions, brand visibility, and impactful revenue generating opportunities will likely be damaged.

Elements of Digital Marketing

1 **Organic Search -** Consumers get wanted information online through a variety of methods, the most prominent being search engine results. The first part of getting your website in front of potential customers and clients is to correctly optimize your website. Optimizing your website correctly will help the search engines identify what your site is all about, and how it relates to what the user is looking for. Implementing a solid organic search strategy will increase your website's visibility within the search engines and help drive more traffic to your website, increasing your potential for a variety of positive opportunities.

2 **Nurturing Website Visitors & Email Marketing -** Statistics say that only 1-3% of website visitors make a buying decision the first time they come to a website. When your digital marketing campaign is driving qualified traffic to your website, what do you do with the remaining 97% of visitors who did not buy from your site the first time around? This is where a strategic email marketing campaign helps to provide an ROI to your company. Marketing research shows that over 65% of consumers are inclined to make a purchase in association with a well planned email campaign. Remember, the majority of emails opened today are opened via mobile device so be sure that all email-marketing efforts are mobile-ready.

3 **Content Marketing -** Content is a major driving factor in a digital marketing strategy. Utilizing a blog on a site is a great way to help provide visitors with fresh and relevant content. This will help lead to an increase in site visitors, user engagement, which both work to drive conversions. Creating new and impactful content for your website also creates business authority. Through proper content marketing strategies, you can establish recognition as a leader within your business vertical.

4 **Social Media Marketing -** Social media marketing is a great medium for a business to build and increase brand presence throughout the Internet. It also provides a very powerful tool to share information and distribute content about products and services. Utilizing a variety

of social media platforms creates new opportunities to interact and connect with potential customers and clients.

5 **Mobile Considerations -** 90% of consumer transactions are started on one device and finished on another. (Neil Mohan, Google) Further, in 2014, smart phone and tablet sales grossly outnumber pc sales. Learning what is possible with mobile and marketing to those users are crucial in today's digital world. Every aspect of your digital marketing campaign should reflect mobile considerations.

Components of Digital Marketing

1. **Website**: Your website is a vital part of the digital marketing mix, and if designed correctly, can make all your marketing efforts more effective. It is crucial to build a website strategy that aligns with the brand platform of your company. Everything is done with purpose towards a specific goal, making it easy to communicate your value.
2. **Email**: A solid digital marketing strategy requires a strong email strategy. Email marketing is one of the most effective ways to educate large audiences about your product or service.
3. **Content**: Today's consumers are empowered to seek out high-quality digital resources and experiences that lead to better, independent decision-making. Without good content, there's no reason to visit a company's website, read their tweets, open their emails, or care about anything they say. Most importantly, there's no reason to interact with a company or build a relationship with them.
4. **Marketing Automation**: "80% of marketing automation users saw their number of leads increase, and 77% saw the number of conversions increase" VB Insight. Generating leads has no value if your company is not following up on them and nurturing them properly. One of the key advantages of utilizing a marketing automation system is the fact that it is customizable based on your various targets, sales cycles, promotions, or any other strategic plan. This process makes it much easier to monitor leads as they move through the sales cycle. Therefore, you can maximize the potential of every active lead that enters that cycle.
5. **Social**: The most effective form of word of mouth is happening online. Now with social media, consumers utilize these channels to express their opinions, learn about new products, and engage with brands and key influencers. As a medical device company, you must ensure that you are also active on these channels and use social listening tools to be aware of what consumers are talking about in order to address their needs directly and keep track of your brand image. In addition, your social media presence can be targeted towards building relationships with key industry influencers in order to reach a wider audience and generate leads. Overall, "54% of B2B marketers said they have generated leads from social media" (CMO).
6. **Analytics**: One of the most valuable elements of having a digital marketing strategy is the fact that you can continually monitor the outcomes and be able to optimize your strategy with each campaign iteration. There are several analytics that will assist you in tracking the progress of your marketing efforts in order to be able to analyze and adapt over time. This availability of data is key to maximizing your return on investment.
7. **Search** (SEO): Did you know that "77% of online health seekers say they begin their session at a search engine" (Pew Research Center)? An essential part of your digital marketing strategy, whether you're a medical device company or not, is to search for keywords and phrases that individuals might use to find your medical device. If your company does not appear in the search results, you should invest in SEO measures and online advertising to start increasing your brand exposure. These keywords are the gateway to

reaching your potential customers from all around the world.

8. **Paid Ads**: A digital marketing strategy is incomplete without the investment in paid ads. In today's competitive landscape, visibility is key. You cannot expect customers to flock to your website as soon as your product is released. Organic search is very valuable but paid advertisements, such as Google Adwords and display ads,is crucial in gaining exposure in search results.
9. **Lead Management**: The overall objective of all your digital marketing efforts is to generate leads. It is your responsibility to be able to effectively manage these leads, nurture them with the appropriate content, and eventually turn them into customers. "79% of marketing leads never convert into sales. Lack of lead nurturing is the common cause of this poor performance" (Marketing Sherpa). Do you have a lead nurturing strategy in place? Are you sending marketing qualified leads to your sales teams?
10. **Webinars**: Integrating webinars in your digital marketing strategy is key to positioning your company as a thought leader in your industry. Especially in the ever-changing medical device market, it is crucial to continually educate consumers and individuals in the industry to build trust, increase web traffic and brand awareness, and generate leads. Webinars can also be repurposed for multiple campaigns.
11. **Sales Tools**: Every company, especially one in the medical device industry, requires an active sales force. However, this sales force is ineffective without the right set of sales tools. Your salespeople are your army and you must be able to provide them with the proper ammunition in order to increase your chances of winning in this competitive landscape. As part of your digital marketing strategy, it is essential to invest in a robust set of sales tools, such as brochures, sales presentations, mobile sales app, and a sales deck, in order to empower your sales force and increase the success rate of your campaigns.

Importance of Digital Marketing in Small Business

- Digital Marketing **Generates Higher Conversion Rates** – Through this channel, you'll be able to reach out to targeted audiences, generate leads and achieve as much as 24% increase in conversion rates.
- Digital Marketing **Connects You with Consumers** on the Internet – Gone are the days when people scan through volumes of phone directories or browse through pages upon pages of broadsheets to look for information about a product or service. Now, at least 80% of consumers use the Internet to make their search for information a whole lot easier and convenient.
- Digital Marketing **Helps Generate Higher Revenues** – As mentioned earlier, consumers need 6 touch points before they are convinced to buy, but if they do they would spend as much as 4X any other types of customers – and that's really good for business.
- Digital Marketing **Saves You Money** – Gartner's Digital Marketing Spend Report described how small business owners are already getting such benefits from digital marketing, with as much as 40% reporting considerable savings generating from their efforts.
- Digital Marketing **Enables Real-Time Customer Service** – This real-time response mechanism offered by digital marketing can give a big impact on the success of your business according to a report from eMarketer.
- Digital Marketing **Connects You with the Mobile Consumer** – Digital marketing can help you tap this gargantuan market, now that mobile marketing generates up to 34% of all organic traffic. According to eMarketer, mobile technology is also influencing the buying behavior of these consumers.

- Digital Marketing **Delivers Higher ROI from Your Campaigns** – In a Hub Spot report, it was confirmed that digital marketing can help businesses generate better Cost-Per-Lead (CPL) compared to traditional marketing or even telemarketing.

9. Challenges of Digital Marketing

a. Lack of Effective strategy
b. Useless Analytics
c. Lack of Training
d. Inadequate Budget
e. Increase Competition
f. Lack of Marketing Software
g. Lack of Innovation

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MOBILE REVOLUTION IN INDIAN AGRICULTURE SECTOR

Mrs. Manisha A. Patil
Shri Venkatesh Mahavidyalaya, Icahlkarnji
E-mail– manisha.avi.patil@gmail.com

ABSTRACT

Agriculture is playing a major role in economy of developing countries therefore the need of important part of agriculture process involved for this paper in agriculture. The role of mobile phone in agriculture is its Potentiality to aid wide asses to information that will support knowledge sharing and decision making. The use of Mobile phone in agriculture is growing day by day. The secondary data is has been for this paper this paper is attempted to try better understand the mobile phone uses for agriculture development and rural improvement.

***Key words**:-ICT Tools, Mobile phone, smart farming*

INTRODUCTION

In India agriculture contribution is 22% of GDP and 60% Indian drive their live hook from agriculture sector Agricultural sector play a vital role in India's economy from the perspective Poverty alleviation and employment. In India farmers face to multiple Problems such as

- Fragmented land holdings
- Monsoon dependent for irrigation
- Disrupted power supply
- Area and soil condition
- What core the market status?

ICT is the solution for such Problems in agricultural sector and proves its importance in a rural area ICT play directly or indirectly role in the development of the agricultural sector ICT sector in India is growing fast with its application various fields using different tools.

INNOVATION OF ICT TOOLS FOR AGRICULTURE SECTOR

Old ICT Tools	**New modern ICT Tools**
NEWSPAPER	1) TELECENTRE BASED
TELEVISION	*KISAN CALL CENTRE (HELPLINE NO .1551)
RADIO	*BSNL HELPLINE
OTHER PROGRESSIVES	*M-KISAN
FARMERS VIEWS	* KRISHI VIGYAN KENDRA
	* COMMON SERVICE CENTRE
	*AGRI CLINICS
	2) MOBILE BASED APPLICATION
	*FISHER FRIEND
	*Aagua , RICE KNOWLEDGE MANAGEMENT
	*MAHINDRA KISAN MITRA PORTAL

	*IFFCO AGRI PORTAL
	*KURSHI JAGRAN MOBILE APPLICATION
	3) MOBILE INTERNET BASED APPLICATION
	*TATA- M- KRISHI (2009)
	*E-KRISHI
	*I -KISAN
	*I-GROB
	* AGROP
	*INDIA AGRI-KNOWLADGE
	*E-KUTIN
	* E-SAGU (2004)
	* E-CHOUPAL (1999)
	* KISAN KERALA
	4) MOBILE SMS BASED
	* KVKS
	*NAIP (2009)
	*KISAN SANCHAR (2010)
	5) MOBILE VOICE MASSAGE BASED
	*KISAN SAMACHAR (2007)
	6) VIDEO BASED
	* DIGITAL GREEN (2009)

The mobile phones also provides many facilities like a SMS,MMS, CAMERA,MICROPHONE ,APP System, internet services , mobile phone companies provide basic connectivity mobility to owners, They can also provide services in local languages .

Review of Literature

- The review Published in January's issue of international development found that most formers Perception rather than independently verifiable data In addition studies, rarely differentiated between man & women, even Though in differences in access to technology and money.
- According Mr. C. Parvathi in his paper "Application of ICT In agriculture sector In modern agricultural system farmers believe they have much more central roles and egar to apply technologyand information to control most components of the system a very different view from that of traditional farmers This study makes an attempts to analyses the various ICT methods for agriculture to understand, The technological issuesfaced be Indian farmers and to examine the importance of modern agricultural system. Disseminationof information like marketing information packages of Practices Through mobile and the television couldcreatePositive input of the production system.

Objective of the study

- To determine how mobile phone is being used to meet the information need of farmers.
- To study awareness of mobile phone using various agriculture activity.

- To study awareness of new upcoming Technology in agricultural sector.
- To study how to use mobile phone in agricultural sector to enhance of agricultural.
- To determine the Potential of modern ICT Tools improve income of small holders and improve their productivity.

Significance of study.

- Mobile phone is very affordable ICT tools for rural sector farmers.
- Farmers can use mobile phone for advanced information about adverse weathercondition so that farmers can take Precautionary measures.
- Formers can use mobile phones for information & dissemination various governmentschemes and attached E- governanceschemes like kisan call center Agri-clinical, m-kisan,common servicescenter.
- To information about regarding agri-finance agri-clinics and agro business.
- To find new opportunities and business in the market
- Also attached online farmer communities& discuss to various problems of agriculturesector and their solution
- Increasing efficiency Productivity and sustain ability of small scale farms, New way tooptimize production and regulation for quantity control,

Limitations:

- There are some limitations that information and knowledge can affect poverty reduction &can be a driver of economic growth and it is often seen that remote regions are high inpoverty.
- The Potential benefits of information flow nave been obtained mainly by large farmers inthe variety states of India this is so, because small farmers, despite asset to information havesucceeded in overcoming constraints resulting from poor access to capital poor informationas well as lack of success to market.

Methodology

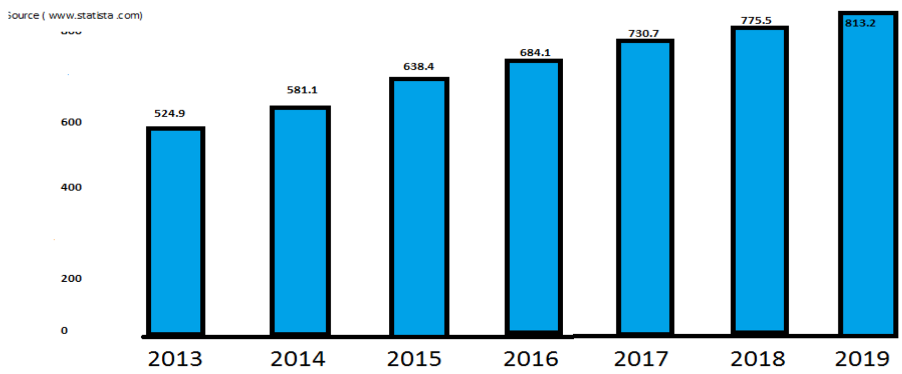
Data collection

The secondary data is been used for this paper. The statistic shows the number of mobile phone users in India from 2013 to 2019.

Number of mobile phone users in India from 2013 to 2019 (in millions)

YEARS	NUMBER OF MOBILE USERS IN MILLIONS
2013	524.9
2014	581.1
2015	638.4
2016	684.1
2017	730.7
2018	775.5
2019	813.2

Source (www.statista.com)



YEARS	NUMBER OF SMART PHONE USERS (MILLIONS)
2018	29.9

Source (www.statista.com)

Top list of internet subscribers in India:

STATES	USERS IN MILLIONS
SUBSCRIBERS OF MARASHTRA	29.47
SUBSCRIBERS OF TAMILNADU	28.1
SUBSCRIBERS OF ANDRA PRADESH	24.87
SUBSCRIBERS OF KARANATAKA	22.63
SUBSCRIBERS OF HIMACHAL PRADESH	3.02

In the chart Maharashtra is the top list internet subscribers in India & lowest no of subscribers in Himachal Pradesh data showed that out of the over 342 million subscribers more than 67% are from urban India the rural inter net subscribers base stood at 111.94 million at the end of FY16. Tamilnaduhas the highest no of urban subscribers at 21.16 million.

FINDINGS

Increase in mobile phones &mobile phone based services enhances the availability to knowledge &information and will further help in improving awareness education better adoption of Technology ,efficiency& better market efficiencies etc.

SUGGESTION:

- The use of mobile phone has been found to encourage poor farmers to words market participation& diver satisfaction to high value crops.
- It help to increase farm earnings throw higher price realization & reduction in wastage The mobile phone based services will change the behavior pattern of farmer and will change the techniques leading to better yields.

CONCLUSION:

The mobile phone have important tool in ICT, for the development of the farmers and agricultural production. In particular & rural development ICT tools like mobile can play role in technologies are applied for processing exchanging data Information as well as knowledge.

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A STUDY OF ADVANCES, NET PROFIT AND MANAGEMENT OF NON PERFORMING ASSETS OF TWO CO-OPERATIVE BANKS IN KOLHAPUR DISTRICT

Ms. Nutan Jagoje
jagojenutand@gmail.com

ABSTRACT

Co-operative banks play very important role in providing banking services to common man in their area of operation. If co-operative banks go in liquidation due to abnormal increase of Non-Performing Assets not only customers and staff members of that particular co-operative bank will suffer but all other co-operative banks will also get a major setback. Leading to severe damage to the reputation of entire co-operative sector, which is very important for the balance of economic development of our country. This study is aim to evaluate the present level of nonperforming assets in co-operative banks and also the recovery prospects of Non-Performing Assets in general, and also various methods adopted by the bank in the recovery process.

Keywords: *NPA, co-operative banks, management of NPA.*

INTRODUCTION

Cooperative banks are small-sized units organized in the co-operative sector which operate both in urban and non-urban regions. These banks are traditionally centered on communities, localities and work place groups and they essentially lend to small borrowers and businesses. The term Urban Co-operative Banks (UCBs), though not formally defined, refers to primary cooperative banks located in urban and semi-urban areas.

Banking is the life blood of Indian economy. Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology. Banking has three types of sectors, which provide finance to different sectors i.e. private sector, public sector and cooperative sector. The co-operative banking structure has developed very fast in India. Through cooperative societies it is possible to reach last man in village. They provide finance to agrarians at low rates of interest, and thereby relieve them from the clutches of the money lender. But the pin problem is recovery management. The unrecovered loan which is termed as NPA is a great headache for the banks especially in rural areas. The NPA impact on the performance of the bank in which it reduces its interest income, the net worth of the bank, demoralized the staff, hardens Capital Risk Adequacy Ratio which also restricts recycling of fund and hinders the desirable yield.

NON-PERFORMING ASSETS

An asset which ceases to generate income for the bank is called as Non-performing asset. Non-performing assets are those when loan given by a bank or financial institution and the borrower delays in payment of interest or principle amount with in stipulated period. According to the guidelines, 'any loan repayment, which is delayed beyond 90 days, has to be identified as Non-performing assets. Banks are not allowed to book any income from Non-performing assets. They have to make provision for the Non-performing assets or keep money aside'.

MEASURES ADOPTED BY BANKS TO REDUCE NPA LEVEL

Looking to the situation of banks it is desirable to take effective measures to reduce the NPAs as low as possible. Managing these Non-performing assets is required in order to protect the interest of shareholders, depositors as well as increase the credit worthiness of bank. It is also advisable to increase the profitability by making the provision as well as expansion plan.

SECURITIZATION ACT

- ❖ Now this act is also applicable to all Urban Co-Operative Banks.

- According to this act Bank can take direct possession of the movable and immovable property mortgages against loans and sell out the same for such recovery, without depending on legal process in the court.

ONETIME SETTLEMENT

This scheme covers all sectors sub – standard assets, doubtful or loss assets as on 31st March 2000. All cases on which the banks have initiated action under the SRFAESI Act and also cases pending before Courts/DRTs/BIFR, subject to consent decree being obtained from the Courts/DRTs/BIFR are covered. However, cases of willful default, fraud and malfeasance are not covered. As per the OTS scheme, for NPAs up to Rs.10crores, the minimum amount that should be recovered should be 100% of the outstanding balance in the account.

SAHAKARANA ADALAT

It is a one-day settlement scheme, all the cooperative banks, higher officials, and defaulters are attended the programme. Here the officials conduct a discussion with the clients, and try to find out the reason for default and also in certain cases days of grace is allowed to the defaulters. Through this scheme by reducing the interest rate bank should be able to collect half of the amount.

DEBT RECOVERY TRIBUNAL

The Debt Recovery Tribunals have been established by the Government of India under an Act of Parliament (Act 51 of 1993) for expeditious adjudication and recovery of debts due to banks and financial institutions. The Debt Recovery Tribunal is also the appellate authority for appeals filed against the proceedings initiated by secured creditors under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act.

RESCHEDULING OF LOAN REPAYMENT

Repayment schedule may be fixed taking into account gestation or moratorium period, harvesting season, income generation, surplus available etc. If the repayment schedule is defective both with reference to quantum of installment and period of recovery, assets have a tendency to become NPA.

MONTHLY CONFERENCE

It is arranged by the bank with a view to reduce the overall NPA. Here the managers of all the branches file a report about the NPA level and also the areas of default. The higher official suggests remedial measures and helps them to reduce the NPA level. From 1-4-2012 the NPA of the bank does not exceed 10% of the advance.

NPA RECOVERY SECTION

In order to reduce the level of NPA, the bank has also developed a department that is NPA recovery section or department. This department continuously informs the borrower about the due date of repayment and other details regarding the repayment of loan. Registered demand notice and registered notices are issued by this department and also personal visit is conducted in order to recover the NPA.

LITERATURE REVIEW

Bhaskaran and Josh (2000) concluded that the recovery performance of co-operative credit institutions continues to unsatisfactory which contributes to the growth of NPA even after the introduction of prudential regulations. They suggested legislative and policy prescriptions to make co-operative credit institutions more efficient, productive and profitable organization in tune with competitive commercial banking.

S. N. Bidani (2002) feels that Non-Performing Assets are the smoking gun threatening the very stability of Indian banks. NPAs wreck a bank's profitability both through the loss of interest, income and write-off of the principal loan amount itself. In a bid to stem the lurking rot, RBI issued in 1993 guidelines based on recommendations of the Narasimham Committee that mandated identification and reduction of NPAs and reducing NPAs was treated as a 'national priority'**.**

Prof. S. K. Kulkarni (2005) found that the co-operative bank was miserably failed to keep pace with the banking sector reforms. The other banking groups have significantly surpassed the co-operative banking sector, not only in the performance but also in the market share in the core area so far dominated by the cooperative banks. If things do not improve, the co-operative banking sector may cease to exist by 2020. The high amount of NPA's is one major aspect for this failure.

Dr. James Mathew (2006) observed that rising over dues and high level of NPAs among the co-operatives in the country is a matter of serious concern. The politicization of the recovery management has further vitiated the recovery climate. The growth in over dues has been much higher than the growth in loans outstanding. For example, in Kerala, while the loans outstanding with the PACS in the state increased by 55% between 1999 and 2003, the loans over dues increased by 113% (The Hindu, 2004). This alarming situation in over dues has to be seriously addressed.

Singh and Singh (2006) studied the funds management in the District Central Co-operative Banks (DCCBs) of Punjab with specific reference to the analysis of financial margin. It noted that a higher proportion of own funds and the recovery concerns have resulted in the increased margin of the Central Co-operative Banks and thus had a larger provision for non-performing assets

Dutta and Basak (2008) suggested that Co-operative banks should improve their recovery performance, adopt new system of computerized monitoring of loans, implement proper prudential norms and organize regular workshops to sustain in the competitive banking environment.

Chander and Chandel (2010) analyzed the financial efficiency and viability of HARCO Bank and found poor performance of the bank on capital adequacy, liquidity, earning quality and the management efficiency parameters.

NEED AND SIGNIFICANCE OF THE STUDY

The accumulation of huge non-performing assets in banks has assumed great importance. The depth of the problem of bad debts was first realized only in early 1990s. The magnitude of NPAs in banks and financial institutions is over Rs.1,50,000 crores. While gross NPA reflects the quality of the loans made by banks, net NPA shows the actual burden of banks. The banks and financial institutions have to take the initiative to reduce NPAs in a time bound strategic approach.

STATEMENT OF THE PROBLEM

Non-performing assets are those which are not been yielding revenue for a long period of time. The bank will always face the problem of NPA because of poor recovery of advances granted by the bank and several other reasons like adopting some poor recovery strategies so when the loan is not recovered from the bank effectively and efficiently that balance amount will become the NPA to the bank it may create some huge problem to the bank's financial status.

OBJECTIVES

1. To evaluate the level of NPA in the bank and the credit worthiness.
2. To study the recovery prospects of NPA in general, and also various methods adopted by the banks in the recovery process.

RESEARCH METHODOLOGY

The research project is descriptive and analytical in nature. The main source of primary data is collected through discussions with managerial personnel, executives and staffs. The secondary data were collected from annual reports (Balance Sheets, Profit & Loss Accounts) of the bank, internal circulated matter from RBI, RBI guidelines, Trend & Progress reports of RBI, Co-operative journals and from the web sites available on net. The collected data were classified, analyzed and tabulated in a systematic manner and presented here.

RESULTS AND DISCUSSION

The analysis and interpretation was carried through various tables and charts. The analysis was mainly done to know the management of the non-performing assets of the co-operative bank and its performance over the years.

1.SVC Co-operative Bank

Year	2014	2015	2016	2017	2018
Gross NPA(%)	3.60	3.34	3.82	3.83	3.59
Advances (in Cr.)	6879.81	7954.36	8854.77	9273.04	10320.20
Net Profit (in Cr.)	103.63	115.04	119.66	125.01	132.01

Year	NPA change (in %)	Advances	Net profit Change (in%)
2014-2015	- 0.26	+ 15.62	+ 11.01
2015-2016	+ 0.48	+ 11.32	+ 4.01
2016-2017	+ 0.01	+ 4.72	+ 4.47
2017-2018	- 0.24	+ 11.29	+ 5.60

INTERPRETATION

As data given in table shows that NPA decreased from year 2014 to 2015 and it directly affected on Net profit by increasing 11.01 percentages. In year 2015 to 2016 increased in NPA affected directly to decrease in Net profit percentages by 4.01.In year 2016 to 2017 there is very small increase in NPA and small increase in NET profit. But from year 2017 to 2018 NPA decreased which shows increase in Net profit significantly.

If you notice there is increase in percentage of advances from year 2014 to 2015 that affects next year (2016) NPA which increased tremendously so bank management take action and decreased advances percentage in next year which leads NPA value to keep almost steady. Again from year 2016 to 2017 they decreased an advances percentage which leads to decrease NPA value. As it comes under control bank increases some percentages in advances.

2. The Kolhapur Urban Co-operative Bank

Year	2014	2015	2016	2017	2018
Gross NPA(%)	3.09	3.38	2.12	4.99	4.97
Advances (in lakhs)	33173.68	32739.46	34864.64	37205.61	45003.45
Net Profit (in lakhs)	689.21	684.92	704.08	632.14	635.11

Year	NPA change (in %)	Advances	Net profit Change (in%)
2014-2015	+ 0.29	- 1.31	- 0.622
2015-2016	- 1.26	+ 6.49	+ 2.79
20116-2017	+ 2.87	+ 6.71	- 10.22
2017-2018	- 0.02	+ 20.79	+ 0.47

INTERPRETATION

As data given in table shows that NPA increased from year 2014 to 2015 and it directly affected on Net profit by decreasing 0.622 percentages. In year 2015 to 2016 decreased in NPA affected directly to increase in Net profit percentages by 2.79.In year 2016 to 2017 there is large increase in NPA and hence drastic change in Net profit by 10.22. But from year 2017 to 2018 NPA decreases which shows increase in Net profit significantly.

There is decrease in percentage of advances from year 2014 to 2015 that affects next year (2016) NPA which decreased. In next year they increased percentages in advances which shows increase in NPA Again from year 2016 to 2017 they increased an advances percentage which leads to further decrease NPA value.

FINDINGS

Banking sector is one of the largest revenue generated sector in India. The nonperforming assets mean those assets which are classified as bad assets which are not possibly be returned back to the banks by the borrowers. If the proper management of the NPAs is not undertaken it would hamper the business of the banks.

SUGGESTIONS

1. Each bank must develop its own independent credit rating agency which should evaluate the financial capacity of the borrower before granting credit.
2. Based on the study it is suggested that the bank should keep Non-Performing Assets under the track.
3. The Co-operative Bank should follow even more stringent measure to tackle problem of non-performing assets.
4. As concern to future feasibility of the banks provision is necessary. It is advisable for the bank to classify the assets according to the prudential norms of Reserve bank of India and keep aside prescribed amount of provision as a reserve to future likelihood of bank concern.

CONCLUSION

Nowadays Non Performing Assets is one of the biggest problems have been facing by the cooperative societies. There is a direct link in between nonperforming assets and profitability of the bank. Also there is positive co relation between Non Performing assets and advances. The bank can able to reduce the nonperforming assets; ultimately the bank can able to improve the profitability.

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A STUDY OF IMPACT OF E-BANKING SERVICES ON BANKING SECTOR WITH SPECIAL REFERENCE TO KOTAK MAHINDRA BANK

Miss. Pallavi Popat Sunke
Research scholar
E-mail Id- sunkepallavi4@gmail.com

ABSTRACT

This paper is analyzed the role of e-banking and their impact on consumer behavior. One sample bank like "Kotak Mahindra bank" has selected for the study. The study focused on awareness of customer &their satisfaction regarding the new and innovative e-banking services. Like-NEFT, RTGS, mobile banking, ATM-cards etc. study is influenced the Advancement and growth in banking sector .The study is to analyze the impact on profitability and impact on consumer behavior. This study aims to explore all such phases to know the relation to new techniques in banking due to advancement and innovation resulting in E-Banking.

Keywords: - *NEFT, RTGS, MOBILING BANKING, ATM-CARDS, ADAVANCEMENT AND GROWTH.*

1. Introduction:

In India e-banking is of fairly recent origin. The traditional model for banking has been through branch banking. Only in the early 1990s there has been start of non-branch banking services.

Government of India enacted the IT Act, 2000 with effect from October 17, 2000 which provided legal recognition to electronic transactions and other means of electronic commerce. The Reserve Bank is monitoring and reviewing the legal and other requirements of e-banking on a continuous basis to ensure that e-banking would develop on sound lines and e-banking related challenges would not pose a threat to financial stabilityanual systems on which Indian Banking depended upon for centuries seem to have no place today.

To cope with the pressure of growing competition, Indian commercial banks have adopted several initiatives and e-banking is one of them. The competition has been especially tough for the public sector banks, as the newly established private sector and foreign banks
Indian banks offer to their customers following e-banking products and services:

- Automated Teller Machines (ATMs)
- Internet Banking
- Mobile Banking
- Phone Banking
- Telebanking
- Electronic Clearing Services
- Electronic Clearing Card
- Smart Cards
- Door Step Banking
- Electronic Fund Transfer

E-Banking:

E-banking is the term that signifies and encompasses the entire sphere of technology initiatives that have taken place in the banking industry. E-banking is a generic term making use of electronic channels through telephone, mobile phones, internet etc. for delivery of banking services and products. The concept and scope of e-banking is still in the transitional stage. E-banking has broken the barriers of branch banking.

2. Statement of problem

In view of forgoing decided to measure the impact on profitablity and consumer behaviour after using the e-banking services provided by the banks with special reference to kotak mahindra bank.the statement of problem has been defined as Study of role of e-banking in banking sector.

An attempt to have been made to find out answes to the following research questions.

1 what is the concept of e-banking?

2 what are the defect befor using e-banking services in banks?

3 what is the impact of e- banking on consumer behaviour and profitability?

3. Scope of the study

Scope of the study is limited to the:

1 The selected bank "kotak mahindra bank".

2 The analysis of the study is limited for profitability and number of customers in the bank before using e-banking from the year and after using e-banking services in bank.(before -2001 to2004) (after-2015 to2018)

4. Objectives of the study

1 To study the concept of e banking.

2 To evaluate the defects before e-banking services during beginning era.

3. To analyse the impact of e-banking services on consumer behavior and profitability of bank.

5. Data collection

Data collected through the primary and secondary data collection.

1 primary data-

Collected through the kotak Mahindra bank limited ichalkarnji to interact with manger of bank.

2 secondary data;

Data collect through the internet ‘and books.

Analysis and interpretation

Table no 1: Profitability befor e -banking services

Year	Net profit (crore)	Increse/decrease(crore)	Percentage (%)
2001	49.60	-	
2002	54.52	4.92	9.91%
2003	44.96	-9.56	-17.53%
2004	78.73	34	43.18%

The above table 1.1 reveals that profitability of kotak mahindra bank before using e-banking services. In the year 2001 net profit of the bank at rupees 49.60 crore. In 2002 the growth of profit was 9.91%and growth rate of profit ws not good . in the year 2003 it has been dereased at -17.53%.In 2004 it has increased at43.18%.Net profit of the bank isnot good with compares to the following table

Table no 1 ; Profitability after using e-banking services

Year	Net profit (crore)	Increase/decrease (crore)	Percentage (%)
2015	1865.98	-	-
2016	2089.78	223.8	11.99%
2017	3411.50	1321.72	63.23%
2018	4084.30	672.8	19.72%

The above table 1.2 shows that impact on profitability after using e-banking services in kotak mahindra bank. In this table in the year 2016 profit of bank has increasedat 11.99% .In the year 2017 growth rate of profit at 63.23% the increasing trend in he 2017 increased very fastly after using e-banking services.In recent profitablity of the bank in 2018 at 19.72%.

Impact of e-banking services on customers of bank

Consumers in kotak Mahindra before using the E-banking services in bank the no. of customers in the bank was 16 millions. Then after using the E-banking services in bank the no to customers was increased from the year 2015 to 2018 at double that was 32 million consumers in current year in kotak Mahindra bank.

6. Findings

1 The bank has been able to increase profit with help of e-banking services.

2 Before using e-banking services in kotak mahindra bank the bank was not get more tan 43.18%profit.

3 After using the e-banking services inthe bank.The bank has get at63.23%profit in 2017and it also increased in the year 2018 at 19.72%.

4 Number of consumers in bank also increased at double after using e-banking services.

7. Suggestions

1 The study helps to suggest the bank use an any orher extra services of e-banking.

2 kotak mahinndra banks have start some e-banking services for the farmers to development of agricultural.

3 Bank also organise some work shop, seminars on awareness of e-banking services in customers.

4 Bank not focus on farmers of country the will focus on them to increase their number of customers.

8. Conclusion

The research concludes that the E-banking services impact on profitability and consumers of the bank and impact before using these services on profitability number of consumers in bank. The result of study shows that the E-banking facilities are best and innovative practices for banking sectors to increase their net profit and create new customers in bank

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EMERGING TRENDS IN E-CONSUMER BEHAVIOUR

Miss. Arati Shital Zirale
Research Scholar, CSIBER, Kolhapur
Email id: aratimagdum39@gmail.com

ABSTRACT

In the recent years, the manner Indian shoppers are unit disbursement their cash on various things has modified. The penetration of web and social media has increased, as a result the getting behaviour of Indian shoppers has changed dramatically. Urbanization may be a constant phenomena in India and is influencing the life vogue and shopping for behaviour of the shoppers. The study is based on the perceptions, shopping for behaviour and satisfaction of the shoppers in Indian market.

Keywords: *Trends for Behaviour of Consumers, Urbanization*

Introduction

The paper is concentrated on the perceptions, shopping for behaviour and shopper satisfaction in Indian market. shopper behaviour is that the study of people, groups, or organization and therefore the processes they uses to pick out, secure and get rid of merchandise, services, experiences or concepts to satisfy wants and the impacts that these processes wear the buyer and society. It blends components from

psychology, sociology, cultural anthropology, selling and political economy, particularly activity economics. This can understand the method of shopping for behaviour each severally and in cluster like how various factors have an effect on the shopping for behaviour. The paper can focus chiefly on the characteristics of individual shopper and totally different intentions like re-purchase intention, brand loyalty, temperament to produce feedback, in an endeavour to know people's wish. It additionally tries to influences on the buyer as a family, friends, sports, reference teams, and society normally.

The study of shopper behaviour is bothered with all aspects of buying and consumption behaviour yet as all persons concerned in getting and consumption activities.

India could be a difficult country and as marketers, it is usually a challenge to grasp client behaviour across varied client profiles. shoppers can invariably be terribly difficult to grasp, however, i feel that their area unit some broad themes that our country is experiencing presently, which might outline the behaviour folks as a rustic at massive (or a minimum of massive elements of it), and if we tend to keep these in mind whereas creating strategic plans, we might in all probability have hit the correct sentiment within the consumers' mind.

E-consumer behaviour as a mega-trend

Consumer behaviour within the twenty first century involves constant amendment and therefore the impact on this method involves various factors. the foremost necessary ones embody globalisation, networking and normalization. They produce the circumstances for the formation of latest client behaviour, which can be termed as a trend. H. Veilgaard defines this trend because the method of amendment that will be perceived from a range of views (Veilgaard 2008, p. 9). Withal, Ph. Kotler defines trend as a direction or series of events characterised by a precise drive and durability (Kotler 2005, p. 159). Hence, the buyer trend is termed as any amendment in consumer behaviour that has a outlined amount period, further as occurring in many areas and within the activities of a client, while also remaining compatible with the opposite necessary factors, each the prevailing ones, further as those rising at the same time (Celeste, 1991). From a time

perspective, it's attainable to debate the short or semi permanent trends.
Short-term trends are reactions to the present economic and social state of affairs, e.g. the depression has had associate impact on the seek for ways that to regulate to the new economic reality. However, in conjunction with its conclusion, the associated trends disappear. withal, semi permanent trends are of a continuing nature and are most often the result of profound social, cultural and economic changes.

(source: http://www.theshelbyreport.com)

Consumers Trends in 2018

These trends are unit a compilation of my expertise operating with brands across sectors, some in-depth conversations, things I even have been reading and a few analysis reports. I don't claim these to be original - these trends area unit a outline of what i feel can impact promoting in 2018 and on the far side.

1. Indian-ness Rising - The Indian pride is back with a bang in all probability for the primary time when the Britisher's left United States of America. When decades of making an attempt to seem westward, we tend to area unit currently trying within. The core of the Bandhgala Jacket as a fashion statement, the pride within the Indian accent, the celebration of Holi as a cool competition area unit simply indicators. From merchandise to fashion to stories, going back to the roots is trending and there's a certain pride related to it. these days merchandise area unit charging higher costs for the 'Made in India' tag. In fact, currently it's moving from Indian pride to regional pride.

The rise of native language YouTube channels, following for state sports groups, regional food brands area unit examples.

Implications: Brands have to be compelled to build hyperlocal moves, notice native opportunities and take advantage of them instead of world methods. Communication, of course, has to follow.

2. Super Multitasking with extraordinarily low attention - Indian's area unit one among the most important multitaskers within the world these days – we tend to speak whereas driving, reply to emails whereas consumption dinner with family, track cricket scores during a strategic discussion, catch a couple of minutes of our favourite Netflix show on the go, have a minimum of twenty browser pages open at any time. this is often additionally associate indicator of the short attention spans we've that results in very quick tedium. In a way, the standard Indian news channel screen could be a sensible indicator of this trend.

We love obtaining bombarded with multiple messages, every making an attempt to outperform one another. The brands or newsmakers, during this case, making an attempt exhausting that a minimum of one can catch some seconds of attention!

Implications: Brands have to be compelled to produce fast and multi-sensory experiences to stay the buyer interested. During this age of lots, brands with straightforward merchandise and simples messages and experiences are going to be valued.

3. India's Next intense category and therefore the Rise of communication - India is presently seeing a large amendment in its economic classifications, the SEC system is dead in fact, however we actually haven't got a system that works within the current society. Yesterday's alleged service suppliers like drivers, messenger boys, nanny's, odd jobbers area unit today's consumption drivers within the country. India is witnessing a Leapfrog generation that has suddenly got several aspirations and therefore the suggests that to try to to it. It's a mix of the penetration of mobile and information additionally because the ease with that they'll these days change society. these days education withstanding they'll get a loan on a faucet, transfer cash simply, drive associate Uber and earn over management grads, register on a service platform and obtain paid higher

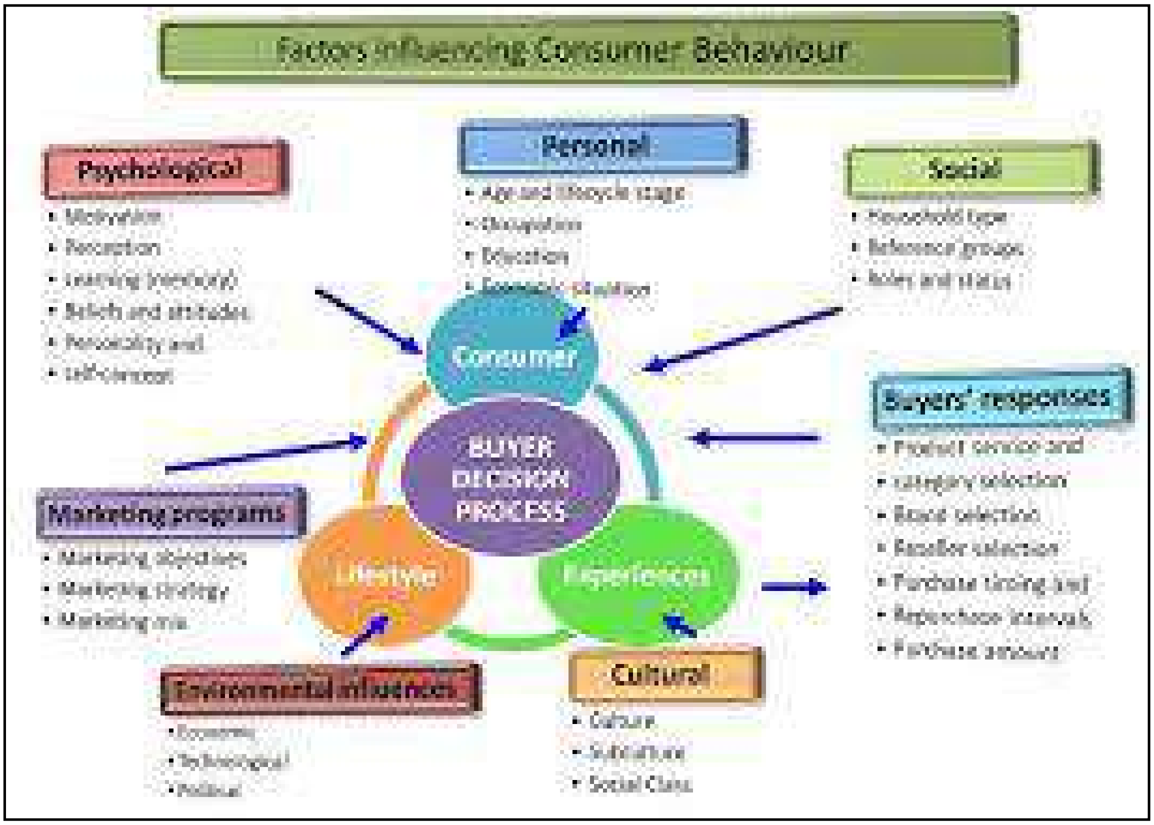
.**Implications:** The language of communication these days area unit Emoji's, GIF's, audio & videos, word is losing its importance. Brands will increase their reach to the current new intense category by talking in their language on their mediums immense opportunities.

4. Experiencing Vs Owning things Social Value: All folks born within the 70's and 80's are tutored to initial save, own homes for our previous ages so if we've age and cash on our aspect, go and skill some kickshaws in life. However, these days that is old-hat - today's Bharat is concerning making multiple experiences in life instead of owning things. Dealing instead of possession of everything is that the new traditional - Cars, Homes, piece of furniture and this is often simply getting to increase. The social worth related to owning has enraptured to things like travelling, that has become the new social currency & exotic is that the word there. what is trending these days area unit things like Food porn, Weekend Activities, Driving visits, Airing and not successive house you're attending to get.

Implications: Brands have to be compelled to be over merchandise, they have to make experiences with merchandise & services, experiences that make a social worth over simply straightforward consumption.

5. Rising Individuality and twin Lives - We area unit a population in battle with ourselves these days. At one finish we tend to have become extraordinarily robust people with our robust opinions and personalities on Twitter & Facebook, and one the opposite hand we tend to area unit finding it troublesome to let alone of our ancient belief systems, making an attempt to suit them among the new digital age and social pressures. we tend to are attempting to portray our individuality by the items we tend to do, so sharing them within the digital house, however, we tend to don't seem to be that individualistic nevertheless in our real lives - we tend to like living with families, we tend to like having ancient weddings, we tend to still hear our oldsters (thankfully!). i am not voice communication there's something wrong with it, however its a troublesome time to be living in Bharat, making an attempt to be many folks right away and being sensible at everything to be socially acceptable.

Implications: Brands have to be compelled to perceive the role of every medium of communication and style their electronic messaging consequently. One message works all isn't any longer relevant - have to be compelled to fit the role the person is paying during a specific surroundings.



(source: https://www.google.com/imgres?imgurl=https%3A%2F%2Fwww.vertoanalytics.com)

Consumer's lifestyle trends in 2018-

The Consumer Lifestyle Trends programme identifies the most important trends shaping people's lives over following 3-5 years. By maintaining with trends and understanding what's returning next, 8the programme helps corporations at intervals the food & drink trade in eire to raised brace oneself for the longer term wants and desires of their shoppers. the precise objectives of the programme have modified little since Board Bia initial launched the programme in 2006 - the first objective being to make sure that the patron is at the guts of the business higher cognitive process.

(source: https://twitter.com/bordbia/status/989512015025725441)

Consumer trends are necessary for variety of reasons:

Helping North American nation to appear at things from another perspective, changing into additional outward-looking and client driven. Encouraging North American nation to appear forward, guaranteeing that our ways stay proactive to the ever-changing client landscape. Act as a catalyst for brand new thoughts and concepts, providing inspiration for profitable growth.

We have a tendency to take a contemporary consider the massive forces at play within the world, and broad shifts in client attitudes, values and behaviours globally. we have a tendency to explore however these developments are driving trends in consumers' lives. Also, we have a tendency to contemplate the implications for the food and drink trade in Eire and also the UK, and also the opportunities which may exist for your business. the target is for the patron life style Trends to produce a platform for future growth and innovation.

Conclusion:-

The consumer's expectation of shops and makers is continually evolving however staying prior to their expectations is entirely potential with the right Omni channel methods. whereas value continues to play a crucial consider purchasing choices, customers square measure progressively influenced by participating digital content, customized recommendations, in-store associate data, and flexible fulfilment choices, like free shipping and purchase on-line, obtain in-store (BOPIS).The path forward is additional certain and understood than ever before. Merchants are probably to thrive in AN era dominated by Amazon if they create investments in e-commerce, order management, in-store engagement, and personalization technology that permits seamless experiences between online and offline shopping for touch points. However, innovation for merchants is imperative; those trying to outpace the trade should create the correct investments currently to stop a race to the bottom within the future.

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A STUDY OF PRODUCTION AND MARKETING PROBLEMS OF PLAIN POWER LOOM UNITS IN ICHALKARANJI

Miss. Pooja Manoj Pareek, Mr.Vinayak Namdev Pathade, Mr Shrinivas Gajanan Bhamse

Shri Venkatesh Mahavidyalaya, Ichalkaranji

(This paper has got THIRD Prize in Avishkar Research Competition held by & at Shivaji University)

ABSTRACT

In Maharashtra Ichalkaranji has acquired fame in textile industry. Now-a-days there are number of spinning mills in Ichalkaranji. The textile industry has become the main centre of the economic life of the Ichalkaranji. This city is known as the 'Manchester' of Maharashtra. The present study is focused on the Statement of the problem, importance of the study. The objectives of the study are to study the nature and history of plain power loom industries, to study the problems related to production of the plain power loom industries and to examine the marketing problems of the plain power loom industries. The hypothesis of study is' The gravity of production and marketing problems does not depend on size of the plain power loom units.' Ichalkaranji is the targeted areas for the field work.There are 1.20.000 total plain power looms in Ichalkaranji. Out of these industries 400 plain power looms are selected by using the Taro Yamane's formula. As per Henerry Garrett Ranking method it is observed that if the No. of plain power loom changed the gravity of the problem of the production and marketing faced by the owner has changed. It is concluded that the gravity of production and marketing problems is not depend on the size of the plain power loom units. So the null hypothesis is rejected as per Henerry Garrett Ranking Method.

Keywords: *Plain power loom, Henerry Garrett Ranking Method, cost of Yarn*

Introduction-

Wearing cloths is one of the basic needs of man, like food and shelter. Therefore, cloth business has a long cherished history. In India there are some important textile industry sectors like Surat, Ahmadabad, Banaras and many more. In Maharashtra Ichalkaranji has acquired fame in textile industry. Now-a-days there are number of spinning mills in Ichalkaranji. The textile industry has become the main centre of the economic life of the Ichalkaranji. This city is known as the 'Manchester' of Maharashtra

For the development of plain power loom business owners and labour are taking lot of efforts. At the same time we cannot neglect the difficulties and obstacles in this development. The plain power loom businesses are facing several difficulties such as the problems of workers, salary, policies of state and central government and the availability of raw material etc. So to make the micro level study on plain power loom problems on Production and Marketing we have selected the topic for the study entitled, "A study A study of production and Marketing problems of plain power loom units in Ichalkaranji" Rank of problem related production and marketing calculated on the basis of Hennery Garrett Ranking Method.

Statement of the problem:

In the pilot study the researchers have observed that due to changing economic environment the plain power loom industries are facing various problems related to production, marketing etc.

Importance of the study:

The study has thrown light on the problems and prospects of the plain power loom industries in Ichalkaranji. Because the plain loom power industries are facing the various problems due to new economic policy, Changes in textile policy and changing policies of government in respect of various business tax. On this background it becomes very significant the survival of the plain power loom industries in Ichalkaranji for the bright future of the plain power loom industry.

Objectives of the study:

The objectives of the study are as under

1. To study the nature and history of plain power loom industries.

2. To study the problems related to production of the plain power loom industries.
3. To examine the marketing problems of the plain power loom industries

Hypothesis of the study:

The following hypotheses is set for the study -

1.The gravity of production and marketing problems does not depend on size of the plain power loom units.

Methodology

Primary data

This study is based on the primary data which will be collected from adequate and representative sample of plain powerloom units in Ichalkaranji and also from the inputs obtained from the extensive discussions with plain powerloom manufacturers and their associations. For the purpose of collection of primary data and its analysis, the plain power loom units were divided into two parts in accordance with the investment limits as follows.

Category	No of looms	Price per loom (In Rs.)	Total Investment (In Rs.)
(a)	(b)	(c)	(d= b*c)
Micro Units	33	75,000	24,75,000 (i.e. below 25,00,000)
Small-scale units	34 and above		More than 25,00,000

2. **Secondary data:**

Data available from various Government Organizations and Industries Associations will be used for the analysis of problems related to production, marketing.

Tools of Analysis

For the purpose of the study the statistical techniques of Henrry Garrett Ranking Method has used for appraising and interpreting the relevant data.

Selection of Samples

Ichalkaranji is the targeted area for the field work.There are 1.20.000 total plain power looms in Ichalkaranji. Out of these industries 400 plain power looms are selected by using the Taro Yamane's formula.

Here 'e' (error) is at 10% level of significant i.e(e=0.1)

$$n = \frac{N}{1 + N * e^2}$$

Where, N=Total population of the plain power loom

n- Sample size

e- Sampling error at 0.05(i.e. 5%) level of significance

N

----------------= 150000/1+[(150000)*(0.05)^2)=375 ie. 398

1+N*e^2

Review of literature- Attached the news papers in file

Data analysis

Problems and prospects of Micro and Small Scale Units plain power loom

Table No.1.1
Rank frequency of Problems related to Production (Micro Units)

	Production problems											100(Rij-0.5)/11	Garret value
Factor	1	2	3	4	5	6	7	8	9	10	11	P.P.V	
1	2	4	1	5	0	1	2	0	0	1	2	4.545455	82
2	2	1	0	5	1	1	3	0	1	1	1	13.63636	72
3	4	0	0	1	1	1	3	4	0	0	2	22.72727	65
4	0	1	4	0	5	1	0	2	0	1	2	31.81818	59
5	0	3	2	2	1	3	2	2	1	0	0	40.90909	55
6	2	1	2	1	2	1	1	1	2	2	1	50	50
7	1	2	0	0	5	1	2	0	2	1	2	59.09091	45
8	1	2	2	1	0	0	0	3	1	3	3	68.18182	41
9	0	2	1	0	0	2	0	4	6	1	0	77.27273	35
10	2	0	2	1	2	3	1	0	0	3	2	86.36364	28
11	2	0	1	0	0	2	2	0	3	3	1	95.45455	18

P.P.V=Percent position value

For each rank was multiplied by Garret Value and presented in the following table

Table No.1.2
Average Rank Score for production problems of micro power loom units

Factor	F*82	F*72	F*65	F*59	F*55	F*50	F*45	F*41	F*32	F*28	F*18	Total	A.s.	Rank
1	164	288	65	295	0	50	90	0	28	28	36	1044	10.44	1
2	164	72	0	295	55	50	135	0	28	28	18	845	8.45	3
3	328	0	0	59	55	50	135	164	0	0	36	827	8.27	6
4	0	72	260	0	275	50	0	82	28	28	36	831	8.31	4
5	0	216	130	118	55	150	90	82	0	0	0	841	8.41	5
6	164	72	130	59	110	50	45	41	56	56	18	801	8.01	7
7	82	144	0	0	275	50	90	0	28	28	36	733	7.33	8
8	82	144	0	59	0	0	0	123	84	84	54	630	6.30	9
9	0	144	65	0	0	100	0	164	28	28	0	529	5.29	11
10	164	0	130	59	110	150	45	0	84	84	36	862	8.62	2
11	164	0	65	0	0	100	90	0	84	84	18	605	6.05	10

Total =total of all the garret values

A.S.= Average score=Total/100

Table No.1.3
Rank frequency of Problems related to Production (S.S. Units)

1	2	3	4	5	6	7	8	9	10	11	100(Rij-0.5)/11	Garret value
4	1	1	5	1	1	3	1	0	0	7	4.545455	82
1	3	1	0	0	1	0	1	5	5	1	13.63636	72
3	1	1	5	1	0	1	3	1	1	1	22.72727	65
1	1	5	1	5	3	0	0	0	1	1	31.81818	59
0	0	1	5	5	0	5	0	1	0	1	40.90909	55
6	0	0	0	0	6	0	6	0	0	0	50	50
1	5	0	0	1	0	6	0	0	5	0	59.09091	45
1	7	0	0	0	0	0	0	0	6	4	68.18182	41
0	0	5	1	0	0	1	6	5	0	0	77.27273	35
0	0	4	0	5	6	1	1	1	0	0	86.36364	28
1	0	0	1	0	1	1	0	5	0	3	95.45455	18

Table No.1.4
Average Rank Score for production problems of SSU loom units

Factor	F*82	F*72	F*65	F*59	F*55	F*50	F*45	F*41	F*32	F*28	F*18	Total	A.s.	Rank
1	328	72	65	295	55	50	135	41	0	0	126	1167	11.67	1
2	82	0	65	0	0	50	0	41	175	140	18	571	5.71	10
3	246	72	65	295	55	0	45	123	35	28	18	982	9.82	4
4	82	72	325	59	275	150	0	0	0	28	18	1009	10.09	3
5	0	0	65	295	275	0	225	0	35	0	18	913	9.13	6
6	492	0	0	0	0	300	0	246	0	0	0	1038	10.38	2
7	82	360	0	0	55	0	270	0	0	140	0	907	9.07	7
8	82	504	0	0	0	0	0	0	0	168	72	826	8.26	9
9	0	0	325	59	0	0	45	246	175	0	0	850	8.5	8
10	0	0	260	0	275	300	45	41	35	0	0	956	9.56	5
11	82	0	0	59	0	50	45	0	175	0	54	465	4.65	11

Rank of problem related production on the basis of Hennery Garrett Ranking Method was calculated and presented in the following table

Table No.1.5

Problems related to production	**Size of plain power loom in**	
	Micro	**SSU**
Shortage of yarn	1	1
Artificial scarcity of yarn	3	10
Quality of yarn	6	4
Price fluctuation of yarn	4	3
Cost of yarn	5	6
Low Quality and defective production	7	2
middlemen purchase the products from them at low prices and sell the same at higher prices	8	7
Lack of capacity to purchase raw material in large quantities when the prices are low	9	9
owners purchase the yarn for the whole year or at least for six	11	8

months		
adverse effects on line of production due to changes in habits and fashions of customers	2	5
Adverse effects of demonetization and GST	10	11

Table No.1.6

Table showing rank frequency of Problems related to Marketing of no of machine Micro Unit

Factor	Rank frequency of Marketing problems								100(RIJ-0.5)/Ni	Percent position value
	1	2	3	4	5	6	7	8	Ni=8	
1	0	1	0	5	1	5	3	1	6.25	79
2	0	1	0	0	1	2	1	11	18.75	69
3	1	1	1	6	1	0	3	2	31.25	59
4	2	1	1	1	3	4	4	0	43.75	53
5	2	7	2	1	1	1	1	1	56.25	47
6	2	1	2	1	7	3	0	0	68.75	40
7	5	4	3	1	0	0	3	0	81.25	32
8	4	0	7	1	2	1	1	0	93.75	20

Table showing Average score and rank for each parameter of problem related to marketing on the basis of size of plain power loom Micro Unit

Table No.1.7

Factor	Frequency of rank * Garret value								Total	Average score	Rank
	F*79	F2*69	F3*59	F4*53	F5*47	F6*40	F7*32	F8*20			
1	0	69	0	265	47	200	96	20	697	6.97	7
2	0	69	0	0	47	80	32	220	448	4.48	8
3	79	69	59	318	47	0	96	40	708	7.08	6
4	158	69	59	53	141	160	128	0	768	7.68	5
5	158	483	118	53	47	40	32	20	951	9.51	2
6	158	69	118	53	329	120	0	0	847	8.47	4
7	395	276	177	53	0	0	96	0	997	9.97	1
8	316	0	413	53	94	40	32	0	948	9.48	3

Table No.1.8

Table showing frequency of Marketing related problems SSU

Factors	Rank of Problems Related Marketing								100(Rij-0.5)Ni Ni=8	Percent position value
	1	2	3	4	5	6	7	8		
1	1	4	0	7	1	2	1	1	6.25	79
2	2	1	1	1	6	1	0	3	18.75	69
3	3	2	1	1	1	3	4	4	31.25	59
4	4	5	4	3	1	0	0	3	43.75	53
5	5	4	0	7	1	2	1	1	56.25	47
6	6	0	1	0	5	1	5	3	68.75	40
7	5	4	3	1	0	0	3	0	81.25	32
8	4	0	7	1	2	1	1	0	93.75	20

Table No.1.9

Garret value and Rank of Marketing problems of plain power loom size of SSU

Factors	Garret value * frequency								Total	P.P.V	Rank
	F*78	F2*69	F3*59	F4*53	F5*47	F6*40	F7*32	F8*20			
1	79	276	0	371	47	80	32	20	905	9.05	6
2	158	69	59	53	282	40	0	60	721	7.21	8
3	237	138	59	53	47	120	128	80	862	8.62	7
4	316	345	236	159	47	0	0	60	1163	11.63	2
5	395	276	0	371	47	80	32	20	1221	12.21	1
6	474	0	59	0	235	40	160	60	1028	10.28	3
7	395	276	177	53	0	0	96	0	997	9.97	4
8	316	0	413	53	94	40	32	0	948	9.48	5

Table No.1.10

Rank of problem related Marketing on the basis of hennery Garrett Ranking Method

Problems related to marketing faced by the plain power loom owners	No. of plain power looms	
	Micro Units	SSUs
I cannot make impression(control) on demand & supply of cloths as well as yarn and spare parts	7	6
Malpractices of middleman	8	8
Master weavers unable to make competition against power loom clusters like- Bhivandi, Malegaon etc.(Compare	6	7
Unable to forecasting about the demand of supply of cloth market	5	2
Very low bargaining power of plain looms owners due to the dominance of the middlemen	2	1
Plain loom owners Sell their fabric on a very low margin	4	3
Low storage and purchase capacity of yarn , cloth and spare parts	1	4
lack of information of trends , govt. rules and regulations, market, textile activities, new tax regime of GST etc.	3	5

Table No.1.11

Testing of hypothesis on the basis of Chi-square Test

Category	Calculated value	Table Value (at 1df)	P-value(0.05)	Remark
Production	4.22	3.84	0.017555	Significant
Marketing	9.05	3.84	0.002621	Significant

The P-value of both the problems is less than 0.05 level of significance. So it is concluded that The gravity of production and marketing problems is dependent on size of the plain power loom units.

Findings of the study

1. As per Henry Garrett Ranking method it is observed that if the No. of plain power loom changed the gravity of the problem of the production and marketing faced by the owner has changed. It is concluded that the gravity of production and marketing problems is not depend on the size of the plain power loom units. So the null hypothesis is rejected as per Henry Garrett Ranking Method.
2. The following problems are very intensively faced by the plain power loom units between size 5 to 45 no. of machine these are- adverse effects on line of production due to changes in habits and fashions of customers. Artificial scarcity of yarn, Price fluctuation of yarn, cost of yarn. Whereas the problem faced by the units having no. of machine between 46 to 85 are Low Quality and defective production, Price fluctuation etc
3. The problems related to the marketing faced by the plain power loom units having number of machines 5 to 45 are given a 1 to 3 rank like- Low storage and purchase capacity of yarn, cloth and spare parts, Very low bargaining power of plain looms owners due to the dominance of the middlemen, lack of information of trends, govt. rules and regulations market, textile activities, new tax regime of GST. Whereas the units having no. of machines from 46 to 85 are faced the production related problem are-Unable to forecasting about the demand of supply of cloth market, plain loom owners Sell their fabric on a very low margin, Low storage and purchase capacity of yarn , cloth and spare parts etc.

Suggestions

1. Government should establish the yarn bank. So it will be possible to maintain the stability in the prices of yarn and it will remove the malpractices of middleman.
2. Government should reduce the rate of electricity bill per unit so that the cost of production will be reduced.
3. To provide the loan at the interest rate between 7 to 10 percent
4. Schemes like Powertex India, Mudra Yojana should launch to boost the business of plain power loom units.
5. To attract the workers towards the plain power loom industry the government should take the initiative steps like – Health insurance, Provident fund, Pension etc for the workers.

Conclusion:

The plain loom power industries are facing the various problems due to new economic policy, Changes in textile policy and changing policies of government in respect of various business taxes. On this background it becomes very significant the survival of the plain power loom industries in Ichalkaranji for their bright future.

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ESSENTIALS TO BE IN PURSUIT OF SERVICE EXCELLENCE

Dr. Abid Yunus Salati
Associate Professor, Sanjay Ghodawat University School of Commerce and Management, Kolhapur.
salati.ay@sginstitute.in

ABSTRACT

Organizations today are interested in providing top quality customer service to clients. Over 20 billion customer satisfaction surveys are conducted on an annual basis around the world in an attempt to understand what customers want from their experience and how well they perform against delivering on those expectations. Understanding client needs is a prerequisite for delivering superior service. Customers will compare their perceptions of the service against their expectations when judging the quality of an organization's service delivery. Investing in voice of the customer surveys and analytics is never a poor investment. Organizations must know who their clients are, what they experience now, and what they want from future service experiences. In addition, the stability of those expectations and how quickly they change over time or vary across service situations and client groups must also be examined. In general, there are five dimensions of service excellence that every customer is looking for, regardless of the type of organization or interaction. They are:

- ***Reliability** – the ability to perform the promised service dependably and accurately*
- ***Tangibles** – the appearance of physical facilities, equipment, personnel, and communications materials*
- ***Responsiveness**– the willingness to help clients and provide prompt service*
- ***Assurance** – the knowledge and courtesy of employees and their ability to convey trust and confidence*
- ***Empathy** – the caring, individualized attention provided to the client or citizen*

The dimension of reliability is largely concerned with the service outcome. Customers view reliability as the service "core", and they tend to have higher expectations for it. Tangibles, responsiveness, assurance, and empathy are more concerned with the service process.

Reliability is the most important dimension in meeting customer expectations, whereas the process dimensions (especially assurance, responsiveness, and empathy) are most important in exceeding customer expectations. With process dimensions, there is an opportunity to surprise clients with uncommon swiftness, grace, courtesy, competence, commitment, or understanding, and to go beyond customer expectations.

Providing a high-quality service experience requires an organization to recruit the most promising employees, provide them with on-going training in interpersonal and problem-solving skills, and measure and reward employees for delivering service with excellence.

Some service experiences are not as fulfilling as customer often expect. Little things that appear small are often done wrong. Creating value to the customer is indeed more complex that what we assume. And that is why it is important for organizations to map out service experiences wisely. But, unfortunately most of the organizations got associated with products and services rather than on organizations responsible for creating them. On our way to rediscovering service excellence and recognizing it as a major tool for market place success, we are learning to view service excellence from customers' point of view.

So, in order to compete effectively it is important for any organization to first get into the mind of the customer i.e., to explore customer's focused values. And then to focus on various solutions to create positive customer experience i.e., creation of customer value. One approach is to identify the determinants of service excellence that may relate to the services. Keeping this in mind, successful companies are now gearing to organize their businesses around the customer experience rather than organizing their businesses along the product lines are geographic business units.

Today, with ever-increasing focus on customers, companies are taking a service oriented approach to customer value management. This paper focuses on a framework in identifying few ingredients in the formula for service excellence viz. service failure recovery, service employee empowerment, service delivery, service technology, and last but not the least service training and development.

Keywords: *Service excellence, service failure recovery, service delivery, service employee empowerment, service training and development.*

INTRODUCTION

"Service excellence is a matter of being passionate about doing insignificant things in a significant manner." Today's competitive world, achieving total customer satisfaction is a key element in setting the business goals and objective s of the corporate.. Improving performance in service delivery and responsiveness to the customers has become a source of competitive advantage in many industry and service sectors.

It is unfortunate that several organizations in India in various sectors like hospitality brokerage, insurance, higher education, medical care and public services are far from above mentioned quality components for excellence. Some of the reasons seen are: Poorly designed processes, ill trained and overworked staff with unachievable targets and general lack of service technology. Similar, is the situation in after sales service of manufactured goods and call-center systems in India that need to be addressed seriously?

In services as well as manufactured goods it is the value delivery and communication of this value proposition to customer is very important for growth and profitability. It would always be rewarding for organizations to develop the evaluation criteria by which customer can judge and appreciate the value. This is one area, which needs well-designed systems and communication with customer. In multi-ethnic, multi religion and multi lingual society like in India it is quite daunting and challenging for creating such components of service excellence.

"EXCELLENCE IS NOT AN ACTION BUT A HABIT"

Excellence can be defined as the quality or state of being outstanding or superior since customer have rising threshold of satisfaction levels and hence excellence.

5S' FOR SERVICE EXCELLENCE:

Excellence will deliver memorable personal experiences including customer Delight significantly beyond expectation of customer, positively shocking, unexpected and random) Delight is when the customer perceives a service as having exceeded the desired level, naturally the reaction of the customer is of immense satisfaction and pleasure. This type of satisfaction is known as delight.

Service excellence is being increasingly used to create customer value that helps businesses to sustain profitable growth.

Specifically, units with higher levels of service excellence exhibited:

Higher customer satisfaction and loyalty

More consumers during the year.

Higher reported levels of customer satisfaction and service quality.

Increase in levels of long term commitment in employees with the organization.

Higher levels of joint effort in the organization

What is important is First, to believe genuinely in customer delight and service as a goal of organization, which is only possible by Top management support, and then go on and train and empower employees' right from front line and beyond. Choice of right attitude employees must be backed by database and technology systems.

The key control points in service chain right from first contact point of a customer to after sales guarantee have to be identified and the systems of monitoring and improvements around them has to be built for leading to service quality and delight.

Since it is a lot difficult to even out pricing in tailored need for services products and customer is not able to find worth of the service product reliability and efficiency of service providers (Services Triangle – Valerie, et al) is vital for ensuring service excellence.

The relationship between a company and its customers' needs to be mutually rewarding and fruitful. It is however, not an easy task for companies to maintain such a relationship for long. All customers are not alike and organizations cannot afford to maintain a relationship with all of them. They should choose the right customers and then invest in the relationship. So before investing in customer relationship

Organizations need to keep track of the following ingredients in order to build and develop successful customer value:

1. Service training and development
2. Service employee empowerment
3. Service failure recovery
4. Service technology
5. Service delivery

Few ingredients in the formula for service excellence

SERVICE EMPLOYEE TRAINING AND DEVELOPMENT

Employee represent the organization to the customers .if these employees are not given training in how to go about face to face customer contact, the entire marketing effort may not prove to be effective. So to provide quality service, employees need ongoing training in the necessary skills and knowledge and in the process or interpersonal skills. Most organizations are quite conscious of and relatively effective at training employees in technical skills. These skills may be taught through formal education, as in case at McDonald's Hamburger University which trains McDonald's managers from all over the world.

At the same time service employees also need training in interpersonal skills that allow them to provide courteous, caring, responsive, and empathetic service. Training in interactive skills helps employees develop listening, problem solving, communication skills.

Even the back office staff should be trained for service skill. Managers, supervisors, and support staff are also trained the same way, as providers understand that contact employees will deliver quality service to customers only when they experience the same values and behaviors from their supervisors. And moreover organizations should understand that training is not only for new employees; it must be an ongoing process for sharing, learning and further improvement.

SERVICE FAILURE RECOVERY: The second ingredient to achieve service excellence is service failure recovery. Companies must bring together with one reality. Things can go wrong. Due to a variety of reasons, service experience can vary in quality. When things go wrong? The comeback to situations of failure can take two forms: take no notice of failure and do nothing or identify failure and be ready to recover from it.

The process of getting back into shape or regaining balance is called recovery. In the context of service excellence when service delivery is not right the first time, firms can choose to try the second time. For instance Dominos promises pizza delivery within thirty minutes. But when promise is not kept and delivery is delayed due to unforeseen events, pizzas are given free to compensate for the disappointment.

SERVICE TECHNOLOGY

The third ingredient for service excellence is service technology service organizations need to ensure that the technology should be that customer understands it and fits well into the requirements of service encounters .i.e., service consumer's .that the customer should feels at ease while using the technology interface. If the customers feel that a system is too complicated or feel insecure, they will avoid the purchase or find other ways. And at the same time, it is also important that employees are equipped with suitable tools and technology that enhance their ability to serve the customer. Reliability of technology is another linked issue. How frequently technologies fail to perform? What substitute arrangements are available? Frequent service failure interferes with employees' ability to perform and satisfy the customers. This can be seen at ticketing machines.

SERVICE DELIVERY PROCESS

This ingredient plays a very important role in the achievement of service excellence. A service customer often consumes a total service experience rather than some limited end – of-process output. This totality is often conveyed through a service very process .the importance of service delivery process is that it assures service, availability and consistent quality that means service excellence.

Without sound delivery process, managing service requirement is extremely difficult. Service cannot be inventoried; therefore, it becomes essential to find out ways and means to handle peak load to optimize varied customer needs with different levels. So, stack gave a much simplified version and described the 'process' in three stages. First, a process can be broken down in logical steps to facilitate analysis and control. Second there are more than one available options of processes in which output may differ. Finally, each system includes the concept of deviation or tolerance standards in recognition that the processes are 'real time' phenomena that do not conform perfectly to any model or description, but function within a norm.

SERVICE EMPLOYEE EMPOWERMENT

If you sincerely believe that "the customer is king," the second most important person in this kingdom must be the one who has a direct interaction on a daily basis with the one who is king. - Michel Bon, CEO of France Telecom If you get everybody in the company involved in customer service, not only are they 'feeling the customer' but they're also getting for what's not working. Penny hands comb Empowerment means giving employees the desire, skills, tools, and authority to serve the customer (Eithmal and Bitner). Let's understand this with a case:

Every employee is empowered in Ritz Carlton Hotel to do the following to satisfy a customer:

Move heaven and earth to satisfy a customer;

Contact appropriate employees to help resolve a problem swiftly (lateral service concept);

Spend up to $ 2,000 to satisfy a customer;

Decide the acceptability of products and services;

Decide the business terms of sales

Become involved in setting the plans for their work area; and

Speak with anyone regarding any problem.

That is employee empowerment. Empowering your employees also shows them that you believe them to do the right thing. This in turn has a positive energy on employee performance. The higher the service employee morale, the better service they will provide to your customers.

Employee empowerment not only improve better services to the customer but at the same time increases employees' motivation, job satisfaction, and loyalty to their companies, and have a positive impact on the lower level. Another benefit is that if your contact employee can resolve the complaint, then middle management doesn't have to occupy their time doing it.

CONCLUSION

Service excellence, thus, emerges as the key to create customer value and viability for an organization in a highly competitive market scenario the imperatives and challenges before organization are many and varied, and it is only by innovating constantly and keeping abreast certain, backed up by sound strategies and an appropriate mix of ingredients discussed above, that an organization can hope to best its larger counterparts.

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A STUDY OF PERFORMANCE EVALUATION OF KISAN VEER SATARA CO-OPERATIVE SUGAR FACTORY, BHUINJ

Dr. Dattatraya T. Chavare
Department of Commerce and Management, *D.G. College of Commerce, Satara. (MS)*
E. mail:dt_chavare@rediffmail.com

ABSTRACT

Indian sugar industry, second largest agro-based processing industry after the cotton textiles industry in country, has a lion's share in accelerating industrialization process and bringing socio-economic changes in under developed rural areas. Along with the sugar production, other joint productions are also there in sugar factory which are helpful for creation of sound financial position of the factory. This study covers introduction of sugar industry, distillery, labour-welfare, bio fertilizer laboratory and power - generation. It will useful for the various stakeholders for their study and research.

Keywords: *Sugar Industry, Cain-crushing Capacity, Harvesting, Extraction, Evaporation, Boiling, Capacity Utilization*

Introduction:

"India is the biggest sugar producing country in the world." In India the sugar industry had its origin in 1903, when a sugar factory was established in Bihar and Uttar Pradesh. In 1950-1951 there were 138 sugar factories in India and their total production was only 11.33 lakh Tons. In order to meet its growing demand. As on 31 may 1980 there were 414 sugar factories in India with a licensed capacity of 10.40 million tones. Bihar and Uttar Pradesh were two largest states of sugar production above 60% of sugar in 1960. The sugar industry provides direct employment near about to 5 lack peoples. The sugar industry in Maharashtra has been a local point for socio-economic development in the rural areas by mobilizing rural resources, transport and communication facilities; further, many sugar factories have established schools, colleges, medical centers, hospitals, engineering and poly technique colleges for the benefit of the rural population. Sugar cane is an important commercial crop in the state. Bagasse is utilized as a fuel in the boilers and also used as a raw material in the paper industry; press mud also mixed with another residual output of the distillery viz. spent wash and sued as bio manure.

A sugar mill can thus have multiple streams of revenue. Maharashtra sugar industry is one of the most notable and large-scale sugar manufacturing sectors in the country. The Maharashtra sugar industry has been contributing nearly 40% of India's total sugar production. The pace of growth of sugar manufacturing has been massive over the past few years. The latest sugar statistics of sugar production in Maharashtra indicates that this state is doing better than the others in the country. The sugar industry in Maharashtra is highly popular in the co-operative sector. These co-operative sugar factories are backbone of the sugar industry. The Maharashtra sugar industry has been a spectacular growth owing to the different conductive in the state. One of the chief crops manufactured in Maharashtra is sugarcane with most of sugar industries been setup over the years. Therefore the research is interested in studying in performance of sugar factory. Therefore the present study is entitled 'Performance of Kisan Veer Satara co-operative Sugar Factory, Bhuinj' Post Office-Kisanveernagar, Tehsil-Wai, District-Satara, Pin. 415530 (Maharashtra).

Objectives of the Study:

Following are the objectives of the study:

- To study the profile of Kisan Veer Satara Co-operative Sugar Factory, Bhuinj;
- To analyze the, production capacity and capacity utilization;

- To understand the Expenses and Revenue of the factory;
- To study the welfare schemes;
- To suggest remedies and policy measures.

Design of the Study:

This study is based on secondary data, which was collected from different reports, books, journals, magazines, thesis and websites. Collected data were presented for logical status. This study is purely descriptive type. Thus, the field of study is limited but it aims at studying all aspects of a social unit.

Data Analysis and Interpretation:

Production is basic activity of all industrial units. All other activities revolve other activity. The production activity is the nothing but step by step conversion of one form of material into another either chemically or mechanically. This is done in factories in which house manufacturing processes. The basic input of production processes of men, machine, plant, service and methods, the production in the factory, firm utility. It should be noted that the finished product of one manufacturing units does not away furnish a readymade product for the ultimate consumption.

In a chain of manufacturing activities the finished product the processor sometimes become the raw material for the other manufacture firm falling next in the sequence. This factory is established in the year 1968 by Excusal development Minister Shri Prataprao Bhosale (Bhau) and colleagues.

Sugar Manufacturing Process

Growing the Sugar Cane

Sugar cane is a sub-tropical and tropical crop that prefers lots of sun and lots of water – provided that its roots are not water logged. It typically takes about 12 months to reach maturity although the time varies widely around the world from as short as six months in Louisiana to 24 months in some places.

Harvesting

Sugar cane is harvested by chopping down the stems but leaving the roots so that it re-grows in time for the next crop. Harvest times tend to be during the dry season and the length of the harvest ranges from as little as 2 ½ months up to 11 months. The cane is taken to the factory. Often by truck or tractor sometimes on a bullock cart.

Extraction

The first stage of processing is the extraction of the cane juice. The cane is crushed in a series of large roller mills. The sweet juice comes gushing out and the cane fiber is carried away for use in the boilers.

Evaporation

The factory can clean up the juice quite easily with slaked lime and Sulphure which settles out a lot of the dirt. Once this is done, the juice is thickened up into syrup by boiling off the water using steam in a process called evaporation. Sometime the syrup is cleaned up again but more often it just goes on to the crystal-making step without any more cleaning.

Boiling

The syrup is placed into a very large pan for boiling, the last stage. In the pan even more water is boiled off until conditions are right for sugar crystals to grow. Once the crystals have grown the resulting mixture of crystals and mother liquor is spun in centrifuges to separate the two. The crystals are then given a final dry with hot air with hot air before being stored ready for dispatch.

Raw Usage Storage

The final raw sugar forms a sticky brown mountain in the store and looks rather like the soft brown sugar found I domestic kitchens. It could be used like that but usually it gets dirty in storage and has a distinctive taste which most people don’t want. Additionally, because one cannot get all the sugar out of the juice, there is a sweet by-product made: molasses. This is usually turned into a cattle food or is sent to a distillery where alcohol is made.

Sugar

After producing a final sugar it get packed and sent it to godown for storage. Marketing is done as per central Govt. Policy such as release order and free levy quota system.

Distillery

The Factory has started 30 KLPD units in Jan 1994 and in 1995 the Extra Neutral Alcohol unit of having Capacity of 20 KLPD to 60 KLPD with new Multi-pressure distillation technology Plant and from April 2009 the new expanded unit was started. Besides that management has decided to further expand the distillery Capacity form 60 KLPD to100 KLPD Rectified Spirit Plant and 20 KLPD of Ethanol Plant.

Labour-welfare

Government approval of various schemes for labor welfare is taken by the factory. This would also facilitate cultural, social and sports activities.

Fitness club

A fitness club is being developed in the premises to facilitate regular exercising.

Co-operative marketing forum

This forum is formed to help farmers sell the agricultural and horticultural products in domestic as well as open world market

Co-operative Bank

"Shri Mankaidevi Patasanstha" will be launched to provide financial aids to the farmers.

Table No.1 Production Performance

Year	Cane Crushed	Sugar Manufactured	Sugar Recovery	Crushing Period (Days)	Yield of Cane (Tones)
2011-2012	5.25	6.56	12.32	180	69.52
2012-2013	5.68	3.30	12.83	191	69.00
2013-2014	4.09	4.88	11.90	132	61.23
2014-2015	4.88	6.62	12.28	194	71.00
2015-2016	11.90	7.57	12.26	204	--

(Source: Annual Reports)

Table No.2 Capacity Utilization

Year	Crushing Capacity(Tons)	Average Cane Crushed	Capacity Utilization
2011-2012	2,500	2932	117.36%
2012-2013	2,500	9454	119.80%
2013-2014	2,500	3119	124.76%
2014-2015	2,500	2799	111.96%
2015-2016	2,500	3029	121.16%

(Source: Annual Reports)

The above tables show the capacity utilization of the sugar factory. The crushing capacity of the sugar factory is remain unchanged during the study period. i.e. 2500 The capacity utilization of the factory was more than 100% during the season of the study period but due to sudden increase in the are under the cane the utilization capacity was 11.90 during the year 2015-2016. While during the last two years number of days increased. It increased 204 day during the year 2015-2016 of the study period.

Table No.3 Molasses

Year	Tones	Ratio of molasses recovery with per tons sugarcane
2011-2012	25233	4.04 %
2012-2013	30230	3.83 %
2013-2014	24867	3.61 %
2014-2015	24809	3.71 %
2015-2016	24664	3.46 %

(Source: Annual Reports)

Above table indicates that the molasses is by product produced during sugarcane crushing. The molasses is also an economical factor as it used as fertilizer. Production of molasses is highest in the year-2012-13.

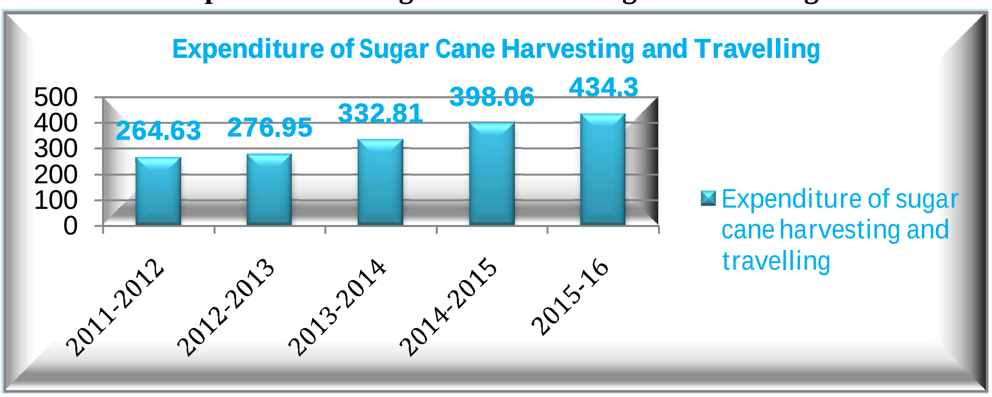
Table No.4 Sugar Production Expenses per quintal

Year	Without Sugarcane Price	With Sugarcane Price
2011-2012	791.47	2093.47
2012-2013	863.62	2624.08
2013-2014	907.81	2693.08
2014-2015	909.56	3126.52
2015-2016	1086.11	3653.59

(Source: Annual Reports)

The above mentioned sugar production expenses are per quintal without sugarcane price and with sugar cane price. It is concluded that, the expenses are highest in the year 2015-2016.

Expenditure of Sugarcane harvesting and travelling



(Source: Annual Reports)

From the above graph, it is cleared that, the harvesting and travelling charges are paid by factory per year which are the highest in the year 2015-2016.

Bio fertilizer Laboratory

The factory has a fertilizers manufacturing unit for increasing Production and improving quality of crops in nearby area. As the cost of chemical fertilizers have increased by double, the farmers can not apply a recommended fertilize does. In addition, excessive use of inorganic fertilizers results in environment pollution and increases alkalinity and salinity of soil hence to get targeted yield with reduction in the cost of chemical fertilizers, the use of bio, fertilizer is the only solution. The Management, therefore decided to establish Bio fertilizer unit and supply the Bio fertilizer on profit no loss basis.

Power Generation CNG Project

On factory site Kisan Veer Sugar Factory and German company Green Elephant Ltd has jointly started Compressed Natural Gas (CNG) project. This is the first sugar factory in the country that is going to produce the CNG using press mud and distillery spent wash.

Compressed Natural Gas is a substitute for Gasoline / Petrol or Diesel. It remains clear, odorless, and non-corrosive. It can cease pollution. Factory has signed an agreement with Biogas Nord in Germany to generate CNG using press mud and distillery spent wash.

Future Projects

- *Agriculture and Horticulture College*

  With an objectiv of providing knowledge of modern Agriculture and Horticulture technics to farmers. The management has submitted a plan for college to the government.

- *Training Center for competitive examination*

Candidates from a farmer family background rarely excel in competitive examinations. The management is planning to launch a center for systematic training for Competitive Examination.

- *Bamboo articles manufacturing*

  Over 5 acres of land, 5000 Malaccan bamboo saplings are cultivated. The bamboo can be obtained for next 40 to 50 years. This will provide additional employment

Findings and Observations

The following *findings* are drawn from the data analyzed and interpreted –

- During the study period the factory has obtained total cane for crushing from the operational area of the factory. It indicates better performance of the management and efforts if the cane development of the sugar factory.
- During the period of the study it indicates up and downs of the quantity of cane crushed. Then to indicate an increasing trend during the last two years.
- The sugar produced also indicates more fluctuation regarding the salient market. Karkhana has achieved I.S.O. certificate. Production department is used full capacity and created with crystal sugar.
- The sugar recovery percentage ranged between 11.76% and 13.21% during the study period. It appears an increase trend in the sugar recovery percentage of the factory which indicates better performance of the sugar factory.
- There were ups and downs in the number of days of the season depending upon the availability of the sugar cane.
- Capacity utilization was always more than 100 % except the year 2014-15 and 2015-16.
- Duration the study period the factory has obtained maximum cane for crushing from the operational area of the factory.
- There were up and downs of the quantity of cane crushed. During the study there was consistency in the quantity of cane crushed
- The sugar recovery percentage ranged between 15.90% and 16.83% during the study period. It shows an increasing trend in the sugar recovery percentage of the factory.
- The session duration also indicate fluctuation trend there were ups and downs in the number of days of the season.
- The crushing capacity of sugar factory is productizing 2500 tons every yearly, but the actual crushing is more than its capacity every year.

Observations

Followings are the various *observations*:

- The factory owes both owned and borrowed funds But the management has failed to utilize funds properly for the advantages of the capital gearing.
- The management should have not a sufficient balance of cash for factory. Payment in earlier.
- The management do not proper use of working capital they use these funds for long term finance.
- Administrative staffs of the factory are not doing a work in a time.

Suggestions and conclusions

Following are *suggestions* for efficient and effective performance of sugar factory.

- The management should obtain the adequate borrowed funds for taking the advantages of the capital gearing.
- For improving the short term solvency position of the factory attempts should be made to use same long term founds for working capital.
- The factory should concentrate on timely crushing of the cane it will definitely enhance the sugar recovery percentage of the factory for this purpose the management should quick and efficient transport facility.

- For the efficient and better utilization of the funds, factory should appoint a Finance Manager.
- For speedily recovery of the advances due from the producer members, a definite policy should be adopted. This will result in higher receivable turnover in improving its liquidity position.
- The management should follow the principles of the financial statements while investing the total funds in the fixed asset and the current assets.
- The management should concentrate on enhancing the cane production in the operational area of the sugar factory. The cane development department should provide quality seeding to the members and non- members in the operational area.
- The management of the factory should implement the lift irrigation scheme in its operation area. With the implementation of this new scheme the availability of the cane will be increased.

Conclusion

Sugar industry is the second largest agro-based industry in India. Sugar factories particularly cooperative sugar factories in Maharashtra and other states have been instrumental in building confidence among rural people and strengthening industrial base in rural India. In the of globalization sugar industry needs more competitive edge which can be given by way of modernization, enhancing productivity, and manufacturing excellent quality sugar at competitive prices. It is a need of the hour to liberalized industry from clutches of unprofessional people . Most of the sugar units do not have by production plants.

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AN EFFECTIVE RISK MANAGEMENT OF PROJECT RISKS: A STANDARD FRAMEWORK AND METHODOLOGY TO BE PRACTICED IN PRACTICE

Chavan Vaibhavi Vijay
School of Commerce and Management (SCM)
Sanjay Ghodawat University (SGU), Atigre, Kolhapur, Maharashtra, India E-mail ID: vchavan.SGU@gmail.com,

Abstract

Lack of knowledge on the different Industry standards of Project Risk Management (PRM), available frameworks, inappropriate choice of tools and weak emphasis on project risk management; makes it ineffective and unsuccessful in an organizations. The intention of this research paper is to propose and introduce a generalized holistic process and formal PRM framework, functional for all industries and their projects. A meta-analysis and proposed framework is been developed exhibiting failure of projects due to lower maturity on existing multiple standards of PRM in practice. Findings reveals the key elements of effectual and structured approach of PRM within organizational processes. It also states that appropriate practice of PRM would improve project predictability and risk awareness, enabling shared goal culture of risk management focused.
Keywords: Project risks, Project Risk Management, Risk framework, PRM standards, PRM tools

Introduction

Uncertainty and risk can arise from multiple sources and sub-sources. They can have either negative or positive impacts which will affect the achievement of project objectives. Poor PRM can lead to new risk management challenges. It harder to be enough knowledgeable about all PRM standards used at organizational and project level. There are several organizational level risk standards such as OGC's Management Of Risk (M_O_R), IRM's Risk Management Standard, AS/NZS ISO 31000:2009 Risk Management etc. Similarly, project level standards namely APM's Project Analysis & Management guide and PMI's Project Management Body Of Knowledge (PMBOK) do exist. Practitioners work on different projects in various organizations where organization frame their own set of policies for risk management. This in turn affects the flexibility and authority of project managers giving rise to "doubtful effectiveness" on project success. In effect a formal PRM framework has to be developed which can bring agreed terminology and process common within all. Moreover, it will enable constructive PRM procedures and considerations selecting appropriate tools.

The objective of this paper is to provide step-by-step process and implementation strategies of PRM and contribute to it by manifesting it's need through meta-analysis. Besides, it focuses on gathering empirical evidences to support the claim that whether formal PRM framework can contribute to project success. Even a detailed PRM conceptual structure is been discussed, highlighting its purpose. Further, results are described of the generic PRM approach. Finally, significance of findings and their implications are conveyed.

Methodology

Table 1 interprets meta-analysis of previous referred empirical evidences and observations, planned out for previous 10 years till 2008 to deduce key research findings of various authors and their results obtained. For this reason, keywords such as challenges of risk frameworks, problems in execution of different risk standards and disadvantages of project risk standard etc. were considered to discover journal articles on 'Google Scholar', 'ProQuest', 'Delnet' research libraries. However, search extended until 2005 as limited analysis and research was evident on the flaws manifested by numerous risk frameworks and standards. At first, 17 articles were selected, out of which 4 journal articles had been before year 2000 & 3 articles a part of periodicals and online magazines are discarded. Consequently, total 10 articles had relevant information of what was intended to found. Meta-analysis has literature journals of A*, A,B,C ranks and one not ranking from ARC and ABDC journal list, displaying level of research and latest development in risk management methodology.

Table 1. Meta-analysis of previous studies literature

Sr. No	Author	Journal Name	Journal Rank	Research findings	Research results
1.	Carole & Olivier (2018)	Risk Management	C	Questioning about how to integrate different risk standards within organizational strategy	Managers need to cross verify their assumptions of the implementation of such standards
2.	Kutsch et al. (2017)	European Journal of Information Systems	A*	Disengagement of stakeholders for prescribed and directed risk management procedure	Assessed project risks remain untreated and unallocated
3.	Cagliano et al. (2015)	Journal of risk research	C	Appropriate selection of tools and techniques while managing uncertainty and project risks	Knowledge and communication of risk management is essential
4.	Raz & Hillson (2014)	Risk Management	C	Standards differ in the terminologies definitions such as "risk" and "risk events" Ambiguous nature of types of risks	Standard common guide is created but not yet reflected in available standards

Sr. No	Author	Journal Name	Journal Rank	Research findings	Research results
5.	Bakkers et al. (2010)	International Journal of Project management	A	Stakeholders not complying with the current risk management procedure	Lack of involvement by stakeholders and not consensus among themselves
6.	Kutsch & Hall (2010)	International Journal of project management	A	Ignorance towards risk management	Stakeholders are unclear about project risks and its irrelevance, being out-of -scope for project requirements
7.	Sanchez et al. (2009)	International journal of managing projects in Business	Not Ranked	Program and portfolio risk management needs to be well developed and reviewed continually	Systematic risk management is needed improve organizational value
8.	Liu et al. (2007)	Industrial Management & Data Systems	B	Different cultural experiences and considerations impede proper execution of risk management process	Stakeholders attitude and perception leads to mismanagement in developing risk models
9.	Milosevic & Patanakul (2005)	International Journal of project management	A	Inconsistency and confusion is observed between various risk standards variables	Standardized practice can carry potential to enhance project performance
10.	Cleveland & Sloeri (2005)	Ecology and Society	B	Controversy and conflicts in with relation to implementation steps of risk management procedure	Critical issues are outlined; addressing reexamination of application process of risk analysis

Proposed Project Risk Management Framework

The proposed generic process to manage project risks consists of five stages described below:

Stage 1: Project Risk Management (PRM) planning

1. ***Defining the project*** to understand its project goals such as requirements and constraints, also to know organizational existing procedures

2. Defining Project Risk Management process

- To develop PRM high level objectives that will directly or indirectly have an impact on other parts of plan
- To define scope of the process including risk categories and definition of terms used in the process of managing risks

3. Plan the process

- Looking for the availability of recommended PRM tools and techniques. Investigate the effectiveness of PRM tools
- The roles and responsibilities of internal & external stakeholders (risk analysis and reporting etc) will be assigned

The following Figure 1 demonstrate the overview of the above explained steps.

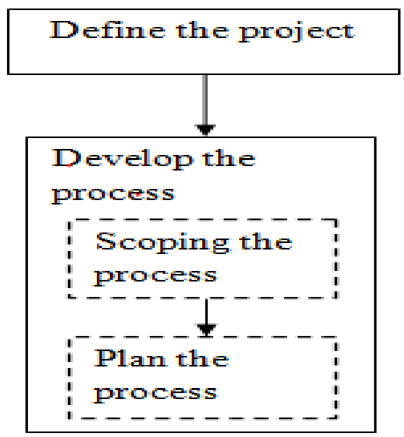

Figure 1. Overview of Project Risk Planning (PRM) process

Stage 2: Project Risk Identification

Effective risk identification is a team effort and its phases are as follow:

- ***Search and identify risks*** along with the risk triggers

  Risk Identification techniques such as Analogy, Brainstorming, Checklist, Root cause analysis, Delphi interview and Scenario planning can be used
- ***Classify them and draw a Risk Breakdown Structure (RBS)*** using Top-down, Bottom-up and a mixed approach
- ***Structure of the identified risks***

  1) Illustrate risk in more detail using the general principle for writing cause which can lead to uncertainty and affect project objectives

2) Mention the correlation and dependencies between risks
3) Clarify risk ownerships
4) If possible construct the preliminary list of risk responses

- ***Document all identified risks in Risk Register*** and update them on a regular basis (Appendix A)

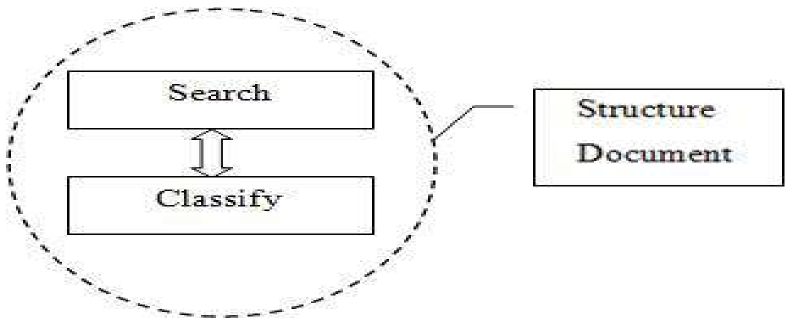

Figure 2. Key points of risk identification process

Stage 3: Project Risk Analysis

- ***Determine the critical risks*** to focus from the list of identified risks by giving them rank
- Risk analysis process is discussed below and either of the technique can be utilized:

1) Qualitative risk analysis

Scales (either categorical or numerical or both), Risk probability and Risk Impact are to be interpreted for particular project.

Tools and techniques:

a) Two dimensional
- Probability Impact matrix

b) Three dimensional
- Bubble diagram
- Risk prioritization chart

2) Quantitative Risk analysis

- Analyze Decision tree
- Evaluate Expected Monetary Value (EMV)
- Performing Modeling and simulation

Stage 4: Project Risk response planning

Framing actions to reduce and eliminate threats impacting project objectives. Risk response specify risks by their priority as not all risk requires equal attention.

- Framing proactive risk responses of contingency plans and recovery plans
- Considering residual and secondary risks
- Using EMV as tool to indicate the effectiveness of risk responses

- Generic risk response strategies such as mix of strategies or the strategy could be applied for each risk mentioned beneath.

  1) Avoid : to eliminate risk

  2) Transfer: transferring ownership of risk

  3) Mitigate: controlling though proactive measures

  4) Accept: taking action through contingency plan when triggers are met for minor risks
- Determine and assign risk owners
- Update project budget, schedule and other project plans by inserting resources and activities if needed. Fill up the risk register (Appendix A).

Stage 5: Project Risk monitor and control

It takes place during project execution phase, after the responses are implemented and provides template after panning for future use. It execute planned risk responses, track identified risks, check progress of residual risks, find out emerging risks while examining risk management process value in terms of effectiveness.

Corresponding Templates

- ***Risk communication and documentation***

  Communicating results of risk management process with project stakeholders and participants using formal and informal conversations formats

  1) Planning the risk review meetings (communication)

  2) Updating risk log (Appendix A) and preparing a summary report as the output of review meetings
- ***Risk reassessment***

  Apart from risk review meetings, regularly scheduling review meetings to verify if risk are properly documented
- ***Contingency reserve analysis***

  Review contingency reserves for the entire project and each individual risk. Examine how much is been planned, how much is spent and whether remaining is enough or extra is desired in terms of financial source

Findings

Reviewed literature of meta-analysis from year 2018 to 2005 identified problems involved in managing project risks using existing frameworks and industry standards of risks. Furthermore, it explored the impact these issues had. To date, there is ongoing debate between industry practitioners, project management associations and researcher for accepting and implementing a single risk standard and its framework. The need of an hour is a single global risk management framework and standard comprising of common definitions and terminologies to work on. Organizational awareness of common framework is important today. Standard definition of terms namely "risk", "risk event" and "project risk" is to be framed as it carry differences in the terminology within current frameworks. Few of the risk standards focus on threats and some on threats and opportunities including opportunity management in addition to risk management. In effect, a defined and agreed procedure is requisite. The tasks written for stages of risk frameworks seems bit inconsistent and confusing for different standards which has to be avoided. More development for program and portfolio risk management is essential for the alignment of organizational strategy and risk framework. Ignorance, disengagement and partial knowledge of risk standards are prime factors for reduced operational excellence and success of projects. Alignment with organizational framework is fundamental to decrease uncertainty associated with risk framework within businesses. The list of tools and techniques has to be updated and some standards are not perceiving them equally effective and significant, giving rise to uncertainty during execution process.

Conclusion

There are several benefits of having standardized risk framework which could enable informed and record maintenance decision-making by searching for optimal solutions. Similarly, it would provide project participants with more visibility of project key issues. It would encourage open and honest discussion of issues abating ambiguity of risk specifications. Instead of having multiple views, the same language of risk cube to communicate risk issues can be used. Even common risk categories will be there to leverage risk management program within project team, changing risk perception and management capability. Subjectivity and its subjective evaluation in relation to risk standards will be lessened with an universal consensus of risk management process. Moreover, importance of people in PRM in the form of risk attitude is important influential factor to control PRM process. Awareness is the first step to overcome cultural differences as strong organizational culture can help and influence PRM. Building project risk culture is crucial to shape and establish shared project culture of understanding about objectives, processes and tools to circulate clear project risk objectives. Understanding and diagnosing organizational culture and risk attitudes at all levels is the first step towards possible standard risk management.

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Appendix

Appendix A

Following is the Risk register used for documentation and reassessment while updating.

Risk ID	Risk title	Risk description	Date raised	Risk owner	Risk Trigger	Probability of occurrence	Magnitude of impact	Risk score	Contingency plan	Risk responses	Action owner
1.											
2.											

Project risk identification

Project risk analysis

Project risk responses

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Mr. Sambhaji S. Sawant
Head, Department of Economics,
R. B. Madkholkar Mahavidyalaya Chandgad

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dkYgkij ftYgkrhy ikYVh O;oLkkbdkP;k leL;ke/; ike[;ku foRRkh; leL;k] llx@ckf/kr fiYkkpk ijoBk] foek lj{k.kkpk vHkko] rVit ljdkjh vunku] egkxM [kk| o vk"k/k] fiykP;k tkLr fderh] deh x.koRRkph fiYy- rlp Jfedkph leL;k bR;knh vlyY;k fnlu ;rkr- ;k leL;k lkMfo.;klkBh ljdkj ikrGhoj /kkj.kkRed mi;kph veyctko.kh dj.;kph xjt vlu vf/kd pkxY;k o x.koRRkki.k fiykpk ijoBk dyk ikfgt- NkV;k O;olkbdkuk foek lj{k.k fny ikfgt- ;kcjkcjp [kk| vkf.k vk"k/kkipkjklkBh vunkukph rjrn dyh ikfgt- vl >kY;kl ikYVh O;olk;kP;k fodklkyk Hkjiij oko vkg-

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egkjk"V jkT;kr cgrd lo ftYg;kr dDdVikyu deh&vf/kd iek.kkoj dy tkr- lu 2007 e/; cfnLr 'kMe/; ikGY;k tk.kk&;k i{;kph l[;k 44]675 gtkj brdh gkrh- rj ijlnkjh ikGY;k tk.kk&;k i{kkph l[;k 20011 gtkj brdh gkrh- gh ,d.k l[;k 64756 gtkj brdh gkrh- lu 2012 e/; ijlnkjh 17507 gtkj brd i{kh ikGy tkr gkr- vkf.k 60288 gtkj brd cfnLr 'kMe/; ikGy tkr gkr- ,d.k 77795 gtkj brd i{kh ikyu dy tkr gkr- egkjk"Vkr lu 2007 ryur 2012 e/; ikYVhe/khy ,d.k i{;kP;k l[;r 20-1 VDdu ok<>kyh vkg-

dkYgkij ftg;kr 1000 ykdkekx 818 brd i{kh ikyu dy tkrkr- lu

2012 P;k Ik'k&i{kh x.kuuk dkYgkij ftYg;kr 660535 brd ijlnkjh i{kh ikyu gkr vkf.k 2538793 brd Qke gkÅle/; i{kh ikyu gkr vl ,d.k 3199328 brd i{kh ikyu gkrkr- ;kp 100 i{kkp 1 ;kiek.k 31993 brdh ;fuV gkrkr- lu 2012 P;k i'k&i{kh lo{k.kke/; ukf'kd foHkkxkr dkYgkij ftYg;kpk leko'k gkrk- ,d.k ukf'kd foHkkxkr 407979 brd n'kh o 24339 brd l/kkjhr tkrhp i{kh ikyu dy tkrkr- dkYgkij ftYg;kr 107440 brd i{kh ikyu dy tkr- dkYgkij ftYg;ke/; y;j tkrhp i{kh 134650 ck;yj] 2382987 cnd] 9925 be] 231 o brj i{kh 11 gtkj brd ikGy tkrkr- lo idkjp feGu ikYVh vkf.k gpfjt e/khy ,d.k 2538793 brd i{kh ikyu gkrkr- ;kidh 1117482 brd xkeh.k Hkkxkr rj 43881 brd 'kgjh Hkkxkr i{kh ikyu dy tkr- dkYgkij ftYg;kr lu 2007 r 2012 ;k dkGkr ijlnkjkrhy i{kh ikyukr 25-21 VDd brdh ?kV >kyyh fnlu ;r- ek= ;kp dkGkr cfnLr 'kMe/khy dDdVikyukr 163-19 VDd brdh ok<>kyyh vkg- ;kpk vFk dkYgkij ftYg;krhy dDdVikyu /kkjdkuk ;k 0;olk;k fo"k;h vkoM fuek.k >kyh vkg- R;kuk ;ke/ku pkxy mRIkUu feGr vkg- ;k 0;olk;krhy l/khpk Qk;nk ?k.;klkBh R;kuk ;kX; ekxn'kukph xjt vkg-

- **vH;kI fo"k;kp egRo &**

dDdVikyu gk [ki ikphu 0;olk; vkg- ijijkxr 'krhe/; dkcMh ikyu g 'krhijd miftohdp lk/ku ekuy tkr vl ijr vfydMhy dkGkr dDdVikyu gk doG Nn fdok d"khijd 0;olk; u jkgrk rk vFkktukpk Lor= 0;olk; cuyk vkg- dDdVikyukpk 0;olk; gk ,d Eg.kt vMh mRiknuklkBh rj nlj Eg.kt doG ekl mRiknukdfjrk rj dkghoGk ;knkUgh dfjrk dyk tkrk- Hkkjrkr lop jkT;kr dDdVikyu dy tkr-

dkYgkij ftYgk gk lk/ku liRrhu le/n vkg- ;Fkhy ulfxd okrkoj.k dDdVikyu 0;olk;kyk ik"kd vkg- dkYgkij ftYg;kr dDdVikyu 0;olk;kyk vko';d vl.kk&;k ik;kHkr lfo/kkph& ik.kh] oht] tehu] cdk o foRrh; lLFkk] jLr] okgrdhP;k lk;h] cktkjiBk bR;knhphmiyC/krk vkg- ;kpk Qk;nk dDdVikyu 0;olkf;dkuk ?krk ;by- dkYgkij ftYg;kr toGikl 561840 brd ykd 'krh 0;olk; djrkr R;kuk 'krh'kh lyXu vlk dDdVikyu 0;olk; djrk ;.k 'kD; vkg-

ijr vfydMhy dkGkr dDdVikyu 0;olk;kr fofo/k leL;k fuek.k gkrkr- i{kkuk ykx.kk&;k [kk|kP;k fderhr fnolfnol ok< gkr vkg- l/kkjhr tkrhP;k fiykP;k fderhr ok< gkr vkg- cktkj njkrhy fderhrhy vfuf'prrk] oRri=krhy nj o iR;{k 'krd&;kyk feG.kkjk nj@fder ;krhy rQkor] dDdVikyu 0;olk;kyk vko';d vl.kk&;k HkkMoykph miyC/krk] ljdkjh vunkukpk i'u] cktkjkrhy fder ?klj.khP;k dkGkr lkBo.kd dj.;kph 0;oLFkk b- rlp vkrjjk"Vh; Lrjkojhy /kkj.k o ljdkjh /kkj.kkpk gk.kkjk ifj.kke ;klkj[;k fofo/k vMp.khpk lkeuk dDdVikyu 0;olk;hdkuk djkok ykxrk-;klo ik'oHkehoj dkYgkij ftYg;krhy dDdVikyu 0;olk;hdkP;k lfoLrj fpfdRld vH;kl dj.;kph xjt vkg- Eg.ku lnj l'kk/ku fo"k; vH;klklkBh fuoMyk vkg-

- mfnn"V &

1- dDdVikyu /kkjdkP;k vkfFkd o lkekftd fLFkrhpk vH;kl dj.k-
2- dDdVikyukr ;.kk&;k vMp.khpk vH;kl dj.k-
3- dDdVikyu 0;olk;kP;k l/kkj.kklkBh mik; lpfo.k-

▪

▪ **dDdVikyu 0;olk;krhy HkMlo.kk&;k leL;.kk &**

lolk/kkj.ki.k ikYVh/kkjdkP;k leL;k i<hy iek.k vlyY;k fnlu ;rkr-

1- foRrh; leL;k&
ikYVh 0;kolkf;dkuk ikYVhph mHkkj.kh dj.koht] ik.kh ;klkj[;k lkb&lfo/kk dj.klkBh ljokrhykp ekB;k iek.kkr xro.kd djkoh ykxr- R;klkBh ijl o deh 0;ktkoj HkkMoy miyC/k >kyk ikfgt- ijr cdk v'kk idkjPkk dtijoBk djr ukghr-

2 llx@ckf/krfiykpk ijoBk &
ikYVh 0;olk;kp ;'k g fiykP;k x.koRroj voycu vlr- djkj i/nrhu ikYVh0 ;olk; dj.kk&;k 0;kolkf;dkuk lcf/kr 0;DrhdMu fiYykpk ijoBk dyk tkrk- v'kkoGh ;k eG diuhP;k gpjhe/; ,[kkn;k vktkjkpk llx >kyyh fiy feGkY;kl ikYVh 0;olkf;dkyk R;kp lxkiu djrkuk vud vMp.khpk lkeuk djkok ykxrk-

3 **foek lj{k.kulr**&
djkj i/nrhu ikYVh 0;olk;kr dk.kR;kgh idkjpk ohek ulrk- R;keG dk.kR;kgh dkj.kku gk.kkj vkfFkd udlku g vfrer% ikYVh 0;olkf;dkyk lgu djko ykxr-

4 rVit ljdkjh vunku @ enr&
ikYVh 0;kolkf;dkuk 0;olk; l: dj.;klkBh ikRlkguij vkfFkd vunku ljdkjdMu fny tkr ijr g vunku xro.kdhP;k ryuu [kip deh vlr-

5 egkxM [kk| @ vk"k/kk&
djkj i/nrhu vFkok o;fDrdi.k dY;k tk.kk&;k ikYVh 0;olk;k lkBh ykx.kk&;k [kk|kP;k fderh vf/kd vlY;keG mRiknukpk [kp vf/kd ;rk- R;kpk ifj.kke 0;olkf;dkP;k mRiUukoj gkrk- f'kok; ;k i{kkuk fofo/k jkxkiklu lj{k.k dj.;kdjhrk ekB;k iek.kkoj vk"k/kkoj [kp djkok ykxrk-

6 fiykP;kfderhtkLr&
ikYVh 0;olk;fkduk ijfoY;k tk.kk&;k fiykph fder vf/kd vlY;ku mRiknu [kp vf/kd ;rk- R;keGgh ikYVh /kkjdkuk rthP;k dkGkrhy gk.kkjk ok<ho uQk ;kru dk<u ?krykk tkrk-

7 Jfedkph leL;k&
ikYVh 0;olk;klkBh ykx.kkjh Jfedkph derjrk Hkkl ykxyh vkg- dkj.k ikYVh 0;olk;kr fu;feri.k jktxkj ulY;keG Jfedkph ;k dkekdM Qkj'kh vk< vlyyh fnlu ;r ukgh- rlp xkeh.k Hkkxkru 'kgjkdM gk.kk&;k ekB;k iek.kk ojhy Jfedkp;k LFkykrjkeG Jfedkpk rVoMk Hkklrk vkg-

▪ **dDdVikyu 0;olk;kP;k l/kkj.kklkBh mik; &**
 ▪ **foRrh; enr&**

dDdVikyu /kkjd 0;kolkf;dkuk HkMlko.kkjh gh lokr egRokph leL;k vlY;ku oxoxG;k cdkekQr R;kuk ijlk irijoBk >kyk ikfgt- vlk dt ijoBk dehr deh 0;kt njkoj >kyk ikfgt- rlp gk dtijoBk djrkuk ljdkju R;klkBh geh fnY;kl cdk ;k 0;kolkf;dkuk dtijoBk dj.;klkBh i<kdkj ?krhy- foRrh; leL;k

1128

lkMfoY;kl ;k 0;olk;kP;k fodklklkBh enr gkby-

- **foek lj{k.k&**

dDdVikyu 0;olk;ke/; ekB;k iek.koj xro.kd djkoh ykxr- rlp ;k 0;olk;krhy cgrd 0;olkf;d vYif'kf{kr vkgr- R;keG R;kuk foek lj{k.k ?k.k dk vko';d vkg R;kp Kku ulr- foek mrjo.;klkBh djkok ykx.kkjk [kp gk 0;olkf;d [kpkpkp ,d Hkkx vkg- 0;olk; fn?kdkG pkyfo.;klkBh g vR;ko';d vlr- ;k fo"k;h R;kph tkxrh dj.;kph xjt vlu dDdV ikyu 0;olk;klkBh foek lj{k.k miyC/k d:u fny ikfgt-

- **pkxY;k x.koRrk i.k fiykpk ijoBk&**

^^'k/n chtkikVh QG jlkG xkeVhÞ ;k mDrhiek.k ;k 0;olk;kP;k ;'kLohr lkBh x.koRrk i.k fiykpk ijoBk dj.k pki;Ru >kyk ikfgt- ;klkBh gpjh pkyfo.kk&;k fBkd.khp dkGth ?kryh ikfgt- vl >kY;kl i< djk0;k ykx.kk&;k [kpkph o Jekph cpr gkby vkf.k vf/kd mRiUu feGfo.k 'kD; gkby-

- **if'k{k.k lfo/kk&**

cgrd ikYVh 0;olkf;d LokuHkokru 0;olk; djr vlrkr- rlp dkghoGk djkj dj.kkjh diuhp depkjh iklfxd HkVh nÅu thekfgrh nrkr rp dk; r if'k{k.k vlr- ;klkBh 0;kolkf;dkuk if'k{k.k f'kchjkph ekQr lk; dyh ikfgt fdok R;k0;olkf;dkP;klkBh ;'kLoh dDdVikyu dy tkr v'kk fBdk.kh HkVh vk;kftr dY;k ikfgt- R;keG ufou Kku vkRelkr dj.k lki tkÅu 0;olk; ;'kLoh gkby-

- **ljdkjhvunku&**

;k 0;olk;kP;k mUurhlkBh ljdkjdMu ikRlkguij vunku fny tkr- rFkkih] g vunku vfr'k; ukeek= vkg r feGfo.;klkBh djkoh ykx.kkjh dkxni=kph irrk ;klkBh 0;kolkf;dkuk gyikV ?kkyko ykxrkr- f'kok; ;klkBh R;kpk cgeky vlkoG [kph ?kkyokok ykxrk- ;keG ;klkBh 0;olkf;d i;Rudjhr ukgh- Eg.ku 0;olk;kP;k fodklklkBh vunkukph jDde ok<foyh ikfgt- rlp vunkukph ifd;k lkih dj.;kph xjt vkg-

lkjk'k&

dkYgkij ftYg;kpk fopkj djrk ;k 0;olk;kP;k fodklkyk Hkjij oko vkg- ;k 0;olk;kr ykdkuk jktxkj ijfo.;kph ekBh {kerk vkg- ;kpk fopkj djrk ikYVh 0;olk; o/nhxr dj.;klkBh ljdkjh ikrGhoj dt ijoBk] vunku] if'k{k.k lfo/kk rlp foek lj{k.k ;klkBh i;Ru djrk ;rhy vkf.k 0;olkf;dkuh uoufou Kku feGou ?kry ikfgt] if'k{k.k ?kou 0;olk;kr ixrh lk/kyh ikfgt- lkrR;ku uoioru dj.;kpk i;Ru dyk ikfgt vl >kY;kl ikYVh 0;olk; o 0;olkf;d ;k nkgkP;klkBh Hkfo";dkG mToy vkg-

lnHk &

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2. *Sing Harbans & Moore Earl N. (1992) Livestock & Poultry Production; Prentice Hall of India Pt.Ltd. New Delhi.*

3. *Varma D.N. (1999) Livestock Production Management in Tropics; Kalyani Publishers, Ludhiana New Delhi.*
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2. *18th Livestock census (2007) Maharashtra State Commissioner ate of Animal Husbandry, Pune-411007.*
3. dn’kklu ijLdr ^vLdM* ;ktu vrxr dDdVikyu ekfgrhifLrdk] idk’kd&ftYgk i'klo/ku mik;Dr i.k 411003-
4. i'klo/ku foHkkx] egkjk”V ‘kklu ¼Hkkjr½ fjikVl-

eVrM dmTVì`mnmarH$aU Amam½`mbm KmVH$

àm. Sm. Aê$U `mJída OmYd
ghmæ`H$ àmÜ`mnH$
a. ^m. _mS I mbH$a _hm{dÚmb`, MXJS

àñVmdZm :

^maV hm H¥$fr àYmZ Xe Amh. AJXr àmMrZ H$mi mnmgZ ^maVmV eVr ì`dgm` à_I _mZbm OmVm. {~Q>remZr amOH$s` gÎmm ñWmnZ H$aVmZmM eVr_Ü` ì`mnmarH$aU KSdZ AmUÊ`mda ^a {Xbm. VargÕm ^maVmV eVr {dH$mg KSZ Ambm ZìhVm. ^maVmbm ñdmVÍ` {_i më`mZVa eVr {dH$mgmÀ`m {d{dY `mOZm Am I Ê`mV Amë`m. h[aV H$mVr ZVa eVr j Ì mM ñdê$n ~XbZ Jb. eVr_Ü` AmY{ZH$ VÌkmZ, _~bH$ nmUr, amgm`{ZH$ IV, H$sQ>H$ZmeH$, VUZmeH$ B. Mm ~g_ma dmna dmTbm. n[aUm_V: eVr CËnmXZ dmTb. Am{WH$ g_Õr Ambr. Jm_rU ^mJmMm H$m`mnmbQ> Pmbm. AZH$ AZH$b n[aUm_ {XgZ `d bmJb. H$_r YmaU j Ìmda A{YH$ CËnmXZ KÊ`mMr ñnYm {Z_mU Pmbr.

eVrM ì`mnmarH$aU dmTb _mÌ O{_ZrM Amam½`, eVH$ar d eV_OamM Amam½` Am{U eVr CËnmXZmda AmYmabbm JmhH$ dJmM Amam½` YmŠ`mV Amb Amh. åhUZ Amam½`mÀ`m AWemóm_Ü` O_rZ, eVH$ar, eV_Oa Am{U JmhH$mÀ`m Amam½`mMm Aä`mg _hÎdmMm Amh.

g_ñ`m {dYmZ :

"eVrÀ`m dmTË`m ì`mnmarH$aUm_i O_rZ, eVH$ar, eV_Oa Am{U JmhH$mÀ`m Amam½`mda A{Zï n[aUm_ hmV Amh.'

C{Ôï>ç :

1. eVrÀ`m ì`mnmarH$aUmMr gH$ënZm Aä`mgU.
2. O{_ZrM Amam½` Am{U ì`mnmarH$aUmM n[aUm_ Aä`mgU.
3. eVrÀ`m dmTË`m ì`mnmarH$aUmM eVH$ar Am{U eV_OamÀ`m Amam½`mdarb n[aUm_ Aä`mgU.
4. eVrÀ`m dmTË`m ì`mnmarH$aUmMm JmhH$mdarb n[aUm_ Aä`mgU.

eVrM ì`mnmarH$aU :

A{YH$m{YH$ Z\$m {_iÊ`mÀ`m AnjZ eVr_Ü` KVb OmUma CËnmXZ åhUO eVrM ì`mnmarH$aU hm`. ~mOmanRMm _mJUr nadRçmMm AXmO KdZ ~mOmanRVrb _mJUrZgma eVr CËnmXZ KdZ A{YH$ Z\$m {_iÊ`mÀ`m eVr nÕVrbm eVrM ì`mnmarH$aU åhUVmV.

Roy has defined commercialization of agriculture as a process where peasant start producing primarily for sale in distant markets rather than to meet their own needs for food or to sell in local markets, which has taken place at different times in response to different stimuli.

Pingali (1997) has defined agricultural commercialization have also considered the degree of dependence on markets for the supply of production inputs.

ndunmgZ ^maVr` AWì`dhmamM ñdê$n gmY gai hmV. bmH$ CXa {ZdmhnVugmRr eVr H$arV hmV. naV ngm h {d{Z_`mM gmYZ {Z_mU Pmb. ñdmVÍ`mZVa n{hë`m nMdm{fH$ `mOZ nmgZ eVr {dH$mgmda ^a XÊ`mV Amb. AZH$ YaU, H$mbd ~mYÊ`mV Amb. XemÀ`m qgMZ jÌmV bj{U` dmT Pmbr. nmÊ`mdaVr drO {Z_mU Pmbr. XemV eVrbm nmUr XÊ`mgmRr B{OZ, _mQann `mMm dmna dmT bmJbm. dhmVH$ d XiUdiU jÌmV "CÎmJ' ^amar KÊ`mV Ambr. ehar ~mOmanRm Am{U Jm_rU eVr `m_Ybr AVa H$_r Pmb. eVr H$gÊ`mMm ÑïrH$mZ ~Xbbm. {Zdmh eVr EdOr eVrM ì`mnmarH$aU H$aÊ`mda A{YH$ ^a XÊ`mV Ambm.

h_Ig Z\$m {_idZ XUmar ZJXr {nH$mMr eVr H$br Omd bmJbr. h[aV H$mVr ZVa gH$[aV {~`mU, amgm`{ZH$ IV, B{OZ, QH$a, _mQann B. AmY{ZH$ `m{ÌH$sH$aU, H$sQH$ZmeH$ VUZmeH$ Am{U amJZmeH$ `mMm dma_mn dmna dmTbm. Ë`m_i eVrV Am{YH$m{YH$ ZJXr {nH$mM CËnmXZ KVb Omd bmJb. ZJXr {nH$mÀ`m bmJdSr Imbrb jÌ dmTb, nrH$mMm AmH$Vr ~Y ~Xbbm. eVrÀ`m ì`mnmarH$aUmV dmT hmÊ`mgmRr AZH$ emg{H$` `mOZm am~{dÊ`mV Amë`m, àgma_mÜ`_ dÎmnÌm_YZ eVrÀ`m ì`mnmarH$aUmÀ`m `emJmWm _mSÊ`mV Amë`m. eVrÀ`m ì`mnmarH$aUm~m~V {d{dY CnH$_ am~{dÊ`mV H$fr {dÚmnrR `eñdr Pmbr. n[aUm_V: eVrM ì`mnmarH$aU dmTb. A{YH$m{YH$ CËnmXZmVZ A{YH$ Z\$m {_i {dÊ`mgmRr amgm`{ZH$ IVmMm dmna dmTbm, _Oa QMmB da _mV H$aÊ`mgmRr VUZmeH$, H$sQH$ZmeH$ `mMm dmna dmTbm. Bñ`m`b eVrbm JbZda _mOZ nmUr XVm. AmnU _mÌ nmUr QMmBM gH$Q AgVmZm, gmVË`mZ XîH$m ibm gm_ma Omd bmJV AgVmZm eVrbm _mH$mQ nÕVrZ nmUr {Xb OmV. \$i, ^mOrnmbm {QH${dÊ`mgmRr, {nH${dÊ`mgmRr amgm`{ZH$ Ðì`mMm dmna H$bm OmV Amh. Ë`m_i eVrV CËnmXZ dmTb. Am{WH$ g_Õr Ambr. {dH$mgmÀ`m àdmhmV eVrMm dmQm ~h_ë` am{hbm. amOJma {Z{_VrM à_I gmYZ eVr ì`dgm` ~Zbm h gd Oar gH$mamË_H$ Agb Var AmVm, O{_ZrM Amam½`, eVH$ar Am{U eV_Oa Am{U JmhH$mM Amam½` YmŠ`mV Amb Amh. Ë`m_i eVrM dmTV ì`mnmarH$aU h {dH$mgmbm CnHmaH RaÊ`mEdOr Amam½`mbm KmVH$ RaV Amh h dmñVd ZmH$maVm `V Zmhr.

eVrM ì`mnmarH$aU Am{U O{_ZrM Amam½` :

{ZgJdmXr {dMmadV, gZmVZdmXr AWemókmÀ`m _V, O_rZ hr {ZgJmMr XUJr Amh. [aH$mSmÀ`m _V, O_rZrVZ O CËnmXZ KVb OmV V O_rZrÀ`m CnOV Am{U A{dZmer JUm_iM hmV. O_rZrÀ`m CnOV Am{U A{dZmer

JUm_Ü` _mZdmbm H$Ìr_[aË`m ~Xb H$aVm `V Zmhr. {ZgJ H$Of AgZ bmJdSr O_rZrMm nadRm _`m{XV Amh. O{_ZrMm nadRm dmT{dVm `V Zmhr. naV gZmVZ dmÚmM h {dMma AmY{ZH$ à`mJm_i ImQ Rab.

h[aVH$mVr ZVa eVrVrb nrH$ gaMZV ~Xb Pmbm. CËnmXH$Vm dmTrgmRr à`ËZ H$b Jb. Vìhm O{_ZrÀ`m Amam½`mer I iÊ`mMr OU ñnYmM {Z_mU Pmbr. eVr H$aU åhUO Om_Xma nrH$ AmUU CËnmXZ A{YH$ KU Ë`mVZ Z\$m H$_m{dU h gÌM ~Zb. `mH$[aVm àMS à_mUmda amgm`{ZH$ IVmMm dmna H$bm OmV Amh. amgm`{ZH$ IVm_Yrb KQH$ Ðì` {daK iê`m_i H$mhr nmfH$ KQH$ nrH$mZm {_iVmV naV CdarV KQH$ O{_ZrVrb OrdmUda h„m H$aVmV.

dmTË`m ì`mnmarH$aUm_i eVrV H$m_ H$aÊ`mgmRr ~ma_mhr _Oa {_iU H$RrU Pmb Amh. _Oa QMmBda _mV H$aÊ`mgmRr AmVa_emJVrÀ`m H$m_mgmRr VUZmeH$mMm dmna H$bm OmVm. {dfmar VUZmeH$ dmnaë`m_i O{_ZrVrb gú_ OrdmU Zï hmV AmhV. Ë`m_i O{_ZrM Amam½` {~KSV Mmbb Amh. O{_ZrV dmadma nrH$ KVbr Omd bmJë`m_i Am{U A{V[aº$ nmUr nadRm H$ë`m_i O{_Zrbm jma \$Q bmJb AmhV. gÜ`m jmanS O{_ZrMm àíZ _hÎdmMm ~Zbm Amh. O{_Zr Zm{nH$ hmÊ`mM à_mU dmTV Amh. O{_ZrMr gnrH$Vm Zï hmD$ bmJb Amh. CËnmXH$Vm KQV Mmbbr Amh. ndu _mUg AmOmar nSV hmVr åhUZ _mUgmda CnMma H$aUma Xdm I mZ {ZKmb, X{fV Mmam, nmUr I më`m_i OZmda AmOmar nS bmJbr åhUZ nedÚ{H$` Xdm I mZ {ZKmb.

AmVm Va dmTË`m ì`mnmarH$aUm_i O_rZ X I rb AmOmar nS bmJbr Amh. Ë`m_i O{_ZrM Amam½` VnmgUr H$Ð gê$ H$br AmhV. {ZgJmMr XUJr AgUma gnU Ordgïrbm OJ{dUma O_rZ hm A_ë` KQH$ AmnU eVrÀ`m ì`mnmarH$aUmg AmOmar nmSV AmhmV hr ~m~ ^maVmgma»`m H$fr àYmZ Xemda {ZpíMVM ^fUmdh Zmhr. O{_ZrM {~KSV Mmbb Amam½` hr EH$ emH$m{VH$m Amh.

eVrM ì`mnmarH$aU Am{U eVH$ar d eV_Oa :

eVrÀ`m ì`mnmarH$aUm_Ü` eVH$ar Am{U eV_OamZm àË`j CËnmXZ KÊ`mnmgZ V WQ ~mOmanR _Ü` JmhH$mZm _mb nmhmM H$aÊ`mn`V H$m_ H$amd bmJV. `m_Ü` O{_ZrMr _emJV H$aVmZm ZmJaUr, H$m i nUr B. H$m_ H$aVmZm O{_ZrMr hmUmar Yn, Y i `mÀ`mer eVH$ar d eV_OamZm àË`j gm_Zm H$amdm bmJVm. àË`j naUr nmgZ H$mTUr n`V amgm`{ZH$ IV, {dfmar HsQHZmeH$, VUZmeH$, amJZmeH$ `mÀ`mer àË`j eVH$ar d eV_OamMm g~Y `Vm. H$mhr d i m eVH$ar d eV_Oa H$mUË`mhr àmW{_H$ I ~aXmar {edm` {dfm`r AmfY \$dmaUr H$aVmV.

eV_mbmMr gmRdUH$, nqH$J H$aVmZm X I rb {dfmar KQH$ hmVm i md bmJVmV. Ë`m_i eVH$ar d eV_OamM Amam½` {~KSV Mmbb Amh. A{bH$S nOm~, h[a`mZm, CÎma àXemV OW h[aV H$mVr dJmZ KSZ Amhr Ë`mM nQQçmV H$Ýgamñ eVH$ar d eV_OamMr gñWm dmTV Amh. H$mëhmna {OëømV {eam i VmbŠ`mV eVrM ì`mnmarH$aU A{YH$ dJmZ Pmb Amh. VW H$ÝgaJñV eVH$ar d eV_OamMr g»`m dmTV Amh. `mda gemYZ Pmb Amh. gÜ`m dmTË`m ì`mnmarH$aUm_i eVH$ar d eV_Oam_Ü` X_m, _Y_h, H$Ýga, ~r.nr., öX`amJ, ËdMm amJ, AH$mbr dYËd B. _hm^`H$a AmOma \$m\$mdV Amh. {dfmar AmfY \$dmaUr H$aUmam eVH$ar d eV_Oa dJ `mMm ~ir RaV Amh. OJmMm AÞXmVm, nmqeXm AgUmÀ`m dJmMM eVrÀ`m ì`mnmarH$aUm_i Amam½` YmŠ`mV Amb Amh. hr AË`V J^ra ~m~ Amh.

eVrM ì`mnmarH$aU Am{U JmhH$ dJ :

OmJ{VHsHaU Am{U BQaZQÀ`m `JmV AË`V MJ i dmXr, Mm I X i JmhH$ dJ V`ma Pmbm Amh. _mZdmÀ`m AÞ, dó Am{U {Zdmam `m _b^V JaOm eVr j ÌmVZM ^mJdë`m Omd eH$VmV. Ë`m_i eVr CËnmXZmda AmYm[aV JmhH$ dJ _mRm Amh. A{bH$S \$mñQ\$S, OH$\$S, BñQQ\$SMr _mJUr dmTV Amh. _mb, Ym~m, hmQb gñH$VrMm {d i I m dmTV Amh. eVrÀ`m ì`mnmarH$aUm_Ü` eVH$ar gÕm JmhH$mÀ`m _mJUrZgma eVrV CËnmXZ KV Amh. Ë`mgmRr amgm`{ZH$ nXmWmMm dmna H$arV Amh. \$i, ^mOrnmbm {QH$dÊ`mgmRr amgm`{ZH$ à{H$`m H$ë`m OmVmV. Ë`m_i JmhH$mÀ`m Amam½`mda {dn[aV n[aUm_ hmV AmhV. JmhH$mZm X I rb XfrV nXmWmM gdZ H$ë`m_i nmQ {dH$ma, öX`{dH$ma, _Y_h, H$Ýga B. AmOmamZm gm_mad Omd bmJV Amh. Ë`m_i eVrÀ`m ì`mnmarH$aUmMm n[aUm_ JmhH$mM Amam½` {~KSÊ`mda hmV Amh h ñnï hmV.

gemYZ nÕVr :

hm emY {Z~Y V`ma H$aÊ`mgmRr H$fr VÁk, àJVerb eVH$ar, eV_Oa Am{U JmhH$ `mÀ`mer àË`j gnH$ gmYZ _bm I VrÀ`m AmYma _m{hVr gH${bV H$bbr Amh. Ë`mM~am~a H$fr AWemómVrb gX^ JW, _m{gH$, X{ZH$m_Yrb b I mÀ`m AmYma _m{hVr gH$bZ H$b Amh.

gmame :

eVrÀ`m dmTË`m ì`mnmarH$aUm_i O_rZ, eVH$ar, eV_Oa Am{U JmhH$ dJ B. KQH$mdaÀ`m Amam½`mda {dn[aV n[aUm_ hmV Amh. gÜ`m ~r.nr., H$Ýga, öX`amJ, ËdMmamJ, X_m, _Y_h B. AmOmamMr dmTVr g»`m hr X{fV gdZm_i hmV h ñnï Pmb Amh. åhUZ gH$g Amhmam H$arVm emídV g{Ð` eVrMr JaO Amh.

==

gX^ JW :

1. Am{WH$ {dMmamMm B{Vhmg - àm. Sm. O. E\$. nmQrb.
2. Indian Economy - Mishra Puri
3. AJmdZ - {d{dY AH$
4. X{ZH$ nTmar, X{ZH$ gH$m i - {d{dY b I
5. The Economic History of India - Tirthankar Roy

gmdO{ZH$ Am`-ì`` Am{U Sm.Am~SH$a

àm. emhamO ì`H$Qand Jm`H$dmS
{d^mJ à_I VWm ghm¶`H$ àmÜ`mnH$, AWemó {d^mJ, Ir_Vr gr. ~r. emh _{hbm _hm{dÚmb`, gmJbr - 416 416B-_b -
gaikwadshahuraj@yahoo.com

^maVaËZ Sm. ~m~mgmh~ Am~SH$a `mZr {d{dY ñdénmM ì`mnH$ {dMma _mSb. amO{H$`, Ym{_H$, gm_m{OH$ BË`m{X {dMmam~am~aM Am{WH$ ñdénmMhr {dMma _mSb. dmñV{dH$ nmhVm Sm. Am~SH$amZr AWemó `m {df`mVM {dnb Ag gemYZ d bIZ H$b. Ë`mÀ`m AÜ``Z Am{U qMVZmMm AWemó hm EH$ _hËdmMm {df` hmVm. naV 'AWemók' `m ZmË`mZ Ë`mMr OZ_mUgmV à{V_m Zmhr. Ë`mÀ`m ì`{º$_ËdmMm AWemók hm nb Vgm Xb{jVM Amh. Ë`mÀ`m Am{WH$ {dMmamV ì`mnH$Vm hmVr. gmdO{ZH$ Am`-ì``, MbZ{df`H$ YmaU, O{_Z {df`H$ Am{WH$ YmaU, amÁ` g_mOdmX, Am{WH$ bmH$emhr, g_mOdmX d {hÝXËddmX, AXmOnÌH$ BË`m{X~m~V Ë`mM Am{WH$ {dMma InM gImb, qMVZr` d AmXe ñdénmM hmV. AWemómVrb Zm~b nañH$ma {dOV Sm. A_Ë` gZ åhUVmV.

Ambedkar is m father in Ecnmics. He is true celebrated champin f the under privileged. He deserves mre than hat he has achieved tda. Hever he as highl cntrversial figure in his hme cuntr, thugh it as nt the realit. His cntributin in the field f ecnmics in marvelus and ill be remembered frever .....!

Dr. Amarta Sen

Sm. A_Ë` gZ `mÀ`m darb {dYmZmdéZ Sm. ~m~mgmh~ Am~SH$a `mM AWemómVrb `mJXmZ Amnë`m bjmV `Bb, Am{U åhUZM Sm. ~m~mgmh~ Am~SH$a `mÀ`m AWemómVrb `mJXmZmMr Ë`mÀ`m Am[WH$ {dMmamMr MMm H$aU Amdí`H$ Amh.

àñVV emY {Z~Ym_Ü` Sm. ~m~mgmh~ Am~SH$a `mÀ`m ^maVr` amOñdmg~YrÀ`m {dMmamMr MMm H$aÊ`mV Ambbr Amh.

emY {Z~YmMr CÔrï> -

àñVV emY[Z~YmMr CÔrï> nTrbà_mU gmJVm `Vrb.

1) {~Qre H$mbrZ ^maVr` Am`-ì``mMm Aä`mg H$aU.

2) Sm. Am~SH$a `mÀ`m amOñdmg~Yr {dMmamMr _mhrVr KU.

3) Sm. ~m~mgmh~ Am~SH$amÀ`m Am` ì``mg~Yr {dMmamMr dmñVdVm Aä`mgU.

emY {Z~YmMr JhrVH$ -

àñVV emY {Z~Y nTrb JhrVmda AmYm[aV {bhrbbm Amh.

1) {~QreH$m{bZ ^maVmV H$Ð-amÁ` {d{Îm` g~Y A{ñVËdmV hmV.

2) {~QreH$m{bZ ^maVmV AWgH$ën Am{U H$a AmH$maUr H$br OmV Ag.

gemYZ nÜXVr -

àñVV emY{Z~Y hm {ÛVr` _mhrVrda AmYm[aV Amh. Xæ`_ gm_Jr_Ü` {d{dY gX^ JW d _m{gH$ `mMm AmYma KÊ`mV Ambbm Amh.

Sm. ~m~mgmh~ Am~SH$amM amOñdmg~Yr {dMma -

Sm. ~m~mgmh~ Am~SH$amM gmdO{ZH$ Am`. ì``mg~YrM {dMma Ë`mZr {bhrbë`m 'Xr BìhmëÿeZ Am\$ àmìh{ÝeAb \$m`ZmÝg BZ {~Qre B{S`m' Am{U 'Xr àmãb_ Am\$ Xr énrO' `m JWm_Ü` VgM ^maVr` KQZÀ`m 277 ì`m H$b_mda KQZm g{_VrMr Pmbbr MMm, _Oa njmM H$a {df`H$ YmaU, AXmOnÌH$mdarb ^mfU `mV AmT>iZ `VmV. Ë`mM WmSŠ`mV ñnï>rH$aU nTrb à_mU H$aVm `Bb.

1) àmX{eH$ {dÎm -

Sm. ~m~mgmh~ Am~SH$amZr nr.EM.Sr. nXdrgmRr {bhrbbm 'Xr BìhmëÿeZ Am\$ àmìh{ÝeAb \$m`ZmÝg BZ {~Qre B{S`m' hm à~Y Ë`mÀ`m amOñd {df`H$ H$m_{JarMm CËH$ï> Z_Zm Amh. `m JWm_Ü` Ë`mZr 1833 V 1921 `m H$mbIS>mV {~Qre gaH$ma d KQH$ amÁ` `mÀ`mVrb Am{WH$ g~Y H$g {dH${gV Pmb `mMm Chmnmh H$bm Amh. 1833 V 1971 `m H$mbm_Ü` ^maVr` amOñdmM gnU H$[ÐH$aU Pmb hmV. `m H$[ÐH$aUmMm nm`m _mÌ H$_H$dV hmVm. H$m`ÚmZ amÁ` H$Ð gaH$maM, _mÌ H$m`H$mar emgZ Iè`m AWmZ KQH$ amÁ`mH$S Ag ñdén hmV. Sm. Am~SH$amZr `m ì`dñWVrb Xmf XmIdZ {Xb. `m ì`dñWV IMmMm AWgH$ën V`ma H$aÊ`mMm A{YH$ma KQH$ amÁ`mMm, _mÌ Ë`mbm bmJUma ngm C^maÊ`mMr O~m~Xmar H$Ð gaH$mada Agë`mZ KQH$ amÁ`mÀ`m _mJÊ`m dmTV Jë`m. Ë`mÀ`m _mJÊ`m `m½` AmhV qH$dm ZmhrV h VnmgUmar `ÌUm Zgë`mZ H$Ð gaH$mbm amÁ`mÀ`m JadmOdr _mJÊ`m XIrb _mÝ` H$amì`m bmJë`m. n[aUm_V… H$Ð gaH$maMm IM ^a_gmR à_mUmV dmTbm Jbm.

hgbr CËnÞmMm ^ma àm»`mZ O{_ZrÀ`m H$anda hmVm. eVr CËnÞmMm ~hVH$ ^mJ H$amÀ`m énmZ gaH$maH$S O_m hmV Agë`m_i eVr ì`dgm`mbm MmbZm {_i eH$br Zmhr. Ë`mM~am~a A{V[aº$ {g_meëH$m_i AmÚm{JH$ CËnmXZmda {dn[aV n[aUm_ Pmbm. _rRmgma»`m OrdZmdí`H$ dñVdarb H$am_i Jar~ OZVm ^aSbr OmD$ bmJbr. CËnÞmM _mJ H$_r Am{U IMmM à_mU OmñV Agë`m_i gaH$maMr AWgH$ënr` VQ àMS à_mUmV dmTV Jbr. Ë`m_i KQH$ amÁ`mZr _hgb VgM IM `m XmÝhr ~m~VrV ñdVÌ AWgH$ën V`ma H$andm Agm {dMma nT Ambm. Ë`mMmM n[aUm_ åhUZ 1871 _Ü` H$Ð gaH$ma Am{U amÁ` `mÀ`mgmRr ñdVÌ AWgH$ën V`ma H$aÊ`mMr nÜXV ^maVm_Ü` àW_ gé Pmbr. hr {ÛñV[a` nÜXV gé Pmë`mZVa gédmVrbm 'CMbZ {Xbë`m aH$_naV AXmOnÌH$' Ag KQH$ amÁ`mÀ`m AWì`dñWM ñdén hmV. 1871-72 V 1876-77 `m H$mbIS>mV àM{bV Agbë`m H$mhr {d{eï gaH$mar IrË`mÀ`m Am{WH$ àemgZmMr O~m~Xmar KQH$ amÁ`mda gmn{dÊ`mV Ambr. `mnÜXVrV H$Ð gaH$maZ ñdV…À`m IMmV ~MV H$br. naV KQH$ amÁ`mÀ`m AWgH$ënmdaM XSnU dmTb. Ë`mZm CËnÞ d IM `mÀ`mV _i KmbÊ`mgmRr ZdrZ H$a AmH$maUr H$andr bmJbr. ZdrZ H$a AmH$maUr_i EH$U H$amMm ~mOm Va dmTbmM Ë`m{edm` H$a AmH$maUr A{YH$ {df_ ~Zbr.

'CMbZ {Xbë`m _hgbmda AmYm[aV AXmOnÌH$mMr nÜXV' 1877-78 V 1881-82 Aer nmM df am~{dbr Jbr. VgM g_m`m{OV {Z`mOZmMr VaVX H$aÊ`mV Ambr. Ë`mZVa _hgbmÀ`m {hñgm dmQnmda AmYm[aV AXmO nÌH$mMr nÜXV am~{dÊ`mV Ambr hr nÜXV gdmV `eñdr Rabr. Ë`m_i 1882-83 V 1920-21 Aer Odi nmg 38 df hr nÜXV Mmb am{hbr. `m Zì`m nÜXVr_i _hgbr gmYZmMr H$Ð gaH$ma Am{U KQH$ amÁ` `mÀ`mV {d^mJUr H$aÊ`mV Ambr. H$Ð gaH$ma Am{U KQH$ amÁ` `mZr Jmim H$bë`m _hgbmMm g{ZpíMV {hñgm EH$_H$mZm Úm`Mm Aer VaVX H$aÊ`mV Ambr.

Sm. Am~SH$amMm {X Bìhmë`eZ Am\$ àmpìhpÝeAb \$m`ZmÝg BZ {~Qre B{S`m hm à~Y EH$ E{Vhm{gH$ gX^ åhUZ A{Ve` _hbmMm Amh. `m nñVH$mÀ`m àñVmdZV Ë`mM _mJXeH$ àm. g{b½_Z åhUVmV "^maVmVrb àmX{eH$ {dÎmm~m~VÀ`m dñVpñWVrM {MÌU Am{U Ë`mVrb ~XbmM VQñW {díbfU h Am~SH$amM {def `mJXmZ Amh. `mVrb {ZîH$f BVa XemZmhr bmJ hmD$ eH$VmV. {dÎmmÀ`m àíZmer g~YrV VËdmM BVH$ Vn{ebdma AÜ``Z _mÂ`m nmhÊ`mV Zmhr".

AmO ~Xbbë`m n[apñWVrÀ`m gX^mV XIrb `m JWmM _hËd H$_r Pmbb Zmhr. ñdmVÍ` àmárZVa H$Ð gaH$ma Am{U amÁ` gaH$ma `mÀ`mVrb Am{WH$ g~Y Ra{dÊ`mgmRr Xa nmM dfmZr {dÎm Am`mJ Z_bm OmVm. H$amÀ`m énmZ gaHmaHS O_m hmUmè`m _hgbr CËnÞmM H$Ð Am{U amÁ` `mÀ`m_Ü` H$g dmQn ìhmd `mÀ`m {e\$magr H$aÊ`mM H$m_ `m Am`mJmH$SZ H$b OmV. Jë`mM dfu 14 ì`m {dÎm Am`mJmÀ`m (2015-2020) {e\$magr bmJ H$aÊ`mV Amë`m. AmO n`VÀ`m 14 {dÎm Am`mJmZr H$Ð amÁ` Am{WH$ g~YmMr Or nZaMZm H$br Amh Ë`mbm Sm. Am~SH$amM _bJm_r {dMma nm`m^V Rab AmhV. EdTM Zmhr Va {dÎm Am`mJmMr ñWmnZm Sm. ~m~mgmh~ Am~SH$amÀ`m {dMmaYmadaM AmYmabbr Amh Ag AmdOZ gmJmd dmQV.

2) AXmOnÌH$ -

AXmOnÌH$ åhUO nTrb H$m imVrb O_m- IMmM {ddaUnÌ hm`. AXmOnÌH$mMr _mSUr H$aVmZm CËnÞ d IM `m XmÝhr ~mOMm {dMma H$andm bmJVm. CËnÞ H$_r Am{U IM OmñV Agb Va Aem AWgH$ënmbm VQrMm AWgH$ën åhUVmV. hr VQ ^éZ H$mTÊ`mgmRr gaH$mabm A{YH$ MbZ {ZJ{_V H$and bmJV Ë`m_i AWì`dñWV MbZmMr _mÌm OmñV Pmë`mZ MbZdmT, ^dddmT {Z_mU hmV. MbZdmT, _hmJmBM XïìMH$ _mJbmBnmgZ BJO amOdQrn`V MmbV Ambb hmV, EdTM H$m` Va AmOhr AW ì`dñWVrb àË`H$ jÌm_Ú MbZ dmT, _hmJmB dmTë`mZ gdgm_mÝ` bmH$mM OrZd OJU H$RrU Pmbb Amh. åhUZ Sm. ~m~mgmh~ Am~SH$amZr 80 dfmndu gm{JVb hmV H$s, én`mM _ë` pñWa amhrb nmhrO én`mM _ë` pñWa RdÊ`mgmRr _m{ÐH$ YmaU `m½` à_mU am~{db nmhrO V AmOÀ`m gaH$mabm d [aPìh ~H$bm XIrb eŠ` Pmbb Zmhr.

3) H$a nÜXVr -

1936 _Ü` Sm. ~m~mgmh~ Am~SH$amZr _Oa njmÀ`m OmhraZmå`mV H$a AmH$maUr~m~V H$mhr VËd gm{JVbr AmhV Vr nTrbà_mU -

1) H$a ^aÊ`mÀ`m nmÌVda H$a AmH$maUr Agmdr.

2) H$a^ma Jar~mda H$_r d Ir_Vmda A{YH$ nSb `mMr X j Vm ¿`mdr.

3) {d{eï _`mXn`V H$a_m\$s Agmdr.

4) O{_Z _hgb bd{MH$ ñdénmMm Agmdm.

5) H$a nÜXVrV g_mZVm Agmdr.

6) bmH$mÀ`m amhUr_mZmMm XOm Imbmdb Aer H$a nÜXVr Zgmdr. VgM CËnÞ {_i {dÊ`mgmRr amÁ` gaH$mabm H$Ð gaH$mada Adb~Z amhVm H$m_m Z` `mgmRr {dH$sH$a àm{V` gaH$maÀ`m AIË`m[aV Agbm nmhrO Ag Am~SH$amM _V hmV. _mb_Îmm H$amÀ`m ~m~VrV XIrb Ë`mMr _V AZH$b Aer hmVr. O{_Z _hgb namJm_r Agmdm Ag Ë`mM _V hmV. `mdéZ Ë`mMr namJm_r {dMmagaUr ñnï hmV. H$dVrZgma H$a ^aÊ`mbm nmqR~m XÊ`m~am~a V q\$Sb {eamg qH$dm Omg\$ eånrQa `mÀ`mà_mU CËnÞ d IM `m {ZH$fmg _mÝ`Vm XV ZmhrV. Ë`mn j m Ë`mM {dMma SmëQZ qH$dm Sm. _meb `m AWemókmÀ`m _Vmer A{YH$ O i VmV. V H$a ^aÊ`mÀ`m nmÌVMm g~Y àË`j AàË`j[aË`m CËnÞmer OmSVmV. ga j U IMmV H$mhr à_mUmV KQ H$éZ gm_m{OH$ ga{ j VVm d H$ë`mU `mda A{YH$ IM H$aÊ`mg gm{JVb.

4) 277 ì`m H$b_mdarb {dMma -

Sm. ~m~mgmh~ Am~SH$amZr `m H$b_mdarb MMV àm{V` ñdm`ÎmVÀ`m ~m~VrV Amnb {dMma _mSb AmhV. `m H$b_mÝd` amïmÜ`j mZm àmárH$a, _Ü`dVu OH$mV H$a d H$mhr AZXmZ `m~m~VrV amÁ` gaH$mamZm {_i Umè`m aH$_mV ~Xb H$aÊ`mMm A{YH$ma {Xbbm Amh. KQZmË_H$ VaVXrZgma d i md i r {Z`º$ H$ë`m OmUmè`m {dÎm Am`mJmÀ`m {e\$magr AgVmV. amïmÜ`j d KQH$ amÁ` gaH$ma `m_Yrb Xdm Ag {dÎm Am`mJmM ñdén AgV, Ag Ë`mM _V hmV. {def åhUO ^maVmV {dÎm Am`mJmMr ñWmnZm KQZVrb 280 H$b_mZgma àË`H$ nmM dfmZr H$br OmV. `m_mJ Sm. ~m~mgmh~ Am~SH$amMr {dMmaYmam H$maUr^V Amh.

5) {d_m -

XemVrb ~hg»` g_mO _mJmgbbm Amh. `m g_mOmÀ`m CÞVrgmRr {då`m~m~V gaH$maMr _º$Xmar Agmdr Ag Sm. Am~SH$a åhUVmV. `mgmRr Ë`mZr XmZ H$maU {Xbbr AmhV. EH$ åhUO {då`mÀ`m amïr`rH$aUm_i ì`{º$bm ImOJr {d_m gñWn j m A{YH$ ga{ j VVm {_i V. Xga åhUO gaH$mabm Amnb Am{WH$ {Z`mOZ, gm_m{OH$ H$ë`mUH$mar `mOZm am~{dÊ`mgmRr OmñV ì`mOXamZ O gmdO{ZH$ H$O C^ H$amd bmJV Ë`mEdOr {då`mÛma Amdí`H$ Vm ngm gaH$mabm CnbãY H$aVm `Vm.

AmOÀ`m H$m i m_Ü` {d_m j ÌmM amïr`rH$aU H$aÊ`mV Ambb AgZ 2014-15 nmgZ H$Ð gaH$maZ gd ZmJ[aH$mZm {d_m ga j U {_i md `mgmRr AQb nÝeZ `mOZm d nVàYmZ {d_m `mOZm gé H$bë`m AmhV.

6) gr_m eëH$ -

{~Qre H$m i mV Xer CÚmJ d ì`mnmamda AVJV d ~{hJV H$am_i H$gm {dnarV n[aUm_ Pmbm `mM {díbfU H$aUma Sm. ~m~mgmh~ Am~SH$a h n{hb AWVk hmV. Ë`mÀ`m _V AVJV ~{hJV gr_m eëH$m_i H$d i CÚmJ YX d ì`mnmamM ZH$gmZ Pmb Zmhr Va eVrdarb H$am_i eVrMhr ZH$gmZ Pmb Ag Ë`mM _V hmV.

7) Xmé~Xr -

Sm. ~m~mgmh~ Am~SH$a h Xmé~XrÀ`m {damYr hmV. H$maU XZ{XZ OrdZmV Xmé Qm i U Amdí`H$ Amh. Xmé {nU earamgmRr hmZrHmaH Agb Var Xmé {nÊ`mda ~Xr KmbU MH$sM Amh. XménmgZ bmH$mZm Xa Rdm`M Agb Va Xmé CËnmXZ d {dVaUmda {Z~Y KmVb nmhrO. Xmé~Xr_i ~H$m`X{ea Xmé {dH$sbm gédmV hmBb. Ë`m_i gaH$maM CËnÞ ~Sb åhUZ gaH$maZ {eYmdmQn nÜXVrMm Cn`mJ H$bm nmhrO. Ë`m_i Xmé {nÊ`mda [Z`ÌUhr `Bb d emgZmbm CËnÞhr {_i b. Am~SH$amZr nT Ag gM{db H$s, Xmé ì`mnmamVZ {_i Umè`m CËnÞmMm Cn`mJ gaH$maZ eVH$è`mÀ`m {dH$mgmgmRr d {e j UmgmRr H$amdm.

{ZîH$f d g_mamn -

Sm. ~m~mgmh~ Am~SH$amZr VËH$m{bZ n[apñWVrV ^maVr` amOñdm~m~V {H$Vr Jm^r`mZ Am{U Imbda {dMma H$bm hmVm h Ë`mÀ`m Am{WH$ {dMmamÀ`m {díbfUmdéZ b j mV `V. Sm. ~m~mgmh~mZr Amnb Am`-ì``m~m~VM {dMma _mSVmZm AXmOnÌH$s` VQ, MbZdmT, _hmJmB, H$aX` j _Vm, H$a nmÌVm, H$a gdbV, {dÎm Am`mJ, H$Ð-amÁ` Am{WH$ g~Y, àmá _hgb d H$amMr H$Ð-amÁ`m_Ü` hmUmar {d^mJUr, {g_meëH$, {g_meëH$mM CÚmJmda hmUma n[aUm_ BË`mXr {df`mda Aä`mgnU Am{U Mmb n[apñWVrer ggJV {dMma _mSbb Amh. `m~m~V AWVk ES{dZ H$ZZ åhUVmV, “Am~SH$amÀ`m {dMmamer _r nUV… gh_V Zmhr, nU Ë`mÀ`m {dMmamV In Zm{dÊ` Amh. qH$_VdmTrÀ`m A¾r

ÁdmbZ Jmgbë`m ^maVr` AWì`dñWbm _º$ H$aÊ`mgmRr AmOhr bmJ nS>Uma {dMma Sm. Am~oSH$amM AmhV. ^{dî`mMm dY KÊ`mM gm_Ï`
Ë`mÀ`m {dMmamV AmhV". `m déZ Sm. Am~oSH$amÀ`m {dMmamMr àJë^Vm Amnë`m b¸mV `Bb.

gX^ gMr -

gm_der ~r.gr.2012 - **'AWemók : Sm. ~r. Ama. Am~oSH$a'** AmZX àH$meZ, AmaJm~mX, nð> H$. 31, 33.

`mXd {edmOr, 2013 - **'AWVk Sm. ~m~mgmh~ Am~oSH$a' -** Am~oSH$amM Am{WH$ {dMma, AéUm àH$meZ, bmVa nð> H$. 167.

ndma X`m (g) 2006- **'Sm. ~m~mgmh~ Am~oSH$a Jmad JW'** ({V.Am.) _hmamï´> amÁ` gm{hË` Am{U gñH¥$Vr _S>i, _·~B nð> H$.366, 368.

ZmBH$dmS>r AemH$ - **'Sm. ~m~mgmh~ Am~oSH$a'** kmZe àH$meZ, ~rS> nð> H$.71.

H$X_ {dídmg - **'Am{WH$ {dMmamMm B{Vhmg'** Z j Ì àH$meZ, AmaJm~mX

gV O. Jm. (g) 2013 - **'_mPr AmË_H$Wm'** AmZX àH$meZ, O`[gJnam, AmaJm~mX nð> H$. 143.

XaH$a Or. Ama. 2002 - **'Sm. Am~oSH$amM Am{WH$ {dMma AWqMVZ'** (`mOZm _m{gH$) {S>g|~a 2002, AH$ 5 nð> H$. 10.

f’k{k.k {k=krhy vk0gkua&,d{kf=;vH;kl

ik- eMkoh ,- ch-
,e- vkj- txrki efgyk egkfo|ky;]mc t]
rk- djkM] ft- lkrkjk & 415109
h.mdvi@gmil.com

lkjka’k

2020 i;r Hkkjr txkrhy egklRrk gksby vkf.k lo n’kkr r#.kkpk n’k Eg.ku vkG[kyk tkbZy v’kh Lolu vkt vki.k ikgkr vkgkr- l;kX; f’k{k.k in/krhP;k okijkeG 0;fDr fodkl ?kMu ;rk- ek= fo|eku f’k{k.k 0;oLFkru vl okVr ukgh- lektkpk ,d ?kVd Eg.ku 0;fDrpk fodkl lk/kk.kkÚ;k f’k{k.k i/nrhph vkt vko’;drk vkg- f’k{k.k gh v’kh ifØ;k vkg dh T;kr [kjh jk"Vh; 'kDrh o jk"Vkph fu;rh vkg- f’k{k.kku lekt ifjoru gkr- f’k{k.k {k=kr gk.kkÚ;k cnykpk] fofo/k vk0gku vkf.k ;.kkÚ;k l/kh ;kpk vH;kl dj.k [ki egRokp vkg- ;k f’k{k.k {k=krhy uohu vk0gkukfo"k;h ekfgrh feGfo.k egRokp vkg- ;kr bxth Hkk"kp f’k{k.k ifØ;rhy LFkku] ekrHkk"kp egRo] foukvunku lLÑrh] mRre eu";cG] Hkkfrd lk/ku lkexhph foiyrk] tkxfrdhdj.k] mnkjhdj.k o [kktxhdj.k ;kP;k’kh leUo; gkÅ 'kdy vl f’k{k.k] x.koRrk vkf.k jktdh;] lkekftd bPNk'kfDrpk lekos’k gkrk- gh vk0gku vH;kl.k vko’;d vkg- i<P;k 25 o"kkryk lekt ?kMo.;klkBh doG ljdkjh i;Rukoj voycu jkgu dkgh gk.kkj ukgh- ;klkBh f’k{kd] lkfgfR;d o Jher eMGhuh ,d= ;Åu ll=i.k i;Ru dj.;kph vko’;drk vkg- ;klkBh jkT; ljdkju ;odkph fopkj'kDrh] Kku o ckf/nd {kerk ok<o.;klkBh lkblfo/kk ijo.;kph xjt vkg- R;klkBh f’k{k.kkdM y{k] ifrHkkliUu lkfgR;kph fuferh] 'k{kf.kd miØe o lLFkkph mHkkj.kh dj.;kph vko’;drk vkg- vl>ky rjp m|kpk n’k ?kMy ;k vu"kxku v/;;u dj.k egRokp vkg- f’k{k.k {k=krhy fLFkrh fo"k;d vH;kl dj.;kph vkt xjt vkg- ;krup g l’kk/ku dj.k vkep mfnn"V vkg-

***'kks/k lKk** %& f’k{k.k 0;oLFkk] f’k{k.k {k=krhy vk0gku] fo|kFkh dnhr f’k{k.k] furheY;] tkxfrdhdj.k-*

iLrkouk%&

f’k{k.k gh ,d 0;kid lKk vkg- fofHkUu f’k{k.k rKkuh f’k{k.kkP;k ifjHkk"kk dyY;k vkgr- 'k{kf.kd lLFkkp fdrhgh egRo vly rjh] doG R;k}kj gk.kkj Kku o lLdkj Eg.kt f’k{k.k u0g- ekrP;k mnjkr xHkkoLFkr vlY;kiklu lLdkjkph ifØ;k l# gkr vlY;keG R;k voLFkiklu 'koVi;r iR;d 0;fDrp f’k{k.k gkr vlr- ^f’k{k.k gh v’kh ifØ;k vkg dh] T;kr [kjh jk"Vh; 'kDrh o jk"Vkph fu;rh vkg- ** f’k{k.kku vKkukp vkoj.k deh d#u Kkukpk idk’k iToyhr gkrk- vkt [kÚ;k vFkku f’k{k.kkph xjt vkg- T;keG lokp ick/ku gkbZy o lkektkpk <kpk cnyy- vk/kfud dkGkr f’k{kdkyk iÑfrru foÑrhoj Lokj gkÅu lLÑrhp f’kYi lkdkj.k] g vk0gku vkt f’k{kdki< vkg- f’k{k.k {k=krhy ikFkfed] ek/;fed o mPp f’k{k.kkrY;k leL;k ;kph ekfgrh lo f’k{k.k lLFkkuh ,d= ;Åu fpru dyh ikfgt- R;kru jk"VkP;k fodklkpk ekx feGy- f’k{kdkeG f’k{k.k o f’k{k.kkeG lekt ifjoru vkg ;k lo ?kVdkpk vH;kl d#u dkGku#i f’k{k.k {k=kr gk.kkÚ;k cnykpk] fofo/k vk0gku] vkf.k l/kh ;kpk vH;kl dj.k gÓkklkBh gk vkepk NkVklk i;Ru vkg-

vH;kl {k= %&

^mct ifjljkrhy egkRek xka/kh fo|ky; o T;- dkyt] efgyk egkfo|ky; vkf.k gkyh dkWoV bfXy'k Ldy-

mfnn"V; %&

1- f'k{k.k {k=krhy uohu vkOgku dk.krh ;kp v/;;u dj.k-
2- bfXy'k fefM;e Ldy ;fFky fo|kF;kfo"k;h ekfgrh ?k.k-
3- efgyk egkfo|ky; vkf.k l;Dr egkfo|ky; ;Fk ;.kkÚ;k leL;k fo"k;h vH;kl dj.k-
4- vktP;k f'k{k.kkr cny >ky ikfgt dk] ;k fo"k;h f'k{kdkP;k erkfo"k;h vH;kl dj.k-
5- fo|kF;kP;k leL;k tk.ku ?k.k-
6- f'k{kdkP;k leL;k fo"k;h vH;kl dj.k-

l'kk/ku i/nrh %&

1½ i'ukoyh
2½ eyk[kr i/nrh
3½ ekfgrh ldyu
4½ lnHk iLrd

f'k{k.k {k=krhy vkOgku ;k fo"k;h vH;kl djrkuk egkRek xka/kh fo|ky; ;fFky fo|kFkh] efgyk egkfo|ky; vkf.k gkyh dkWoV ;Fkhy fo|kFkh ;kP;k dkgh leL;k ,d lkj[;k vkgr- f'k{k.kkfo"k;h R;kp er] f'k{k.k i/nrh vkf.k f'k{kdkfo"k;h R;kph er tk.ku ?kryh vkf.k f'k{k.k {k=krhy vl.kkjh ifjfLFkrh y{kkr vkyh- ikFkfed Lrjkiklu mPp f'k{k.kki;r f'k{k.kkph x.koRrk d'kh ok<y o R;klkBh f'k{kdkp ick/ku ;kpk fopkj dj.k vko';d vkg- f'k{k.k gh xk"V v'kh vkg dh] rhp [kjh jk"Vh; 'kDrh o jk"Vkph fu;rh vkg- f'k{k.k Eg.kt lk{kjrk u0g dkj.k fuj{kj 0;fDr l/nk 0;ogkjpkr; vlrkr- vkt rj in0;k iklr d#ugh thoukr vi;'kh >kyy ykd fnlu ;rkr- rj ,dgh inoh u feGfoyy x#o;l vkn'k 0;DrheRo Eg.ku vkiY;ki< fnlu ;rkr- Eg.ku f'k{k.kkpk 0;kid nf"Vu fopkj dj.k vko';d vkg- 0;kid ;kpk vFk f'k{k.kkru gk.kkjk cny gk;- gk cny ldkjkRed vlk;yk ikfgt-

f'k{k.k] f'k{k.k lLFkk o f'k{kd %&

iR;d 0;fDr f'k{k.kkru vkiY;k vuHkokulkj] orukr] 0;ogkjkr cny djhr vlrk- 'k{kf.kd 0;klihBkeG ikFkfed r mPp f'k{k.kki;r lokp ick/ku djrk ;r- R;kr lokr egRokpk ?kVd Eg.kt f'k{kd- vkt tkxfrdhdj.kkP;k lnHkkr lo ?kVdkpk fopkj dj.k egRokp vkg- ;klkBh f'k{kdkph Hkfedk [ki egRokph vkg- dkGkP;k vk?kkr lkj tkr] r fVdfo.;kp nkf;Ro f'k{kdkoj vkg- f'k{kd gk lektkrhy ,d oxGk ox vkg- rk lektkrhy fofo/k ?kVdkph fuferh djrk- f'k{k.k g lekt ifjorukp dk; djr- ;k f'k{k.kkpk okij d#u f'k{kdkuh Lo; ifjoru dy ikfgt- R;keG rk vU; ?kVdkuk cny 'kdrk- f'k{k.k g [ki iHkko'kkyh vlk;yk ikfgt t.k d#u R;krhy ?kVd y{kkr jkgrhy- f'k{kd if'k{k.k gk f'k{k.k i.kkyhpk egRokpk ?kVd vkg- f'k{kdkuk vk/kfud dkGkrhy f'k{k.kkfo"k;h if'k{k.k ?k.k [ki egRokp vkg- dkj.k f'k{kdkP;k gkrkrp m|kP;k fi<hp Hkfor0; vkg-

fo|kF;kP;k e/; vl.kkÚ;k llr x.k/kekuk ;kX; l/kh nou R;kP;k x.kkuk oko n.kkÚ;k f'k{k.kkph xjt vkg- ;k f'k{k.kkru lektHkkouk fuek.k >kyh ikfgt- f'k{kdku

Lor%e/; ijd mtk fuek.k dyh ikfgt- f'k{kdkuh doG vH;klØekijr u f'kdork] thoukmi;kxh f'k{k.k fny ikfgt- jk"Vh; ,dkRerk] L=h&i#"k lekurk ;k fo"k;h fo|kF;ke/; tkxrh fuek.k dyh ikfgt- jk"Vfu"Bk] tckcnkjh] i;koj.kh; vkReh;rk f'k{kdkuh fuek.k djk;yk goh-

lo Lrkjkojhy f'k{k.k g iHkkoh o ifj.kkeh dl gkby ;k fo"k;h fopkj dj.k [ki egRokp vkg- R;klkBh 'kkGk vkf.k egkfo|ky;kr r=Kkukpk okij] v|kor Kku] fo/kk;d ioRrh] ntnkj o mRÑ"V f'k{k.k&if'k{k.k egRokp vkg- f'k{kd Eg.ku vkiyh egRokph Hkehdk vkg dh] if'k{k.k] l'kk/ku vkf.k uohu i/nrhpk okij dyk ikfgt- lokxhu fodklklkBh f'k{k.k gk dnfcn vkg- f'k{k.k {k=kph ;'kLoh okVpky ixrhdM ur- g tjh lR; vly rjh f'k{k.k {k=krhy egRokpk ?kVd vl.kkÚ;k xkeh.k Hkkxkrhy ifjfLFkrh ek= oxGh vkg- Eg.ku ckyokMh r xkeh.k Hkkxki;r vl.kkÚ;k f'k{k.k i.kkyhdM y{k n.k egRokp vkg-

<u>ckyf'k{k.k</u> %&

f'k{k.kkP;k {k=kr ckyf'k{k.k g [ki egRokp vkg- ckyf'k{k.kk fo"k;hp vKku] vukLFkk lektkr #tyh vkg- ckyf'k{k.kkp egRo iR;d ?kjki;r ikgpfo.;klkBh ;k {k=kr ifjoru dj.k xjtp vkg- ckyf'k{k.kkP;k {k=kr egRokpk ?kVd Eg.kt f'k{kd gk;- ckyokMh f'k{khdk ick/kukp dk; iHkkohi.k d# 'kdr- R;klkBh frph 'k{kf.kd ik=rkgh pkxyh vlyh ikfgt- ;k {k=kr ifjoru ?kMu vk.kk;p vly rj ckyf'k{k.k l'kk/ku dn egRokp vkg- ckyf'k{k.k T;k ckydki;r ikgpy ukgh R;k ckydki;r ikgpo.k- uohu ckyokMÓkk m?kMrkuk 'kkL=h; ik;koj mH;k jkgrhy g c?k.k- ;keG ckydkuk Nku o 0;ofLFkr lLdkj feGrhy-

ckyf'k{k.kkfo"k;d lektick/kuklkBh ckyokMh d'kh vlk;yk ikfgt] ckyokMhP;k ifjljkr f'k{kd] ikyd ;kpk ox dk;jr vlk;yk ikfgt- ckydkpk ulxhd fodkl] vkjkX;] f'k{k.kfo"k;d n{krk ?kryh ikfgt- Hkkjrkr vud ey ikFkfed lfo/kkiklu ofpr jkgrkr- eykph 'kkjhfjd o ekufld 'kDrh mitr {kerk ;koj R;kpk fodkl voycu vlrk- ckyokMh r ikFkfed f'k{k.k] uoh f'k{k.k 0;oLFkk o f'k{k.k i/nrh jkco.k xjtp vkg- vkt f'k{k.kkP;k ukok[kkyh eykoj vdkyhp ik<i.k ykny tkr vkg vkf.k ;kiklu eykp j{k.kkph tckcnkjh vkiY;kojp vkg- R;klkBh ckyokMh vkf.k ?kj ;k ?kVdke/; eG ?kkRkyk ikfgt- xkeh.k Hkkxkr fo'k"kr% ckyokMhdM y{k n.k xjtp vkg-

lgk r lkr o"kki;rp o; g lonu'khy vlr- g o; vk;";HkjkP;k r;kjhp o lokr egRokp vkg- v'kk vYio;hu eykuk [kkl if'k{k.k ?kryY;k f'k{kdkP;k gkrh lkiou R;kuk ?kjkckgj f'k{k.k fny ikfgt- lgko"kk [kkyhy eykuk vukipkfjd i/nrhu Ñrh'khy vlk;yk ikfgt- eykP;k mitr ioRrhuk oG.k nou uo fuferh{kerk oko fnyk ikfgt- T;keG R;kpk fodkl gkby ;k o;krhy ckydkp f'k{k.k 'kkL='k/n i/nrhu i.k lLÑrhyk lktl vl.k egRokp vkg-ckyf'k{k.k [ki egRokp vkg- ;k o;krup ckydkuk lLdkj o ufrd eY;kp /kM feGrkr- ckyf'k{k.kkP;k lnHkkr 'kkluku egRokph Hkfedk ?k.k xjtp vkg- rK f'k{kdox r;kj dj.;klkBh if'k{k.k lLFkk pkyfo.;kp dke [kktxh lLFkkdM fny ikfgt- 'kkluku [kktxh lLFkkukuh vunku fny ikfgt-

'kkGk] egkfo|ky;kr t f'kdohy tkr R;kyk ^f'k{k.k* EgVy tkr- jpukoknh n"Vhdkukaru f'k{k.kkdM ikfgy rj ekuI'kkL= [ki egRokp vkg- xfrekurk gk f'k{k.kkpk ,d vfoHkkT; x.k vkg- lkekftd okLro cny.;kP;k fn'ku vki.k i< xy ikfgt- vkiY;k n'kkr xY;k 80 o"kkr f'k{k.kkr oGkoGh cny gkÅugh] cny >kyy fnlu ;r ukgh- f'kf{kr gk.k ;kpk vFk vkiY;k vktcktP;k ifjljkrhy ifjfLFkrhpk 'kk/k ?k.k vkf.k R;kr ifjoru dj.;kp lkeF; ikRi dj.k vkg] vkf.k T;k f'k{k.kkru g gkr ukgh r f'k{k.k xfrfo#/n vkg- vkt f'k{k.kkpk gDd lkof=d dj.;kpk i;Ru] lof'k{kk vfHk;ku] ifgyh iklu bxthdM fo'k"k y{k fny tkr vkg- f'k{k.kklkj[;k {k=kr ckyf'k{k.k [ki egRokp vkg- dkj.k ckydkp lLdkj i< tkÅu ekuoh eY;kuk ti.kkj vlrkr- ekuoh eY;kp f'k{k.k o;kP;k 15 o"kki;r vlr- g lLdkj{ke o; vlr- ;k o;krhy lLdkj ily tkr ukgh- eY; gh ufrdrpk vkRek vlr-

ufrd eY; %&

1- ;kr ifjHkk"kkdkjd eY; ckyY;k iek.k okx.k ;kru fnlu ;r-
2- lo lnx.kkpk leko'k x.kkRed eY;kr vlrk-
3- 'kkrh] lek/kku] Loc/kukoj voycu vl.kkjh ,fPNd eY;-
4- lkLÑfrd eY;-
5- lnHkkouk] f'k"Vkpkj] jk"VHkkouk] brjkP;k dY;k.kkph Hkkouk lkekftd eY;kr ;r-
6- LoPNrk] Lokoycu] dr0;n{krk] Jeifr"Bk] f'kLrfi;rk] o;fDrd eY;kr ;r-
7- ufrd eY; vkf.k jk"Vh; eY;-

;k eY;keG vkf.k f'k{k.kkeG 0;fDrxr ik=rpk fodkl uDdhp gk.kkj ,o<p u0g rj lkekftd] ukxfjdRo] jk"Vh;rk ;kpk fodkl gk.kkj-

mcct ifjljkrhy ifjfLFkrh %&

;k Hkkxkrhy fo|kF;k'kh ppk djrkuk vl y{kkr vky dh] R;krhy dkgh fo|kF;kph vH;klkfo"k;h #ph fdok oxkr cl.k ;k fo"k;h mnkflurk fnlu ;r- mcct ifjljkrhy xklkoh lektkr f'k{k.kkpk i'u [ki xHkhj vkg- vkfFkd ifjfLFkrh cGdV ulY;ku o f'k{k.kkP;k ifr deh tkx#drk vlY;ku ;Fk lk{kjrp iek.k vR;r deh vkg- ;k Hkkxhrhy ygku ey 'kkGyk tkr ukgh- rj dkghph f'k{k.k ?k.;kph bPNk vlyh rjh r f'k{k.k ?kÅ 'kdr ukghr- dkgh v'kh ey vkgr T;kuh vtugh 'kkGph ik;jh p<yyh ukgh- gh voLFkk vkfFkd vkf.k lkekftd n"V;k ekxkl vkg] v'kk fBdk.kh gh ifjLFkhrh vkg- ijr ;k ifjljkrhy 'kkGr vkf.k T;- egkfo|ky;kr f'kd.kkjh ey 'kkGr ;rkr ijr oxkr u clrk ckgj fQjrkuk fnlrkr- ;k eyke/; f'kd.;kph meh] Lo;ij.kk] f'kd.;kph {kerk vkf.k f'kd.;kph deh Hkkd ;ko#u ;k Hkkxhrhy ey lkekftd n"V;k fgrkph ulrkr- ;k Hkkxkrhy fo|kFkh vH;klkr fo'k"k y{k nr ukghr- ;k ikBhekxph dkj.k y{kkr ?k.k [ki egRokp vkg- rlp ;k Hkkxkr vl.kkj egkfo|ky;krhy fo|kFkhuhph ppk djrk y{kkr vky dh vkeP;k efgyk egkfo|ky;kr ;.kkÚ;k fo|kFkhuh ;kpk mPp f'k{k.kkdM c?k.;kpk nf"Vdku doG inoh iklr dj.k vkg- R;krhy dkghp fo|kFkhuh v'kk vlrkr dh] R;k f'k{k.kkru ifjoru ?kMou vk.krkr- v'kk dkgh fo|kFkhuh vkgr T;kuh ;k f'k{k.kkru dkgh in feGfoyyh vkgr- ijr f'k{k.k ?kr vlrkuk i.k 'kHkj VDd u0g rj iUukl VDd fo|kFkhuh ;kuh rjh f'k{k.k iokgkr ;Åu vkiy Hkfo"; mTtoy dy ikfgt- dkgh fo|kFkhuh mnklhu vkgr-

egkfo|ky;hu fo|kF;ke/; tkx#drk fuek.k dj.k [ki lki vkg vl ukgh- ijr tj f'k{k.kkrhy ifjorukph /;; fn'kk cnyyh rj g uDdhp ?kMu ;by- ;klkBh f'k{kd dnh f'k{k.kkdMu fo|kFkh dnhr f'k{k.kkdM tk.k egRokp vkg- ;-th-lh- lkj[;k lLFkk vkiY;k f'k{k.k fo"k;h /;;kr fo|kFkh dnhr f'k{k.kkdM tkLr y{k n.;kl lkxrkr- ijr g ro< lki ukgh] dkj.k l#okrhyk f'k{k.kfo"k;d nf"Vdkukr cny djkok ykx.kkj vkg- fo|kFkh dnhr f'k{k.kkr iR;{k fo|kFkh gk Lor=i.k dnLFkkuh vlrk] Eg.kt f'k{k.kkp Lo#i o;fDrd vlko ykxr- rk ifji.ki.k dlk f'kdy ;kdM f'k{kdkyk igko ykxr- vl fo|kFkh Lo;f'k{k.kkP;k vkiY;k ij.kk ?kÅu ;rkr- ;kP;krhy c/nheRrk oxoxGh vlr- R;kph c/nheRrk vkG[ku R;kP;k {kerulkj R;kuk R;kP;k iHkkoh {kerk'kh tkMrk ;r-

fo|kF;kyk ,[kknk fo"k; dG ykxyk dh] rk vkRelkr dj.;kph bPNk R;kP;kr vlr- uouohu vk0gku ?kr f'kd.;kph R;kph vkl vlr- 'kk/k ?k.k R;kph ioRrh vlr- ey vuHkokrup f'kdr vlrkr- ;krup vk0gkukRed vuHkokph l/kh fnyh rj vl f'k{k.k g jpukRed f'k{k.k gkby-

vkt lkekftd fLFkrhpk fopkj dyk rj lektkpk fodkl gkr vkg- lektkrhy vl.kkjk ;od ox [ki egRokpk vkg- f'k{k.k iokg gkp fo|kF;kuk ;kX; fn'kk n.;kp dke djrk- vx.kokMhiklu r mPp f'k{k.kki;r 'k{kf.kd ntk ok<oyk ikfgt- R;klkBh f'k{kdkuh cnyr r=Kku Lor% letu ?kÅu fo|kF;kuk letkou lkxhry ikfgt- {k.kk{k.kh tkx#drk egRokph vkg- fo|kFkh vkRegR;kfo"k;h R;kP;k'kh ppk dj.k egRokp vkg- fofo/k ilkjek/;ekeG uohu fi<h okbV ekxkdM vkdf"kr gkrkuk fnlu ;r- ;kpk okbV ifj.kke fo|kF;kcjkcj lektkojgh gkr vlrk- R;keG ikydkuh] f'k{kdkuh R;kuk yfxd f'k{k.k n.k g vktP;k ifjfLFkrhr [ki egRokp >kyy vkg- R;kP;k ekufldrpk fopkj dj.k vko';d vkg- ikydkuh vkiY;k ikY;kuk lety ikfgt vkf.k ikY;kP;k eukph ti.kd gk.;klkBh i;Ru dj.k xjtp vkg- Lokr«; vkf.k Lojkpkj ;krhy Qjd dGou fnyk ikfgt- Hkfo";kr ;'kLoh Lolu lR;kr mrjo.;klkBh R;kph lLdkjkph cBd iDdh djkoh ykxy r0gkp fodlhr lektkr lLdkjh o lf'kf{kr 0;fDrero i< ;rhy-

2020 i;r Hkkjr txkrhy egklRrk gkby vkf.k lo n'kkr r#.kkpk n'k Eg.ku vkG[kyk tkby v'kh Lolu vkt vki.k ikgkr vkgkr- ekuoh lIRrhph le/nh ike[;ku f'k{k.k if/nrhP;k vk/kkj fVdr- ek= fo|eku f'k{k.k 0;oLFkru vl okVr ukgh- eu";kyk 0;Drh Eg.ku u0g rj lektkpk ,d ?kVd Eg.ku 0;Drhpk fodkl lk/k.kkjh f'k{k.k i/nrhph vkt vko';drk vkg- vkjkX;] dk'kY;] ft0gkGk] food vkf.k ÑrKrk ;keG 0;fDrp i.kRo ?kMr- l;kX; f'k{k.k i/nrhP;k okijkeG 0;fDreRo fodkl ?kMu ;rk- gh i/nrh letu ?k.kkjk v/;kid ox] egRo y{kkr ?k.kkjk ,d ikyd ox ick/ku dj.kkj tkudkj ox ;k lokuh i;Ru dj.;kph vko';drk vkg- vktP;k f'k{k.k i/nrhr n'kukpk vHkko vkg- ifrHkp nfHk{; vkg- ie] Lug] fu"Bk ukgh- R;keG fto?k.kh Li/kk] vH;kltMrk] midj.k tMrk ok<r vkg- R;keG cktkjkfHke[k ifjfLFkrh ok<u 'kk"k.kkyk volj iklr gkr vkg- f'k{k.k fo"kerp o 'kk"k.kkp {k= ok<r vkg- f'k{k.k o 'k{kf.kd eY;kpk Úgkl gkr vkg-

f'k{k.k {k=krhy vk0gku %&

;k f'k{k.k {k=krhy vk0gku [ki vkgr- R;k fo"k;h ekfgrh feGou vki.k f'k{kd oxkuh if'k{k.k o uohu r=Kku fLodkj d#u ;.kkÚ;k fi<huk n.k egRokp vkg- r0gkp gk ox f'k{k.kk

i{kk f'kdu ?k.;kl vkrj gkby- R;kph oxkrhy vfHk#ph ok<y o Lo;v/;;u dj.;kl ioRr gkby-

bxth Hkk"kp f'k{k.k ifØ;rhy LFkku] ekrHkk"kp egRo gk egRokpk fo"k; vkg- ;kru vkiy er ekM.;kl ioRr gk.kkj- foukvunkfur rRokoj vkyyh lLÑrh] Hkkrhd lk/kulkexhph foiyrk vl.k vko';d vkg- ;odkph fopkj'kDrh] Kku o ckf/nd {kerk ok<o.;klkBh ;k lkb lfo/kkph xjt vkg- R;klkBh f'k{k.k {k=kdM y{k] ifrHkklilUu lkfgR;kph fuferh] 'k{kf.kd miØe ;klkBh ilk vko';d vkg- Eg.kku jktdh;] lkekftd] f'k{kd] lfgfR;d o Jher eMGhuh ,d= ;Åu i;Ru dj.k egRokp vkg- lekt ?kMo.;klkBh doG ljdkjh i;Rukoj voycu jkgu dkgh gk.kkj ukgh- fo|kF;ke/khy x.koRrk ok<o.k vkf.k R;kpk foLrkj dj.k g gh egRokp vk0gku vkiY;k i< vkg- ;klkBh vkiY;k e/; l'kk/ku oRrh ok<yh ikfgt- oxkr ;.kkjk fo|kFkh gk r=Kku ;xkpk vkg- ;k oxkyk uohu ?kVdkph xjt vlr- R;krup rk Lor%pk fodkl d# 'kdrk ,o<p u0g rj ;k xVkyk l'kk/kukr l'kk/ku dj.;klkBh ioRr dj.k xjtp vkg- vkt vud vk0gku vkiY;k i< vkgr- f'k{k.kklkj[;k Kku fuferhP;k {k=kr dkgh f'k{kdke/; mnklhurk fnlu ;r f'k{kd fo|kF;ke/; Lor= fopkj 'kDrhph ij.kk #tfo.klkBh f'k{kd&fo|kFkh lc/k egRokp vkgr- ijr f'k{kd&fo|kFkh gk lc/k ?kVV ck/kyyk ulrk- R;keG fo|kF;kyk t vkf.k tl go rl f'k{k.k n.kkjk f'k{kd fuek.k gkr ukgh- ifj.kkeh f'k{k.k t vkf.k tl f'k{k.k nrhy r ?k.kkjk fo|kFkh v'kh ,d uohu f'k{kd&fo|kFkh jpuk fnlu ;r- fo|kF;kph f'k{kdkcnnyph Hkkouk Hkhrhph vlr- gh xk"V f'k{k.kkl gkfudkjd vkg- ^f'k{kdku ek> vk;"; ?kMfoy* vl Eg.k.kkj fo|kFkh iUgk fuek.k >ky ikfgtr-

f'k{k.kkr l/kkj.kk d#u f'k{k.kkp i'u lV.kkj ukghr- vud uouohu dk;Øe lknj dj.k vko';d vkg- R;klkBh f'k{k.kkfo"k;hpk n"Vhdku cnyyk ikfgt] jpukoknh 0;oLFkk vk.kyh ikfgt] f'k{kd fo|kFkh lc/kkfo"k;h uohu Hkfedk ?;koh ykx.kkj vkg] ntkRed f'k{k.kklkBh 'k{kf.kd okrkoj.kkrhy fo"kerk ukghlh djk;yk ikfgt- rlp leku f'k{k.kkph tckcnkjh lektku ?;k;yk goh- f'k{kd fo|kFkh ;kP;kr vk0gku fuferhpk lc/k fuek.k >kyk ikfgt- vk0gkRed dkekr ururk] i;kx'khyrk vkf.k ltuf'kyrk vly rj gh vk0gku l[knk;d okVrhy-

ek.klkp] lektkp i'u g ugehp vktp i'u vlrkr- R;keG orekukr okLrokph n[ky ?kÅu f'k{k.kkph /kkj.k vk[kyyh vlrkr- f'k{k.k fo"k;d /kkj.k g ugeh lektkrhy i< xyy xV MkG;klekj Bou Bjoyy vklrkr- lkekftd vkfFkd vkf.k lkLÑfrd i'u g ike[;ku xkeh.k Hkkxkr fnlu ;rkr- R;keG xkeh.k Hkkxkyk dnLFkkuh Bou 'k{kf.kd /kkj.k vk[kk;yk gohr- R;klkBh vktp okLro fopkjkr ?kry ikfgt- vkf.k fodklkP;k ifjorukP;k n"Vhu f'k{k.kkpk <kpk Bjfoyk ikfgt- ;k /kkj.kk vrxr dkgh egRokp /kkj.kkfo"k;h lkxrk ;r-

1- mPp f'k{k.kkp vkfFkd /kkj.k-
2- mPp f'k{k.kkP;k x.koRrp o x.koRrP;k eY;ekiukp /kkj.k-
3- l'kk/ku fo"k;d /kkj.k-
4- eDr o njf'k{k.k fo"k;d /kkj.k-
5- ijn'kh fo|kfiBklc/khp /kkj.k-
6- mPp f'k{k.kkp i'kklufo"k;d /kkj.k-

'k{kf.kd /kkj.kkpk lex fopkj dj.;kph oG vkyyhvkg- 'kkluku ;kpk xHkhj fopkj dj.k xjtp vkg- dkj.k ;kpk ifj.kke Hkkoh fi<;koj gk.kkj vkg- dkj.k vkt ikFkfed f'k{k.kkP;k l/; ifjfLFkrhp voykdu dj.k vkf.k vktP;k f'k{k.kkr veykx cny dj.k vko';d vkg- ^f'kd.k* ;k ifØ;r fo|kF;kuk vk.k.k xjtp vkg-

leL;k %&

mct ifjljkrhy T;- egkfo|ky;krhy fo|kFkhox o efgyk egkfo|ky;krhy fo|kFkhuh oxk'kh ppk dY;kurj T;k leL;k i< vkY;k R;kfo"k;h lkxrkuk vlr y{kkr ;r dh] vkt f'k{k.k {k=krhy vk0gku th vkgr] R;krhy xkeh.k Hkkxkrhy vk0gkugh y{kkr ?kryh ikfgt-

1- xkeh.k Hkkxkrhy ikyd ;kP;kr ckyf'k{k.kkfo"k;h vl.kkjh deh tkx#drk-
2- ikFkfed f'k{k.k r ek/;fed f'k{k.k ?krkuk gk.kkÚ;k fo|kFkh xGrh P;k iek.kkfo"k;hP;k leL;k-
3- mct Hkkxkrhy xklkoh oLrhrhy lo eyki;r ckyf'k{k.k fdok ikFkfed f'k{k.k vtu ikgkpyy ukgh-
4- xkeh.k Hkkxkr lokr ekBh leL;k Eg.kt f'k{k.kkp lko=hdj.k gk;-
5- egkfo|ky;hu fo|kFkh ;kp oxkr u cl.;kp ok<r iek.k-
6- ilkjek/;ekr xryy fo|kFkh oxkp tkLr iek.k-
7- egko|ky;krhy fo|kFkhuh ;k xkeh.k Hkkxkrhy vlu R;kp yodj yXu gk.;kp o f'k{k.kkru ofpr gk.;kp ok<r iek.k-
8- f'k{kd& fo|kFkh lc/kkr jktfd; o lkekftd ?kVdkpk f'kjdko-
9- xkeh.k Hkkxkrhy fo|kF;ke/; bxth Hkk"kfo"k;h vl.kkjh ,d idkjph fHkrh-
10- f'k{k.ki/nrhr dkyckg; vH;klØe vkf.k ifj{kk i/nrh fnlu ;r-

mik;ktuk %&

1- ekufld 'kfDrP;k ioRrhpk fodkl dj.k-
2- mi;ktu dk'kY; o 0;kolkf;d dk;{kerpk fodkl dj.k-
3- miftohdk o 0;kolk; f'k{k.k fo"k;h vH;klØe fo|kF;ki< vk.k.k-
4- 0;Drhxr ik=rpk fodkl] ltuf'kyrk o ifrHkpk fodkl dj.k-
5- lkekftdrk] ukxjhdRo] jk"Vh;rk ;kP;k fodklklkBh fo|kF;kuk ekxn'ku dj.k-
6- ufrd o v/;kfRed eY;kP;k lLdkjkfo"k;h ekfgrh n.k-
7- f'k{k.k] lkfgR; vkf.k lekt fo"k;h tkx#drk fuek.k dj.k-
8- ckyf'k{k.kk fo"k;h ick/ku dj.k egRokp vkg-
9- ikyd vkf.k f'k{kd ;kP;k llokn fuek.k dj.;klkBh cBd vk;kftr dj.k-
10- ikydkdMu vkyY;k lpupk fopkj dj.k-

fu"d"k %&

f'k{kd gk doG f'k{kd u0g rj fo|kFkh ;k xVkyk ijhr dj.kkjh 'kDrh gk;- ;k ifjljkrhy fo|kF;h] f'k{kd vkf.k ikyd ;k ?kVdk'kh ppk dY;kurj vl y{kkr ;r dh] ;k Hkkxkr dkgh vl lkekftd ?kVd fdok ikyd ;kP;k mnkflureG ikY;kdM gk.kkj ny{k yxp y{kkr ;r- dkgh fo|kFkh vl vkgr dh] R;kuk f'k{k.kkiklu ofpr jgko ykxr- ;k f'k{k.kkeG lekftd HkknHkko] tkfrHkn] lkLÑfrd Hkn g fo|kF;kP;k eukru u"V dj.k xjtp vkg-f'k{k.k i/nrhr lkLÑfrd eY;] l'kk/ku i/nrh] foKku ;kr leUo; ?kkyu fo|kF;kP;k lokxhu 0;fDreRokpk fodkl d'kk idkj djrk ;by vkf.k ;k f'k{k.kkP;k iokgkr lo lkekftd ?kVdkuk lekfo"V dj.k [ki egRokp vkg- fo|kFkh&f'k{kd ukr fuek.k gk.k vko';d vlu] ikydku vkiY;k ikY;kyk ekufldjhR;k R;kP;k Hkkouk letu ?krY;k ikfgtr- R;kP;koj vi{kk u yknrk R;kP;k x.kkuk oko n.;kph xjt vkg- t.kd#u R;kP;kr f'k{k.kkfo"k;h vkoM fuek.k gkou R;kuk f'kdk;yk vkoMy-

ikydkph f'k{k.kk lc/kh Hkfedk cnykoh ykx.kkj vkg- 0;Drhph doG vFkkRiknu {kerk ok<fo.k g egRokp ukgh rj f'k{k.kkru ufrdrp /kM ?kÅu d'ky] rK 0;Drh ?kMfo.k g vk0gku vkiY;k f'k{kdki< vkg- f'k{k.kkph x.koRrk ftoueY;kf/k"Bhr vlk;yk goh r0gkp f'k{k.kkyk uoh fn'kk feGy-

\^

<u>lanHkZ lwph</u> %&

1- Mk- fgjk vgj ¼1995½ ^^m|kUe[k Hkkjrh; lektkrhy f'k{k.k o f'k{kd**] fo|k idk'ku] ukxij-
2- ik- 'kkfyuh dyd.kh ¼2005½ ^^m-Hkk-l- f'k{k.k** uru idk'ku] i.k-
3- cUlh fcgkjh iMhr] yrk ekj] Mk- ;ul iBk.k ¼2007½] ^^m-Hkk-l-f'k{kd** fiiGkij v.M d- ifCy'kl] ukxij-
4- uoHkkjr lIVcj 2015] i- 18 & ,p- 0gh- n'kikM-
5- ldkG tkuokjh & 2016-
6- Mk- jk- xk- iHk.k ¼2010½] ^^f'k{k.k ick/ku**-
7- ik- je'k ikul ¼2006½] ^^f'k{k.k ifjorukph lkekftd pGoG**] Mk;eM ifCyd'ku-

xzkeh.k L=h m|kstdksa ph leL;k o mik;ksa tuk

iq.k-'kkHkk lHkktt h

lekt'kkL= foHkkx ize[k, pnzkckbZ&'kkUrkjkk 'kkMj dkyst] gijh

shobhasambhoji@gmail.com

- **iLrkouk %&**

^;= uk;Lr iT;Ur l jeRu r= norkr**llvl Eg.ku euu fL=;kpk xkjo dyk i.k gk dky[kM liY;kurj ;k n"kkrhy fL=;kpk xykefxjhru vf/kd xykefxjhdM] vU;k;kdMu vU;k;kdM vf/kd vkf.k "kk'k.kkdMu vf/kd "kk'k.kkdM vlkp iokl l : vkg-

i : 'k vkf.k L=h g lekt0;oLFkp nku ?kVd nk?kkphgh Hkfedk ,dedkuk ijd vkg- ;kojp dVckph o lektkph ixrh voycu vlr- i.k vkiY;k i : 'ki/kku lLdrhr i : 'kkuk li.k vf/kdkj o fL=;kuk c/kukr vMdoy vkg- L=hu ekgjgu gMk u vk.kY;kl] lklph vk'kk u ikGY;kl] irhph lok u dY;kl] jktjkli.k frP;koj vR;kpkj dy tkr vkgr-

Lokr«; iklrhurj lokxh.k cny >ky- vfFkd fodklkr ixrh >kyh vud lkekftd l/kkj.kk ?kMu vkY;k vkf.k dkyijoki;r i : 'kkdfjrk jk[ku Boyy vk|kfxd {k=gh fL=;kuh dkch t dy-

- **mfn"V;s %&**

1- ^L=h m|ktd* gh ldYiuk letu ?k.k-
2- 'kgjh o xzkeh.k L=h m|ktdkpk vH;kl dj.k-
3- xzkeh.k L=h m|ktdki<hy leL;kpk vH;kl dj.k-
4- mik;;ktuk

- **l'kk/ku i/nrh %&**

iLrr fo"k;klkBh n¸;e lkexhP;k vk/kkjkoj rF; ldyu dy vkg- ;klkBh lnHk iLrd] ekfld]oclkbV ;kpk okij dyk vkg-Hkkjrh; fL=;kph m|ktdrk "kgjh Hkkxke/;] liUu dVckuk] 0;kolkf;d dVckr] vlyyh fnlr i.k xzkeh.k Hkkxkr lektkr Lor%p LFkku fuek.k dj.;kph vkdk{kk vlyyh] Lor%yk 0;Lr Bo.;kph bPNk ckGx.kkjh] egRokdk{kh fL=;kl/nk vlrkr- i.k R;kpk l[;k e;kfnr vkg- rh ok<koh o R;kph vkfFkd fodkl 0gkok- ;k mnn'kku gk l'kk/kukpk fo"k; fuoMyk vkg-

- **L=h m|ktd ldYiuk**

m|ktdrk gk i : "kkpk ikr vkg- R;kP;klkBh jk[ku Boyy g {k= vkg v'kh /kkj.kk ioh gkrh i.k vyhdM [ki oxku cny ?kMu vky vkgr- iR;{k viR;{ki.k fL=;kp ;kxnku gh egRokp vkg- ^iR;d ;'kLoh m|ktdkekx ,d L=h vlr* d/kh m|ktdkph vkbZ] iRuh] eyxh l/nk vlr- t0gk ,[kknh egRokdk{kh L=h] m|ktdkph Hkfedk fLodkjr vkf.k rh Hkfedk ikj ikM.;klkBh vko';d r i;Ru djr- r0gk v'kk L=hyk ^L=h m|ktd* vls Eg.krkr-

m|ktdrk gh 0;Drhph ioÙkh vlr- gh ioÙkh 'kgjkr jkg.kkÚ;k lf"kf{kr fL=;ke/; t'kh vlr r'kh rh xzkeh.k Hkkxkrhy d"V dj.kkÚ;k L=h;ke/; l/nk vlr-

- **xzkeh.k o 'kgjh oLrh lektkrhy L=h m|ktdkpk rqyukRed vH;kl %&**

xzkeh.k Hkkxkrhy fL=;k ;k 'kgjh Hkkxkrhy m|ktd L=h;ki{kk oxG;k vkgr- [kM;ke/; jgk.kkÚ;k m|ktd fL=;k fuj{kj vlrkr i.k 'kgjke/; m|ktd fL=;k lf"kf{kr vlrkr-

1- [kM;krhy m|ktd fL=;k >xM.kkÚ;k] d"V dj.kkÚ;k] dVckru vkyY;k vlrkr rj 'kgjh Hkkxkrhy m|ktd fL=;k mPp e/;eoxh o liUUk dVckru vkyY;k vlrkr-

2- [kM;ke/; jgk.kkÚ;k m|ktd fL=;kp lklj o ekgj mnjfuokgklkBh loLoh 'krhoj voycu vlr rj 'kgjkr jgk.kkÚ;k m|ktd fL=;kp ekgj mnjfuokgklkBh ukdjhoj voycu vl.kkj rlp 0;olk;kph dkVfcd ik'oHkeh vl.kkj vlr-

3- xkeh.k Hkkxkr jgk.kkÚ;k fL=;kuk oG ulrk l;kn; gk.;kioh r l;kLrkurj gh dke lir ukgh- 'kgjkrhy fL=;kuk fjdkek oG vlrk ;k oGpk mi;kx dlk djko;kpk Eg.ku R;k m|ktdrdM oGyY;k vlrkr-

4- xkeh.k m|ktd fL=;k vkfFkd ifjfLFkrhoj ekr dj.k] dVcklkBh mRiUukP;k okVk 'kk/k.k] 0;olk;kph ?kMh clfo.k] Lo;jktxkj feGfo.k ;klkBh /kMiMr vlrkr rj 'kgjkrhy m|ktd fL=;k egRokdk{kk i.k dj.k] Lor%ph vkoM tkikl.k] il feGfo.k ;klkBh /kMiMr vlrkr-

5- xkeh.k Hkkxkrhy m|ktd fL=;kuk vkfFkd ifjfLFkrh'kh>xMko ykxr- i:"kkpk fojk/k lgu djkok ykxrk- iFkk] ijijk] pkyhfjrh ;kru ekx 'kk/kkok ykxrk- g lgu djhr i'u lkMoko ykxrkr- rj 'kgjkrhy m|ktd fL=;kph vkfFkd ifjfLFkrh pkxyh vlr R;kuk i:"kkP;kdMu lgdk; feGr- R;keG vkRefo'okl ok<rk vkf.k Lor%p i'u Lor% lkMforkr-

- **xkeh.k Hkkxkrhy L=h m|ktdkleksjhy leL;k %&**

L=h m|ktdkuk 0;kL=h vlY;keG dkgh oxG;k leL;kuk lkekjk tko ykxr R;k vud leL;k

1- nkfjn; o HkkMoykpk vijji.kk %&

xkeh.k Hkkxkr vud dVckuk nkfjn;kpk okjlk ykHkyyk vlrk- ;k dVckrhy fL=;kuk dkVfcd tckcnkÚ;k ikj ikMkO;k ykxrkr- 'krhe/; fdok brj= dkBrjh dke djko ykxr R;kru ;.kkj mRiUu deh vkf.k cprgh deh gkr- R;keG HkkMoykph mHkkj.kh djrk ;r ukgh- v'kh ifrdy vkfFkd ifjfLFkrh o HkkMoykpk vHkko ;k nku dkj.kkuh fL=;kuk ckTkjkr dfMV feGr ukgh- rlp cdkdMu dkgh vVhf'ok; dt feGr ukgh-

2- f'k{k.kkpk vHkko %&

gh Qkj ekBh leL;k vkg- xkeh.k Hkkxkrhy fL=;kuk fyfgrk] okprk ;r ukgh- fg'kkc dGr ukgh- ekfgrh feGfork ;r ukgh- Lor=i.k fopkj djhr ukghr- fu.k; ?kr ukghr- ;klkBh i:"kkP;koj voycu jgko ykxr-

3- ;kX; ekfgrhpk vHkko %&

,[kknk idYi i.k dj.;klkBh vud idkjP;k ekfgrhph xjt vlr- dPPkk eky] HkkMoy] lk/kulkexh] r=Kku] ckTkjiB ;k lo xk"Vhph ekfgrh xkeh.k fL=;kuk feGr ukgh- R;keG R;k dkghp d: 'kdr ukgh- vijh ekfgrh xkeh.k m|ktd L=hph Qkj ekBh leL;k vkg-

4- if'k{k.kkpk vHkko %&

if'k{k.kkP;k vHkkoh xkeh.k m|ktd fL=;kuk rkf=d Kku ?krk ;r ukgh- dk'kY; vkRelkr djrk ;r ukghr- dk.kr dke dk.kR;k oGl] dk.kR;k i/nrhu djko g letr ukgh- if'k{k.k n.kkÚ;k ljdkjh ;=.kk vtu [kM;ki;r ikgpyY;k ukghr- R;keG v'kk L=he/; vko';d dk'kY; o {kerk fuek.k gkÅ 'kdr ukgh-

5- vljf{krrph Hkkouk %&

ljf{krrph Hkkouk gh iR;d m|ktdkph ikFkfed xjt vkg- i.k xkeh.k

L=h m|kstd dekyhP;k vljf{kr vkgr- dkj.k T;k vkdk{kk R;k ckGxu vkgr R;k vkdk{kk i.k dj.;klkBh ykx.kkÚ;k okrkoj.kkpk xkeh.k Hkkxkr i.ki.k vHkko vkg-

6- cktkjiBkph vKku %&

^oLrph fodh* gh Qkj ekBh leL;k xkeh.k m|kstd L=hi< vkg- vkiY;k oLryk dk.krh cktkjiB miyC/k vkg] xkgdkP;k xjtk] ;kX; fderhr oLr n.k o mRiknu dj.k ;kckcr vKku o vijh lk/ku ;k dkj.kkeG ifrdy ifjfLFkrhyk rkM |ko ykxr-

7- Li/kk %&

xkeh.k L=h m|kstd 'kgjke/khy m|kstdkP;k Li/kr fVd 'kdr ukgh- dkj.k mRiknukp vk/kfud r=Kku] mRiknu dk;kp v|kor Kku] cktkjiBkph v|kor ekfgrh vlr ukgh- R;keG cktkjiBkph tho?k.kh Li/kk o ;k Li/kr fVdu jkg.;kph {kerk xkeh.k L=h m|kstdkdM deh vlr- v'kk fL=;k vkiy vfLrRo fVdou Bo.;klkBh ugeh l?k"k djhr vlrkr-

- **xkeh.k m|kstd fL=;kP;k fodklklkBh mik;;ktuk %&**

1- xkeh.k Hkkxkrhy L=h m|kstd fL=;kph vkfFkd ifjfLFkrh l/kkjyh ikfgt- R;klkBh cdkpk vkfFkd 0;ogkj lk/kk o lVlVhr vlk;yk gok-

2- xkeh.k L=h m|kstd fL=;kuk lk{kj dj.;klkBh dkgh ;ktuk vkgr ;k ;ktukP;k veyctko.khpk ox ok<foyk ikfgt xkeipk;r] ipk;r lferh o ftYgk ifj"kn ;ke/; jk[kho in vlrkr- fL=;kp f'k{k.k>ky rj lektkrhy lkekftd fo"kerk deh gkbY-

3- xkoikrGhoj efgyk l?kVuk fuek.k >kY;k ikfgtr- ;k l?kVukP;k ek/;ekru m|kstd fL=;ke/; ftnn o egRokdk{kk ok< 'kdr-

4- xkeh.k fL=;kP;k if'k{k.kkph 0;oLFkk rkydk o ftYgk ikrGhoj dj.;kr ;koh jkT; o n'kikrGhojhy l?kVukuh g vkokgu fLodkjy ikfgt- ljdkjh dk;dekru mnk- ¼,dkRe xkeh.k fodkl dk;de½ m|kstdrp if'k{k.k n.;kph 0;oLFkk djkoh-

5- xkeh.k m|kstd fL=;k t idYi mHkkj.kkj vkgr r idYi 'krh'kh lc/khr vlkor-

fu"d"k %&

vkiY;k n'kkph lektO;oLFkk i:"ki/kku vkg- lo {k=ke/; i:"kkp opLo vkg- T;k xkeh.k Hkkxkr fL=;k ?kjkckgj iM.k vlkekftd ekuy tkr rFk fL=;k m|kstd cu.k R;k lektkdMu v'kD; vkg- fL=;kph m|kstdrk gh vyhdMph lkekftd ?kVuk vkg- lektkrhy lo oxkdMu lgdk; feGky rjp fL=;k m|kxkP;k {k=kr mRd"V dkefxjh d: 'kdrhy i.k iR;{kkr ykdkph ekufldrk ;k xk"Vhyk Lokxrkg ulY;keG xkeh.k L=h m|kstdryk Eg.kkok frrdk ox ukgh-

$$$

lnHk iLrd

1	Entrepreneurship and Small Business Management	By.M.B.Shukla
2	m|kstdrk fodkl %ldYiuk vkf.k 0;ogkj	Mk- iHkkdj n'ke[k
3	m|kstdrk	Mk- ftrn vkfgjjko
4	Rural Development	Dr.I.Satya Sundaram

H$mëhmna {OëømVrb H$Oma^mQ O_mVr_Yrb gm_m{OH$ n[adVZ : EH$ g_mOemór` Aä`mg

àm.XÎmmÌ` X{dXmg qeX

ghm.àmÜ`mnH$,g_mOemó {d^mJ ,_m. Ir.AÊUmgmh~ SmJ _hm{dÚmb`,hmVH$UJb {O.H$mëhmna.

Email-ddshinde7@gmail.com

ABSTRACT

gm_m{OH$ n[adVZ h gd _mZdr g_mOmM EH$ _hËdmM bj U Amh. AJXr àma^rÀ`m gmÜ`m g_mOmngZ V àJV, AmÚm{JH$, AmY{ZH$, gH$sU g_mOmn`V gdM AmH$mamÀ`m Am{U àH$maÀ`m g_mOmV gmVË`mZ n[adVZ KS\Z Ambr AmhV, `V AmhV. {d{dY g_mOmVrb n[adVZmMr JVr Am{U à_mU `mV ^X Agb, nU n[adVZM KS\Z `V Zmhr Agm g_mOM gmnSUma Zmhr. EH$sH$S g_mO pñWa AgVm, g_mOì`dñWm {QH$Z amhV h Oar Ia Agb Var g_mO ~XbV AgVm, g_mOì`dñWV n[adVZ KS\Z `V AgVmV hhr {VVH$M Ia Amh. _mZdr g_mOmV gm_m{OH$ n[adVZmMr à{H$`m gVV gé AgV. _mZdr g_mOmÀ`m AmMma-{dMma, gm_m{OH$ gñWm, gKQZm, OrdZnÕVr B. _Ü` gVV n[adVZ hmV AgV. _mZdr g_mOmV gñH$Vrbm In _hËd Amh. gñH$Vr hr Oer pñWa AgV VerM Vr ~XbUmar XIrb AgV. H$m i naËd H$mhr gmñH${VH$ _ë` hr H$mb~mø Pmbbr AgVmV Var H$mhr _ë` hr Zì`mZ ñdrH$mamdr bmJVmV. hr _ë` n[adVZmMr à{H$`m àË`H$ g_mOmV gVV gé AgV.

_hmamï²mVrb ^QŠ`m-{d_º$ O_mVr_Yrb gm_m{OH$ n[adVZ h Oar gVV gé Agb Var V BVa àJV OmVr, O_mVr qH$dm g_hmÀ`m VbZV \$maM H$_r dJmZ hmVmZm {XgV. àñVV emY {Z~YmV H$mëhmna {OëømVrb H$Oma^mQ `m {d_º$ O_mVr_Yrb gm_m{OH$ n[adVZmMm g_mOemór` ÑïrH$mUmVZ Aä`mg H$aÊ`mMm à`ËZ H$aÊ`mV Ambm Amh.

***Key words** - Nomadic, Denotified Nomadic Tribes, Social Change, Culture*

àñVmdZm :

^maVr` g_mOmMr gm_m{OH$ gaMZm hr AZH$ KQH$mZr {_i Z ~Zbbr Amh. `W AZH$ Y_, nW, ^mfm, àXe, de, OmVr Am{U O_mVr B. ~m~VrV {d{dYVm {XgZ `V.^maVr` g_mOmM AmH$bZ H$ê$Z KV AgVmZm darb gd KQH$mZm g_OZ KU Amdí`H$ Amh. VgM `m KQH$mMm `Wrb bmH$mÀ`m gm_m{OH$, Am{WH$, amOH$s` Am{U gmñH${VH$ OrdZmda Imbda à^md Agë`mM {XgZ `V. _»`V: Y_gñWm Am{U OmVrgñWM dMñd `W àm_»`mZ {XgZ `V. `W Y_ Am{U OmVrÀ`m AmYma bmH$ gKQrV hmVmZm d {d Iab OmVmZm {XgVmV. OmVrì`dñW_i g_mOmM dJdJù`m IS_Ü` {d^mOZ Pmbb AgZ àË`H$ OmVrM g_mOmVrb ñWmZ d XOm EH$_H$mn jm {^Þ AgZ àË`H$ OmVr-O_mVtM àý d g_ñ`m dJdJù`m AmhV. ñdmVÍ`àmárZVa amÁ`KQZÀ`m _mÜ`_mVZ ñdmVÍ`, g_Vm, ~YVm, Y_{Zanj Vm d gm_m{OH$ Ý`m` B. AmY{ZH$ _ë`mMm ñdrH$ma H$ê$Z gd KQH$mZm gm_mdZ KÊ`mMm à`ËZ H$bbm Amh. {d{dYVV EH$Vm {Z_mU H$aÊ`mMm à`ËZ H$aÊ`mV Ambm Amh.

`m{edm` ^QŠ`m-{d_º$mM EH$ OJ `m XemV Amh. Ë`mMr "bmH$g»`m AXmO 15 H$mQrÀ`m Amgnmg

Amh. XemÀ`m dJdJù`m amÁ`m_Ü` V{d I abb AmhV. 313 ^QŠ`m O_mVr Am{U 198 {d_º$ O_mVr gnU XemV AmhV. Va _hmamïŠ`mV 14 {d_º$ O_mVr d 35 ^QŠ`m O_mVr AgZ Ë`mMr AXmO bmH$g»`m 1 H$moQ>rÀ`m Amgnmg Amh.' (KmSJ, 2006) _hmamïŠ`mVrb 14 {d_º$ O_mVtnH$s "H$Oma^mQ' EH$ O_mV AgZ `m O_mVrMr bmH$g»`m _hmamïŠ`mÀ`m dJdJù`m {OëømV AmT i Z `V. _hmamïŠ`mVrb ^QŠ`m-{d_º$ O_mVr_Yrb gm_m{OH$ n[adVZ h Oar gVV gé Agb Var V BVa àJV OmVr, O_mVr qH$dm g_hmÀ`m VbZV \$maM H$_r dJmZ hmVmZm {XgV. àñVV emY {Z~YmV H$mëhmna {OëømVrb H$Oma^mQ `m {d_º$ O_mVr_Yrb gm_m{OH$ n[adVZmMm g_mOemór` ÑïrH$mUmVZ Aä`mg H$aÊ`mMm à`ËZ H$aÊ`mV Ambm Amh.

emY{Z~YmMr C{Ôï`:-

1. _hmamïŠ`mVrb ^QŠ`m-{d_º$ O_mVr_Yrb gm_m{OH$ n[adVZmMm Aä`mg H$aU.

2.H$mëhmna {OëømVrb H$Oma^mQ O_mVr_Yrb gm_m{OH$ n[adVZmMm Aä`mg H$aU.

gemYZ nÕVr :-

gXaÀ`m emY{Z~YmgmRr {ZXmZmË_H$ Am{U {dûcfUmË_H$ gemYZ nÕVrMm Adb~ H$aÊ`mV Ambm Amh. `mgmRr ghVH$ Z_Zm {ZdS VÌmÀ`m ghmæ`mZ H$mëhmna {OëømVrb H$Oma^mQ g_Xm`mVrb EH$U 300 H$Q~mH$SZ _bm I V AZgMrÀ`m _mÜ`_mVZ àmW{_H$ _m{hVr gH${bV H$aÊ`mV Ambr Amh.

^QH$ åhUO H$m`? (Nomadic Tribes)

"^QH$' hm eãX "Zm_S' `m BJOr eãXmM énmVa Amh. "Zm_S' hm eãX "Z_m' `m JrH$ eãXmngZ V`ma Pmbm Amh Am{U "Z_m' `mMm AW "nenmbH$' Agm hmVm. `am{n`Z Xem_Ü` XmQ OJbmÀ`m A^mdm_i d H$aUmÀ`m CnbãYV_i VWrb _mZdr g_h XrKH$m i nenmbH$ AdñW_Ü` hmV naV ^maVr` g_mOm_Ü` nenmbH$, {eH$mar d AÞemYH$ `m {VÝhr àH$maM g_h _mZdr gñH$VrÀ`m gd Qßß`mV {XgZ `VmV. (amRmS, 2000)

""CXa{ZdmhmH$[aVm {ZdSbë`m AJa dmQçmg Ambë`m ì`mdgm`m{Z{_Îm AJa CXa{ZdmhmÀ`m gmYZmÀ`m emYmW ^QH$V amhUmè`m bmH$mZm ^QH$ åhUVmV.'' Aer _amRr {dœH$me I S-12 _Ü` ^QŠ`mMr ì`m»`m H$br Amh. (Omer, 1976)

`m_Ü` _hmamïŠ`mVrb 35 ^QŠ`m O_mVr AgZ Ë`m_Ü` JmY ir, dmgXd, H$S_S Omer, ~hê$nr, {KgmSr B. O_mVtMm C„ I ^QH$ åhUZ H$aVm `Bb.

{d_º$ åhUO H$m`?

Sme Nmadic tribes are knn as "Vimukta Jaatis' r the E-Criminal tribes because the ere branded as criminals b birth under the "Criminal Tribes ct 1871' enacted b British gvernment. This act as cancelled in 31 ug.1952. fter that e-criminal tribes are knn as "Dentified Nmadic Tribes'. (amRmS,2000)

"23 AmJñQ, 1960 gmbr ñdVÌ ^maVmM n{hb nVàYmZ n{SV Odmhabmb Zhê$ `mZr hOmam ^QŠ`m-{d_º$mÀ`m CnpñWVrV gmbmna `Wrb gQb_QM VrZ VmaM H$nU VmSZ H$nUmVrb JÝhJma O_mVtZm _º$ H$b. Ë`m {XdgmngZ `m ^QŠ`m JÝhJma O_mVtZm "{d_º$' `m ZmdmZ Km{fV H$aÊ`mV Amb.' (MìhmU, 2002)

""1871 À`m JÝhJma O_mVr H$m`ÚmZgma (Criminal Tribes ct) XemVrb 198 Va _hmamï>mVrb 14 O_mVtZm {~Q´>remZr JÝhJma O_mVr Ra{db. ~aS>, ~ñVa, ^m_Qm, HHmSr, H$Oma^mQ>, H$Qm~, ~Omam, amOnmaYr, aOnV ^m_Qm, am_mer, dSma, dmKmar, Nßna~X Am{U nmaYr `m _hmamï>mVrb ^QŠ`m O_mVtMm Ë`mV g_mde H$aÊ`mV Ambm.'' (MìhmU, 2002)

H$mëhmna {OëømVrb ^QŠ`m-{d_º$ O_mVr :

H$mëhmna {Oëhm Am{WH$Ñï>`m gYZ {Oëhm åhUZ _hmamï>mV Ami I bm OmVm. ghH$ma j ÌmM H$Ð åhUZhr H$mëhmnaMm C„I H$bm OmVm. ghH$mar gmIa H$maImZ, gV{JaÊ`m, XY gK d eVH$ar gKmÀ`m _mÜ`_mVZ `W ghH$mamM Om i {Z_mU Pmbb Amh. ^mJm{bH$, E{Vhm{gH$ Ñï>`m gÕm H$mëhmna {Oëhm gnÞ Amh. VgM amOfu emh _hmamOmMm dMm[aH$ dmagm `m {Oëømbm bm^bbm Amh.

amOfu emh _hmamOmZr ^QŠ`m- {d_º$ O_mVrgmRr Amnë`m gñWmZmV {def Ag H$m` H$bb Amh. bú_U Jm`H$dmS åhUVmV, "gnU XemVrb H$mëhmna h EH$_d gñWmZ hmV H$s, {OW {~Q´>remZr H$bbm JÝhJma O_mVr H$m`Xm bmJ Pmbbm ZìhVm' emh _hmamOmZr `m H$m`Úmbm {damY H$bm hmVm. EdTM H$ê$Z V Wm~b ZmhrV Va Ë`mZr AZH$ ^QŠ`m-{d_º$ O_mVtZm Amnë`m gñWmZmV AmI` {Xbm. am_mer, H$mMr H$madr, Sm|~mar d nmaYr `m O_mVtÀ`m dgmhVr {Z_mU H$ê$Z Ë`mZm pñWa OrdZ XÊ`mMm à`ËZ H$bm. Ë`m_i M H$madra h gñWmZ ^QŠ`m-{d_º$gmRr ñdJ hmVm. (KmSJ, 2006)

H$mëhmna {OëømV H$Oma^mQ> O_mVrMr bmH$g»`m _mRçm à_mUmV Amh. H$mëhmna eha d BMbH$aOr `W Ë`mÀ`m _»` dgmhVr AmhV. H$mëhmna _Ü` Eg.Eg.gr. ~mS>, _madmSr, amOÐ ZJa Va BMbH$aOrV {dH$_ZJa PmnSnÅr, emVrZJa, XÎmZJa, ehmna, S>¸$Z {_b n[aga B. {RH$mUr _»` dgmhVr AmhV. Ë`mM ~am~a H$mëhmna {OëømVrb Jm_rU ^mJmVhr `m O_mVrM bmH$ amhVmV. H$^mO, hnar, `iJS>, O`qgJna, {eam i, nRdSJmd, {e`, {ZJd Imbgm, n[aV, H$éS>, åhm i J, qeJUmna B. Jm_rU d ehar ^mJmV `m O_mVrM bmH$ dmñVì`mg AmhV. H$adra, hmVH$UJb, {eam i `m VmbŠ`mV `m O_mVrMr bmH$g»`m _mRçm à_mUmV AgZ `Wrb H$Oma^mQ> Xmê$ JmiU d _Oar H$aU hm `m O_mVrM _»` ì`dgm` Agë`mM {XgZ `Vm.

H$mëhmna {OëømVrb H$Oma^mQ> O_mVr_Yrb gm_m{OH$ n[adVZ :

gdM ^QŠ`m {d_º$ OmVr-O_mVr `m gm_m{OH$ n[adVZmbm {damY H$aVmZm {XgVmV. `mbm H$Oma^mQ> O_mVhr AndmX Zmhr. ñWi, H$mi Am{U n[apñWVrZgma OZr, H$mb~mø Pmbbr _ë`] ~Xbbr nm{hOV, ZdrZ Amdí`H$ _ë`] ñdrH$mabr nm{hOV VaM àJVr H$aVm `V. `m ~m~tM _hËd AOZ `m O_mVtÀ`m bjmV `V Zmhr AgM {XgV. A{Zï> ê$Tr-nanam, àWm Am{U AYIÕm `mM dMñd AOZhr `m OmVr-O_mVtda Amh. h gd ~XbZ ZdrZ ñdmVÍ`, g_Vm, ~YVm B. _ë`] AJrH$maÊ`mMr JaO {Z_mU Pmbr Amh. `W H$Oma^mQ> O_mVr_Yrb OmVnMm`V, A{Zï> ê$Tr-nanam, MmbrarVr, B. ~m~VMr H$Oma^mQ> O_mVrMr _V, gm_m{OH$ n[adVZm{df`rMr _mZ{gH$Vm, gm_m{OH$ n[adVZmVrb ASW i B. Mm gm»`H$s` _m{hVrÀ`m AmYma Aä`mg H$aÊ`mV Amb m Amh Vm nTrbà_mU.

{e j U, ZmH$ar {df`rM ñdmVÍ` Am{U gm_m{OH$ n[adVZ :

H$Oma^mQ O_mVrÀ`m àJVrgmRr `m O_mVr_Yrb ZdrZ {nTrbm {e j UmV Am{U ZmH$ar H$aÊ`mgmRr ñdmVÍ` d nmfH$ dmVmdaU {_i U JaOM Amh. {defV… _btZm H$maU `m O_mVrV _br d`mV Amë`mda bJM {ddmh H$b OmVmV. Ë`m_i _btM {e j U _Ü`M Wm~V. `m~m~V H$Oma^mQ H$Q~mM H$m` _V Amh V nTrb gm»`H$s` _m{hVrÀ`m AmYma Xe{dÊ`mV Amb Amh.

gmaUr H$.01

_bmZm {e j U Am{U ZmH$arM ñdmVÍ` Xe{dUmar gmaUr

A.H$.	Vnerb	CÎmaXmV	Q¸$dmar (%)
1	hm`	298	99.33 %
2	Zmhr	00	00 %
3	_mhrV Zmhr	02	0.67 %
	EH$U	300	100 %

gX^: àË` j gd j U,2017-18

darb gmaUr H$.5.20 _Ü` _bm-_btZm {e j U d ZmH$argmRr ñdmVÍ` Úmd H$m ? `m{df`rMr _V Xe{dÊ`mV Ambr AmhV. EH$U 300 H$Q~mnH$s 99.33% H$Q~ "hm`' Ag åhUVmV Va "Zmhr' åhUUma 00% H$Q~ AmhV. Va `m~m~V H$mhtM _mhrV Zmhr Ag 0.67% H$Q~ AmhV. WmSŠ`mV, Od i Od i gdM H$Q~mV _bm-_btZm ñdmVÍ` Úmd Aer _V AmhV naV àË` jmV Ag KSVmZm {XgV Zmhr. `m O_mVr_Yrb gm_m{OH$ n[adVZmgmRr ZdrZ {nTrbm ñdmVÍ` XU JaOM Amh. {defV… _btZm.

ghmJamV àWm Am{U gm_m{OH$ n[adVZ :

`m àW{df`rMr g{dñVa _m{hVr `mnduM KVbr AgZ `W hr àWm ~X ìhmdr Ag H$Oma^mQ bmH$mZm dmQV H$m ? `m àWV H$mhr ~Xb Pmb AmhV H$m? hr àWm {ó`mda AÝ`m` H$aUmar Agë`mZ AmOhr `m àW~m~V `m O_mVrÀ`m H$m` ^mdZm AmhV? `m {df`rMr gm»`H$s` _m{hVr nTrb gmaUrV XÊ`mV Ambr Amh.

gmaUr H$.02

ghmJamVMr àWm ~X H$aÊ`m{df`rMr _V Xe{dUmar gmaUr

A.H$.	Vnerb	CÎmaXmV	Q>¸$dmar (%)
1	hm`	23	7.67 %
2	Zmhr	277	92.33 %
	EH$U	300	100 %

gX^: àË`j gdj U,2017-18

darb gmaUr H$.5.21 _Ü` ghmJamVÀ`m àWm ~X H$amdr H$m ? `m {df`rMr H$Oma^mQ bmH$mMr _V Xe{dÊ`mV Ambr AmhV. H$mëhmna {OëømVrb EH$U 300 H$Q>~mZm hr àWm ~X H$amdr Ag dmQ>V H$m ? Ag {dMmab AgVm "hm`' åhUUma 7.67% H$Q>~ AmhV Va "Zmhr' åhUUma 92.33% H$Q>~ AmhV. WmSŠ`mV, AmO gdM ~m~VrV gm_m{OH$ n[adVZmbm nmfH$ dmVmdaU AgVmZmhr h bmH$ hr àWm {QH$Z amhmdr `m {df`r AmJhr Agë`mM {XgV. {defV… {ó`mgÕm `m àWM g_WZ H$aVmZm {Xgë`m. 1996 _Ü` Ir. H$îUm BÐH$a Am{U gm.AéUm BÐH$a `mZr `m àWÀ`m {déÕ AmdmO CR>{dbm hmVm. Va {ddH$ V_m`MH$a `m VéUmZ "Stp the V R i tua l' `m ZmdmZ Whats ap Grup V`ma H$êZ H$Oma^mQ VéUmM gKQ>Z gé H$b Amh. `mV AZH$ VéU _b- _br gh^mJr Pmb AmhV. Eœ`m d {ddH$ V_m`MH$a `mÀ`m `m gKQ>Zbm OmVnMm`VrZ ~Xr KmVbr Amh. (http://.bbc.cm/marath i / i nd i a-42771429)

Xmê$ ì`dgm` Am{U gm_m{OH$ n[adVZ :

Xmê$ Jm i U Am{U {dH$s H$aU hm ì`dgm` gmSZ Úmdm d BVa ì`dgm` H$amdm `m {df`rMr H$Oma^mQ O_mVrMr _V Am{U ^{_H$m H$m` Amh h OmUZ KU _hËdmM RaV. hr O_mV `m ì`dgm`mVZ ~mha nSU JaOM Amh VgM BVa ZdrZ ì`dgm` gé H$êZ A{YH$ MmJbr àJVr d à{Vðm {_ i {dU Amdí`H$ ~Zb Amh. `mM ÑïrH$mUmVZ H$Oma^mQ O_mVrMr Xmê$ ì`dgm` ~X H$aU d ZdrZ ì`dgm` H$aU `m~m~VMr _V d ^{_H$m nTrb gmaUrÀ`m _XVrZ ñnï H$aVm `Bb.

gmaUr H$.03

Xmê$ Jm i U gmSZ BVa ì`dgm` H$aÊ`m~m~VMr _V Xe{dUmar gmaUr

A.H$.	Vnerb	CÎmaXmV	Q>¸$dmar (%)
1	hm`	294	98.00 %
2	Zmhr	4	1.33 %
3	_mhrV Zmhr	2	0.67 %
	EH$U	300	100 %

gX^: àË`j gdj U,2017-18

darb gmaUr H$.5.22 _Ü` H$mëhmna {OëømVrb 300 H$Oma^mQ H$Q~mZm Xmê$ Jm i Ê`mMm ì`mdgm` ~X H$ê$Z BVa à{VðrV ì`mdgm` H$aÊ`m{df`rMr _V Xe{dÊ`mV Ambr AmhV. O_mVr_Yrb bmH$mZr BVa ì`mdgm` H$andm Ag 98% bmH$mZm dmQV. Va "Zmhr' Ag åhUUma r.

1.33% bmH$ AmhV. `m~m~V H$mhrM _mhrV Zmhr Ag gmJUma 0.67% AmhV. WmSŠ`mV, ~hVme H$Oma^mQ H$Q~mZm hm ì`mdgm` gmSZ MmJbm à{VðrV ì`mdgm` H$andm Ag dmQV naV {e j U d ^mSdbmÀ`m A^mdm_i àË` j mV h g^d hmV Zmh

gmaUr H$.04

Xmê$ ì`mdgm`mg H$m`Xera _mÝ`Vm Úmdr dmQV H$m? `m{df`rMr gmaUr

A.H$.	Vnerb	CÎmaXmV	Q¸$dmar (%)
1	hm`	154	51.33 %
2	Zmhr	146	48.67 %
	EH$U	300	100 %

gX^: àË` j gd j U,2017-18

darb gmaUr H$.5.23 _Ü` _hmamïï emgZmZ Xmê$ Jm i U d {dH$s H$aU `mg H$m`Xera _mÝ`Vm Úmdr Ag dmQV H$m? `m ~m~VMr _V Xe{dÊ`mV Ambbr AmhV. EH$U 300 H$Oma^mQH$Q~mnH$s 51.33% H$Q~ "hm`' åhUVmV Va 48.67% H$Q~ "Zmhr' åhUVmV. WmSŠ`mV, _hmamïï emgZmZ `m ì`mdgm`mg H$m`Xera _mÝ`Vm Úmdr Ag ~hVme H$Q~mZm dmQV Agb Var Ë`mn j m WmS H$_r g»`Z Agbë`m bmH$mZr Zmhr åhQb Amh. nduÀ`m VbZV AmO ~hVme bmH$mZr hm ì`dgm` ~X H$bbm Agë`m_i h bmH$ nÝhm hm ì`mdgm` H$aÊ`mÀ`m {dMmamV ZmhrV Ag {XgV.

OmVnMm`V Am{U gm_m{OH$ n[adVZ :

gÜ`m _hmamïïmV gm_m{OH$ ~{hîH$ma H$m`Xm Ob, 2017 bm bmJ H$aÊ`mV Ambm Amh. (Xm^m i H$a, 2018) `m H$m`ÚmZgma OmVrnMm`VtZm H$m`XmZ ~Xr KmVbr Amh. gd ^QŠ`m-{d_º$ O_mVr_Ü` OmVnMm`VtZm _hËdmM ñWmZ AgZ H$Oma^mQ O_mV `mbm AndmX Zmhr. gm_m{OH$, Am{WH$ Am{U _{hbmÀ`m gX^mVrb Jýh d Ë`mMm Ý`m`m{ZdmSm OmVnMm`VrV H$bm OmV. _mÌ OmVnMm`V hr bmH$emhrÀ`m {déÕ Amh. nm{bg ñQeZ d Ý`m`mb` `m `ÌUmZm SmdbZ ñdV…Mr ñdVÌ Aer Ý`m`ì`dñWm åhUOM OmVnMm`V Mmb{dU h H$m`ÚmÀ`m {déÕ Amh naV Ag AgVmZmhr H$Oma^mQ O_mVr_Ü` OmVnMm`V AprñVËdmV AgZ AmOhr bmH$ `m gñWbm _hËdmM _mZVmV. `m{df`rMr Ë`mMr _V, Ë`mV hmV Agbbm ~Xb nmhÊ`mgmRr nTrb gm»`H$s` _m{hVrMm AmTmdm KVm `Bb.

gmaUr H$.05

OmVnMm`VrÀ`m H$m`nÕVr ~m~VMr _V Xe©dUmar gmaUr

A.H$.	Vnerb	CÎmaXmV	Q>¸$dmar (%)
1	g_mYmZr AmhmV	154	51.33 %
2	g_mYmZr Zmhr	146	48.67 %
	EH$U	300	100 %

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darb gmaUr H$.5.24 _Ü`o H$Oma^mQ O_mVr_Yrb OmVnMm`VrMr H$m`nÕVr{df`r bmH$mMr H$m` ^mdZm Amh V Xe{dÊ`mV Amb Amh. EH$U 300 H$Oma^mQ H$Q~mnH$s 51.33% H$Q~ OmVnMm`VrÀ`m H$m`nÕVrda g_mYmZr AmhV Va 48.67% H$Q~ g_mYmZr ZmhrV. WmSŠ`mV, ~hg»` bmH$ OmVnMm`VrÀ`m H$m`nÕVrda g_mYmZr AmhV Va g»`Z WmS H$_r nU _mRçm à_mUmV Ag_mYmZr bmH$ gÕm AmhV

.

gmaUr H$.06

OmVnMm`Vrn j m Ý`m`mb`mV OmÊ`m{df`rMr _V Xe{dUmar gmaUr

A.H$.	Vnerb	CÎmaXmV	Q>¸$dmar (%)
1	hm`	17	05.67 %
2	Zmhr	283	94.33 %
3	_mhrV Zmhr	00	00 %
	EH$U	300	100 %

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darb gmaUr H$.5.26 _Ü`o H$Oma^mQ O_mVr_Yrb bmH$mM Ý`m`mb`mV OmÊ`m{df`rMr _V Xe{dÊ`mV Ambr AmhV. OmVnMm`Vrn j m Ý`m`mb`mV OmÊ`m{df`r hmH$ma XUma 5.67% H$Q~ AmhV Va Ý`m`mb`mV OmÊ`m{df`r ZH$ma XUma 94.33% H$Q~ AmhV. `m dê$Z h {ZXeZmg `V Hs, bmHZm AOZhr OmVnMm`VrH$SZ hmUma Ý`m`XmZ _hËdmM dmQV. OmVnMm`VtZm H$m`ÚmZ ~Xr KmVbr Agbr Var AOZhr Nß`m d Já nÕVrZ OmVnMm`Vr ^a{dë`m OmVmV Aghr H$mhr bmH$Zr gmJrVb.

VéU {nTr Am{U gm_m{OH$ n[adVZ :

{ejU Am{U gm_m{OH$ n[adVZ `mMm \$ma Od i Mm g~Y Amh h AmnU `mnduM nm{hb Amh. H$Oma^mQO_mVr_Yrb _b hr Cƒ {ejU KV Amh

Am{U Aem VéU _bmZr Amnë`m g_mOmVrb A{Zï Mmbr[aVr, ê$Tr,àWm d nanam `mZm {damoY gé H$bm Amh. AYIÕm {Z_bZ g{_VrZ ^QŠ`m-{d_º$ O_mVr_Yrb OmVnMm`Vr ~X H$aÊ`mgmRr {def à`ËZ gé AmhV. Jmnmi O_mVr_Yrb OmVnMm`V ~X H$br Amh. Ë`mM ~am~a ghmJamVMr àWm ~X H$aÊ`mMm à`ËZ H$mhr H$Oma^mQ VéU H$ê$ bmJb AmhV h AmnU nm{hb AmhM. `m gd O_mVr_Yrb AYIÕm H$_r H$aU, bmH$mM à~mYZ H$aU B. H$m` H$aVmZm OÝ`m {nTrçmÀ`m amfmbm gm_ma Omd bmJV. H$Oma^mQ O_mVr_Ü` n[adVZ H$ê$ nmhUmè`m VéU {nTr{df`rMr _V nTrb gm»`H$s` _m{hVrÀ`m AmYma _mSVm `Vrb.

gmaUr H$.07

OmVnMm`Vrbm Vê$UmH$SZ hmUmè`m {damoYm{df`rMr _V Xe{dUmar gmaUr

A.H$.	Vnerb	CÎmaXmV	Q>¸$dmar (%)
1	~am~a Amh	18	6.00 %
2	MH$sMm Amh	257	85.67 %
3	_mhrV Zmhr	25	8.33 %
	EH$U	300	100 %

gX^: àË` j gdj U,2017-18

darb gmaUr H$.5.27 _Ü` H$Oma^mQ O_mVr_Yrb VéU _b OmVnMm`Vrbm {damoY H$ê$ bmJbr AmhV Aem _bmÀ`m H$m`m{df`r H$Oma^mQ O_mVr_Yrb bmH$mZm H$m` dmQV V Xe{dÊ`mV Amb Amh. EH$U 300 H$Q>~mnH$s 3.00% H$Q>~mZm h H$m` ~am~a Amh Ag dmQV Va 85.67% H$Q>~mZm V MH$sM dmQV.Am{U `m~m~V H$mUVrhr _m{hVr Zmhr Ag 8.33% H$Q>~ gmJVmV. WmSŠ`mV, OmVnMm`VrÀ`m ~m~VrV hmUma gm_m{OH$ n[adVZ `m O_mVrbm _mÝ` Zmhr Ag {XgV

gmaUr H$.08

n[adVZdmXr gKQZmÀ`m AmnU gnH$mV AmhmV H$m? `m~m~VMr gmaUr

A.H$.	Vnerb	CÎmaXmV	Q>¸$dmar (%)
1	hm`	01	00.33 %
2	Zmhr	271	90.33 %
3	_mhrV Zmhr	28	09.33 %
	EH$U	300	100 %

gX^: àË` j gdj U,2017-18

darb gmaUr H$.3.35 _Ü` H$Oma^mQ O_mVr_Yrb bmH$ n[adVZdmXr gKQZmÀ`m gnH$mV AmhV H$m? `m {df`rMr _m{hVr Xe{dÊ`mV Ambr Amh. EH$U 300 H$Q~mnH$s 0.33% H$Q~ "hm`' åhUVmV Va 90.33 H$Q~ "Zmhr' åhUVmV Am{U H$mhrM _mhrV ZgUma 9.33% H$Q~ AmhV. `mdê$Z h ñnï hmV H$s, `m O_mVr_Ü` gm_m{OH$ n[adVZmM à`ËZ hmVmZm {XgV ZmhrV. BVa O_mVt_Yrb OmVnMm`Vr ~X H$aU, Ë`mÀ`mV ~Xb H$aU B. H$m_ H$mhr gKQZm H$aV AmhV _mÌ Ag {MÌ `m O_mVrV {XgV Zmhr.

{ZîH$f :

1. EH$U 300 H$Q~mnH$s 99.33% H$Q~ _bm-_btZm {e j U Am{U ZmH$argmRr ñdmVÍ` {Xb nm{hO Ag åhUVmV Va Zmhr åhUUma 0% H$Q~ AmhV. Va `m~m~V H$mhtM _mhrV Zmhr Ag 0.67% H$Q~ AmhV. `mVZ Agm {ZîH$f {ZKVm H$s, Od i Od i gdM H$Q~mV _bm-_btZm ñdmVÍ` Úmd Aer _V AmhV. naV àË` jmV Ag KSVmZm {XgV Zmhr. `m O_mVr_Yrb gm_m{OH$ n[adVZmgmRr ZdrZ {nTrbm ñdmVÍ` XU JaOM Amh. {defV… _btZm.
2. gemYH$mZ Aä`mgbë`m EH$U 300 H$Q~mnH$s 7.67 % H$Q~mZm ghmJamVMr àWm ~X ìhmdr Ag dmQV Va 92.33 % H$Q~mZm ~X hmD$ Z` Ag dmQV. `mdê$Z Agm {ZîH$f {ZKVm H$s, `Wrb H$Oma^mQ g_Xm` AOZhr `m AÝ`m`H$maH$ àWM g_WZ H$aVm d nman[aH$ ê$TtZm nmqR~m XV Amh Ë`m_i `m O_mVr_Ü` gm_m{OH$ n[adVZ hmVmZm {XgV Zmhr.
3. gemYH$mZ nmhUr H$bë`m EH$U 300 CÎmaXmË`mnH$s 98% CÎmaXmË`mZm Xmê$ Jm i U ~X H$ê$Z BVa ì`mdgm` H$amdm Ag dmQV. Va Ag Z dmQUma 1.33% H$Q~ AmhV Am{U `m~m~V H$mhrM _m{hV Zmhr Ag 0.67% H$Q~ AmhV. `mdê$Z Ag ñnï hmV H$s, `Wrb ~hVme H$Oma^mQ H$Q~mZm Xmê$Mm ì`mdgm` gmSZ BVa MmJbm à{VðrV ì`mdgm` H$amdm Ag dmQV. naV {e j U d ^mSdbmÀ`m A^mdm_i àË` jmV h g^d hmV Zmhr.
4. nmhUr H$bë`m EH$U 300 H$Oma^mQ H$Q~mnH$s 51.33% H$Q~mZm Xmê$ Jm i U d {dH$s H$aÊ`mg emgZmZ H$m`Xera _mÝ`Vm Úmdr Ag dmQV Va 48.67% H$Q~ "Zmhr' åhUVmV. WmSŠ`mV, _hmamï emgZmZ `m ì`mdgm`mg H$m`Xera _mÝ`Vm Úmdr Ag ~hVme H$Q~mZm dmQV Agb Var Ë`mn j m WmS H$_r g»`Z Agbë`m bmH$mZr Zmhr åhQb Amh. nduÀ`m VbZV AmO ~hVme bmH$mZr hm ì`mdgm` ~X H$bbm Agë`m_i h bmH$ nÝhm hm ì`mdgm` H$aÊ`mÀ`m {dMmamV ZmhrV Ag {XgV.
5. gemYH$mZ nmhUr H$bë`m EH$U 300 H$Oma^mQ H$Q~mnH$s 51.33% H$Q~ OmVnMm`VrÀ`m H$m`nÕVrda g_mYmZr AmhV Va 48.67% H$Q~ g_mYmZr ZmhrV. WmSŠ`mV, ~hg»` bmH$ OmVnMm`VrÀ`m H$m`nÕVrda g_mYmZr AmhV Va g»`Z WmS H$_r nU _mRçm à_mUmV Ag_mYmZr bmH$ gÕm AmhV.
6. OmVnMm`Vrn j m Ý`m`mb`mV OmÊ`m{df`r hmH$ma XUma 5.67% H$Oma^mQ H$Q~ AmhV Va Ý`m`mb`mV OmÊ`m{df`r ZH$ma XUma 94.33%

H$Q~ AmhV. `mdê$Z h {ZXeZmg `V H$s, bmH$mZm AOZhr OmVnMm`VrH$SZ hmUma Ý`m`XmZ _hËdmM dmQV. OmVnMm`VtZm H$m`ÚmZ ~Xr KmVbr Agbr Var AOZhr Nß`m d Já nÕVrZ OmVnMm`Vr ^a{dë`m OmVmV Ag bmH$mZr gmJrVb.

7. H$Oma^mQ O_mVr_Yrb VéU _b OmVnMm`Vrbm {damY H$ê$ bmJbr AmhV Aem _bmÀ`m H$m`m{df`r H$Oma^mQ O_mVr_Yrb EH$U 300 H$Q~mnH$s 3.00% H$Q~mZm h H$m` ~am~a Amh Ag dmQV Va 85.67% H$Q~mZm V MH$sM dmQV.Am{U `m~m~V H$mUVrhr _m{hVr Zmhr Ag 8.33% H$Q~ gmJVmV. WmSŠ`mV, OmVnMm`VrÀ`m ~m~VrV hmUma gm_m{OH$ n[adVZ `m O_mVrbm _mÝ` Zmhr Ag {XgV.

8. nmhUr H$bë`m EH$U 300 H$Oma^mQ H$Q~mnH$s 0.33% H$Q~ h n[adVZdmXr gKQZmÀ`m gnH$mV AmhV Va 90.33% H$Q~ "ZmhrV' Am{U `m~m~V H$mhrM _mhrV ZgUma 9.33% H$Q~ AmhV. `mdê$Z h ñnï hmV H$s, `m O_mVr_Ü` gm_m{OH$ n[adVZmM à`ËZ hmVmZm {XgV ZmhrV. Jmnm i O_mVrÀ`m OmVnMm`Vr ~X H$aU, Ë`mÀ`mV ~Xb H$aU B. H$m_ H$mhr gKQZm H$aV AmhV. _mÌ Ag {MÌ `m O_mVrV {XgV Zmhr.

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gX^gMr :

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2. Rathod, M. (2000) 'Denotified and Nomadic Tribes in Maharashtra', http://sickle.bwh.harvard.edu/india-tribes.html
3. Omer, bú_Uemór, (1976) "_amRr {dœH$me I S-12' _hmamïgm{hË` gñH$Vr _S i , _~B. n.H$.19.
4. Cnam°$, amRmS._mVramO, n.H$.01.
5. MìhmU, am_ZmW,(2002) "^QŠ`m-{d_°$mMr OmVnMm`V' Xe_I Am{U H$nZr, nU. n.H$.29.
6. {H$Îmm, n.H$.30.
7. Cnam°$, KmSJ ~r.Eg, n.H$.142-145.
8. Xm^m i H$a, _°$m, "gm_m{OH$ ~{hîH$ma{damYr H$m`Xm-OmVr AVmÀ`m bTmBVrb EH$ nmCb', MVaJ, X.bmH$gÎmm, 14 E{àb, 2018.

dmaUm ~mbdmÚdXmMr gmñH${VH$ dmQMmb

Dr. Khot Madhuri Rajaram
Jaywant Mahavidyalaya, Ichalkaranji
Email ID :mrkhot5509@gmail.com

_hmamï²mVrb H$mëhmna {OëømVrb ghH$mamVZ {Z_mU Pmë`m Ir dmaUm CÚmJ d {ejU g_hmVrb EH$ _hÎdmMm KQH$ åhUZ Am i I bm OmVm Vm åhUO ""dmaUm ~mbdmÚdX'' hm`. `m ~mbdmÚdXmZ gmñH${VH$ jÌmV àegZr` Amh. Ir dmaUm CÚmJ d {ejU g_hmM {eënH$ma åhUZ Am iIë`m OmUmè`m VmË`mgmh~ H$ma `mÀ`m à`ËZmVZ d ZVËdmVZ dmaUm ~mbdmÚdXmMr {Z{_Vr Pmbr. `m ~mbdmÚdXmZ AZH$ gmñH${VH$ CnH$_ KD$Z Amnb IðËd {gÕ H$b.

~mbnUr _bm_Ü` {ejUmMr AmdS {Z_mU ìhmdr, gJrVH$bm ê$Omdr, gJrV hr H$bm Amh, gmYZm Amh `mMr AZ^Vr ìhmdr, Ë`mÀ`mVrb gá JUmZm dmd {_i mdm åhUZ H$mUVhr ì`mnmar VËd Z RdVm dmaUm ~mbdmÚdXmMr Ir dmaUm {d^mJ {ejU _S i mH$SZ OZ 1969 amOr ñWmnZm H$aÊ`mV Ambr.

- ñdê$n :-
  Ir dmaUm ~mbdmÚdX åhUO {d{dY àH$maÀ`m dmÚmMm ggÁO Agm gJrV {d^mJ AgZ VW àmW{_H$ em i Vrb _bmZm gJrVmM gd àH$maM {ejU {Xb OmV. `mgmRr H$mUVrhr e j{UH$ \$s AmH$mabr OmV Zmhr `mVZ _bm_Ü` ZË`, Jm`Z, dmXZ Am{U ZmQç H$meë` {Z_mU hmV.
- dmÚmM àH$ma :-
  nmanm[aH$ dmÚmnmgZ V AË`mZ{YH$ nmíMmË` dmÚmn`V {d{dY àH$maMr dmÚ AmhV. TmbH$s, hm_m{Z`_, ehZmB, ìhm`m{bZ, n I dmO, ~mgar, {Xbê$~m, ObVaJ, V~bm, ~b~b VaJ, emhr ~mOm, _manrg AmJZ, H$ã~mg, I{Oar, _{Oar, KJê$, Amam_~mOm, {JQma, S\$, VUVU, MdUH$, gVa, gmaJr, gZB, gVma, MH$mbm, B{SH$Qa, Snar d BVa gm{hË` BË`mXr {d{dY àH$maMr dmÚ Am{U BVa gm{hË` `W AmhV. `mMm {dÚmÏ`mZm bm^ hmV AgVm.
- dmÚdXmM _hÎdmM gmñH${VH$ H$m`H$_ :-

1) amïr` Am{U amÁ`ñVar` -

A) {X„r `W 14 Zmìh|~a 1975 B{Xam JmYr `mÀ`m g_dV `m dmÚdXmÀ`m _bmZr CËH$ï gmXarH$aU H$b Am{U dmhdm {_i dbr.

B) 1981-82 _hmamï² emgZmÀ`m Am_ÌUmdê$Z AmVaamïr` ì`mnma àXeZmÀ`m {Z{_ÎmmZ H$m`H$_ gmXa H$aÊ`mV Ambm.

C) 1985-86 ~mb JYd OÝ_eVmãXr {Z{_Îm _~B, RmU, nU, AH$bO `m {RH$mUr H$m`H$_ KÊ`mV Amb.

2) AmVaamïr` ñVamdarb gmñH${VH$ H$m`H$_ :-

A) {g~{ZH$ Am{U `Jmëñbmìh`m `W 27 OZ V 4 Ob 1976 `m H$mbmdYrV AmVaamïr` ~mb_hmËgd gmOam H$aÊ`mV Ambm. `m{Z{_ÎmmZ ^maVmÀ`m dVrZ `m ~mbdmÚdXmZ gmñH${VH$ ñnYV ^mJ KD$Z àW_ H$_mH$ Am{U gdU nXH$ {_i db d 1982 _Ü` nÝhm EH$Xm gh^mJ KVbm hmVm.

B) 24 Zmìh|~a 1989 _Ü` _m[aeg_Ü` H$m`H$_ gmXa H$bm. _mareg gaH$maZ D$g bmJdSrgmRr 350 df nU Pmë`mM {Z{_ÎmmZ O gmñH${VH$ H$m`H$_mM Am`mOU H$b hmV Ë`m H$m`H$_mV `m dmÚ dXmZ CËH$ï gmXarH$aU H$ê$Z CnpñWVmZm ^mamdZ

QmH$b. `m gd H$bmH$mamÀ`m ZË` d Jm`ZmM ZnÊ` nmhZ _m[aeg gaH$ma AmZ{XV Pmb. Ë`mZ Amnë`m XemVrb EH$m ñW i mbm (dmaUm) Ag Zmd XD$Z Jmad H$aÊ`mV Amb. `mdê$Z H$bmH$ma d gJrV {e j H$mM H$meë` {XgZ Amb.

C) 1995 _Ü` X{ j U Am{\$H$_Ü` `m ~mbdmÚdXmZr Amnbm H$m`H$_ gmXa H$bm.

amïr` Am{U AmVaamïr` ñVamda CËH$ïì H$m` H$ê$Z gmñH$ {VH$ j Ì mV Amnbm EH$ Rgm `m dmÚdXmZ {Z_mU H$bm. `m dmÚdXmÀ`m {dH$mgmV eH$aamd H$bH$Uu, ~m~mgmh~ {_aOH$a, ZVZ JYd, Aßnmgmh~ XenmS,

lram_ dmbmdbH$a, am_ H$X_, XÎmmÌ` Jad `m gJrV {e j H$mM _hÎdmM `mJXmZ Amh.

dmaUm CÚmJ Am{U {e j U g_hmVrb ~mb dmÚdXmM gmñH${VH$ _hÎd:-

dmaUm ~mb dmÚdXmZr gmñH${VH$ j Ì mV CËH$ïì H$m_{Jar H$ê$Z amïr` d AmVaamïr` ñVamdarbò{gH$mZm ^mamdZ QmH$b. Amnë`m gm_m{OH$, e j {UH$, AmÚm{JH$ H$m_mZ n[a{MV Agbë`m dmaUm CÚmJ d {e j U g_hmZ gmñH${VH$ j Ì mV hr Amnbm ÑT n[aM` H$ê$Z {Xbm. ~mbH$mda gJrV_` gñH$ma hmD$Z ì`{º$_Îd {dH$mg hmÊ`mg _XV Pmbr. åhUZM dmaUm ~mb dmÚdX åhUO dmaUm CÚmJ d {e j U g_hmVrb EH$ _mZXS Amh.

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gX^:-

1) dm{fH$ Ahdmb lr dmaUm {d^mJ {e j U _S i gZ 1988-89
2) Xedm{fH$ Ahdmb lr dmaUm {d^mJ {e j U _S i 1973-84
3) _r EH$ H$m`H$Vm, _H$X XmVma CÎmamW gZ _ 1990
4) dm{fH$ Ahdmb lr dmaUm ghH$mar gm l a H$ma lmZm gZ 1985-86

gokeku cnykpk d'kh{k=kojhy ifj.kke

ik- MkW lk- ,u- ,l xk;dokM

ckcklkgc fprG egkfo|ky;] fHkyoMh rk- iyl] ft lkxyh

xks'kokjk

okrkoj.kkP;k vH;klkph l:okr Qkj ikphu dkGkiklu >kyh vkg- bloh lukiohP;k pkF;k n"kdkr ^vfjLVkVy^ ;k "kkL=Kku okrkojk.kP;k vH;klkdfjrk ^eVjksykfTdk^vlk "kCni;kx iFke okijkr vk.kyk 1462 e/; f[kLrkQj ;k ;jkih; "kkL=Kku Vkd vlyY;k itU;ekidkP;k "kk/k ykoyk R;kurj itU;eku ektekikr l/kkj.kk >kyh vkf.k R;kpk mi;kx fidkp mRiknu vkf.k R;kpk lc/k vH;kl.;klkBh gkÅ ykxyk iFohHkkokrkyP;k vQkV {k=krhy gokekukp fcupd ekteki dy tkÅ ykxy- ifgY;k tkxfrd egk;/nkurj gokeku "kkL=kpk i;kx o foKku ;ke/; Økrh >kyh iFohojhy ok<R;k in'k.kkeG gkr vlyY;k rkiekuok<hpk ifj.kke Eg.kt gokekucny gk; g cny {k.khd Lo:ikp ulu nh?kdkyhu in'k.kkeG >kyy vlrkr ok<r vk|kfxdj.k okgukph l[;k ohtfuferhlkBh dkG"kkpk okij] ry] xl bR;knhpk b/ku Eg.ku ok<rk okij] dkj[kkU;kru ckgj iM.kkjk /kj ;k ie[k dkj.kkeG dkcu&Mk;&vkDlkbMp iek.k ok<r vkg ulfxdi.k okij.kkP;k ouLirh txykph rkM l: vkg R;keG dkcu Mk; vkDlkbMp iek.k ok<k;yk gkrHkkj ykxrk vkg- xkb Eg"kh ;klkj[;k joFk dj.k&;k ik.;kp "k.k] eye=] Hkkr"krh ik.kFkG in"k g feFku ok; mRltukp L=kr vkgr R;keG Hkkjrkr feFku mRltUk vf/kd vkg "krhe/; okijY;k tk.kkU;k [krkP;k fo?kVukru uk;VI vkDlkbMp mRltu gkÅu gor felGy tkr- gor m'.krk /k#u Bo.;kp r ,d dkj.k vkg foeku] fQt] ,vj dfM"kuj ;kOnkj Dykjk¶yjk dkcup mRltu gkr v"kk ok<R;k mRltu fd;e/ku gfjrxg ok;p iek.k vkf.k gop in'k.k ok<r vkg- ;k in'k.ku okrkoj.kkp rkieku ok<r; vkf.k ;k rkiekuok<heG gokekukr cny gkÅu _rpdkr cny tk.ko ykxy vkgr- R;kp ifj.kke d'kh{k=koj >kyk vkg-

1 iLrkouk &

gokeukcny gk 21 O;k "krdkrhy ,d fprpk vkf.k fprukpk fo'k; >kyk vkg lo txkP;k í'Vhu rk fo'k; xHkhj cur vkg rk fo'k; tk.ku ?k.;klkBh gokeku "kkL=kPkk fodkl tk.ku ?k.k xjtp Bjr- iFohHkkorkyP;k vQkV {k=krhy gokekukp fcupd ekteki dj.;kph xjt Hkkl ykxyh ;k ekfgrhpk mi;kx o/k"kkGkrhy "kkL=Kkuh gokeku vnkt orfo.;klkBh djk;yk l:okr dyh- okrkoj.kkP;k vH;klkph l:okr Qkj ikphu dkGkiklu >kyh vkg bloh lukP;k pkF;k n"kdkr vfjLVkVy ;k "kkL=kKku okrkoj.kkP;k vH;klkdfjrk ^eVjksykfTdk^ vlk "kCni;kx iFkep okijkr vk.kyk R;kurj ^fFkvkQVl^ vkf.k R;kP;k o"ktkuh okrkoj.kkP;k uknhpk vH;kl d:u fQykMkfYQ;k blh vkf.k fcVh'k "kkL=K iMhxkVu o jkM ;kuh gok] gopk nkc] gokekukph of"k'V; gokekukcnykp xf.krh fu;e iLFkkfir dy vkf.k gokeku"kkL= mn;kl vk.ky- ;k l"kk/kukeG gokeku vnktkr l/kkj.kk >kyh ifgY;k tkxfrd egk;/nkurj gokeku"kkL=kpk i;kx o foKku ;ke/; dkrh >kyh iFohojhy ok<R;k in'k.kkeG gkr vlyY;k rkiekuok<hpk ifj.kke Eg.kt gokekucny gk; g cny {kf.kd Lo:ikrhy ulu nh?kdkyhu in'k.kkeG >kyy vlrkr-

2 vH;klkp egRo &

Okkrkoj.kkr ok;] ck'Ik vkf.k /kGhp d.k g rhu ie[k ?kVd vlrkr- ;k ok;f"kok; gk;Mktu] dkcuMk;&vkDlkbMp iek.k deh vlugh R;kr FkkMhQkj ok< gkrkp gopk lerky fc?kMrk Eg.kt gop vkjkX; fc?kMr- ;k lo ok;idh lo thol'VhlkBh vkfDltu ok; vR;r vko";d vlrk ekuo] ik.kh] i{kh ouLirh bR;knh lolthokuk vkfDltuph xjt vlr R;kf"kok; vk>kuFkjkru l;kiklu ;.kkj idk"k fdj.k xGu iFohoj ;rkr R;keG R;kph rhork deh gkr R;keGp iFohojhy thol'Vh l[k:ii.k vkiyk dk;dkG i.k djr, ijr l/;k vk>ku Fkj ncyk tkr vkg dkj.k iFohojhy in'k.k vkf.k foekukOnkj lkMyk tk.kkjk Dykjk¶yjk dkcu] Dykfju vkf.k ckehu g ok; ?kkrd Bjr vkgr- vkf.k r vk>ku Fkjkyk fNn ikMr vkgr-

3 vH;klkph mfÌ'V &

1 gokeku ?kVdkpk vH;kl dj.k

2 gokeku cnyke/; fuek.k >kyY;k leL;kpk vH;kl dj.k

3 gokeku cnykp ifj.kke vH;kl.k

4 dk.kr cny gk.k xjtp vkg r ikg.k-

5- 1 gokeku ?kVd &

ikÅl] <xkG gokeku vkf.k l;idk"kkpk dkyko/kh] jk=hp ok<r rkieku] fnolkp ok<r rkieku ;k ifrdy gokekukpk iR;; l/;k i<hyiek.k ;r vkg r Eg.kt & ikÅl oGioh l: gk.k R;kurj nkur ngk vkBoM [kM iM.k] ikÅl oGoj ;.k ek= R;kurj ekBk [kM iM.k] ikÅl oGoj ;.k] ek= lIVcj efgU;kP;k v[kjioh li.k] ikÅl mf"kjk ;.k vkf.k i< vkf.k i< uk0gcji;r ykc.k] [kjhi gxkekr pkxyk ikÅl ek= jCch gxkekr pkxyk] [kjhi o jCch nkUgh gxkekr deh vkf.k vijk ikÅl tu ty efgU;kr deh ikÅl ek= vkxLV lIVcje/; vf/kd ikÅl deh dkyko/khr vf/kd ikÅl R;keG vfro'Vh c;kp dkyko/khr n'dkG voGh] vodkGh ikolkP;k "kD;rr ok< ,y fuuk vkf.k yk fuukeG ikolkP;k fooj.kkr Qjd iMrk v"kk gokeku cnykp ihdkoj ifj.kke gkrkr-

5- 2 gokeku cnykP;k leL;k &

fidke/; fdMh&jkxkpk iknHkko R;keG mRiknu [kpkr ok<] QGckxkuk cgj /kj.;kr vMp.kh mRiknukr vfuf"prrk] mRiknukr ?kV] lj{k.k[kpkr ipM ok< ;k leL;u "krdjh ukjkt vkgr uohu ihdi/nrh fodlhr dj.;kph xjt vkg dkj.k ldfjr Tokjhp nk.k [kjkc gokekukeG dkG iMrkr- ok<ho rkiekiनाशी tGou ?k.kkU;k tkrhP;k fuferhph xjt] ykxoM i/nrhr uohu cnyklkBh l"kk/kukph xjt] ihd udlkuHkjikb feG.;kph rjrnihd foek ;ktuph xjt] d'kh lYyk lok ;ktuk jkcfo.;kph furkr xjt gokeku vnktkoj vk/kkfjr d'kh lYyk u0;k ^oclkbV^ ph xjt] d'kh fon;kfiBkuh u0;ku vkख.kh d:u l"kk/ku HkDde dj.;kph vko";drk vkg-

5- 3 gokeku cnykpk ifj.kke &

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COMPARATIVE STUDY OF BASKETBALL AND HANDBALL ON PHYSICAL FITNESS OF SHUTTLE RUN TEST''

Dr. Suresh J. Farakte
Director of Physical Education, Night College of Arts &Commerce, Kolhapur

Introduction

In present we have realized the importance of physical education. Everyone should have the knowledge of physical education in today's world. This should be prescribed for the limited colleges and others have come to know its importance of physical education

Researchers have focused on the influence of parents having on the Junior athlete's participation, Motivation, achievement of goals and beliefs about success. Motivational outcomes good and poor sports behavior and the Childs sports carrier .

In today's world many different plans, skills are implemented through physical education and sports in order to develop player's different abilities. and to make sure that they give their best performance this plans are not going or running smoothly due to rural and urban facilities, financial difficulties and the lack of proper guidance

Even still today we cannot take and give physical education because if socially accepted sports, training methods western sports, and financial condition taken into consideration, it is not easy for all to facilitate with physical education, Health education and recreation and to get it. If schools are taken into account, physical education, facilities and amenities of sports cannot be made available to all students in one particular college.

As compared to basketball handball can be played in each and every college because the required play ground for this sport is not like cricket, hockey play grounds it requires a very small place. so there is no difficulty in playing this game in rural area in every colleges . The importance of this sport in convinced through research.

This handball game is not expensive there is no necessity of instruments and equipments for playing this game, by this sport every-one can get physical education and the pleasure of playing handball. By playing handball body gets all sided and fair exercise it helps the body to be sturdy and healthy through this medium of sports only for this it is necessary to see the effects, distinctive features and usefulness of the game basketball get it known by playing it

Both are ball games and team sports ,yet there are several differences between them. In both sports players dribble and shoot the ball But basketball players dribble with their hands,while soccer player,except the goalkeeper,dribble with their feet. The second difference is in the number of the players.

Objectives of Research

1)To Examine health Related Physical Fitness of Handball &BasketbalPlayers.Null Hypothesis.
2)There is Comparatively Difference between playing Handball &BasketballonAgility
3)There is Comparatively Difference between playing Handball & Basketball Players Agility

Scope and limitations

This study has large scope to conduct similar research program for other Indian cities.
The limitations of the study were as follows

- The study does not consider caste, Religion, Community background, race, Heredity, family background, Socio-economic status.
- The researcher could not collect more data for more accurate results.
- The study does not control daily routine of the subjects.

- The study does not consider environmental factors.
- Delimitation of research

Method of the Study

The experimental method was followed for this research work. The study was designed i.e. True experimental design and pre-test and post-test. Equivalent group design were applied.

Population sample

For the present research the total strength of the students includes the students (Boys) of 11th Standard belonging to the age group of 15 to 19 years ie Adolescents. Near about 400 students learning in D.R.K.College of Commerce, Kolhapur were taken into consideration for their selection.Experimental and control groupSimple random sampling method pertaining at Lottery systeminto the two groups of 40-40 will be divided as samples out of 80 students having equal ability.Later on by way of Lottery system group number 1 was selected as experimental group and group number 2 was selected as control group.

Thus two groups were selected out of total strength of population from the sample.Planning of duration for treatment and test taken at the time of actual training

The researcher had given the game Handball &Basketballas the treatment of actual training of the experimental group where as only movements of warming up were given to the controlled group. But practically Handball & Basketballwas not given the treatment but it had duration of 150 days. 150 days were divided into three parts each. Consisting of 50 days and after a gap of 50 days each post-test was taken. The planning of duration of this treatment was as follows.

The above arrangement of the term for the experimental group was given in a weak for six days (Excluding Sunday). One session of 45 to 60 Minutes i.e 6.00 am to 8.00 am was given, where as the controlled group was given only warming up and sent home. The treatment of actual training was given for 150 days in three stages of 50 days for the main study.

Tools of Research

Health related fitness tests

Agility – Shuttle Run Test

Statistical Tools

The statistical principals were used for the scientific explanation of collected information and while giving up the main concepts or accepting it or presenting its conclusions, statistics is used.

1. Mean
2. Standard Deviation
3. Repeated Measure ANOVA computer package.

OBSERVATION AND INTERPRETATION

There were 40 subjects each experimental and controlled group. Mean performance of the pretest for shuttle Run – test of experimental group was 11.07 Sec. (SD = 1.08) and for controlled group it was 11.17 Sec. (SD = 0.89).

Mean performance of the mid test for shuttle Run – test of experimental group was 11.00 Sec. (SD = 1.05) and for controlled group it was 10.93 Sec. (SD = 0.87).

Mean performance of the post test for shuttle Run – test of experimental group was 10.03 Sec. (SD = 1.00) and for controlled group it was 11.80 Sec. (SD = 0.76)

Conclusion

By observing Significance values (Sig. values) in the above table, the F value corresponding to corrected model is 32.243 (P value i.e. Significance value =0.000) it is significantly different at 0.05 level of significance at 5 degrees of freedom. The F values corresponding to Group 1 (Pre, Mid and Post) and Group 2 (Experimental and Control) are 33.302 (P=0.000, df=2) and 52.191 (P=0.000,df=1) respectively, these are significantly different at 0.05 level of significance. Also interaction between Group 1 and Group 2 is present in the model because the

F value corresponding to interaction (Group_1*Group_2) is 10.211 (P=0.000, df=2) is significantly different at 0.05 level of significance that means the performance of Experimental and Control group is different also performance in pre, mid and post test is different

By observing above descriptive statistics table and bar chart, we conclude that in experimental group Shuttle Run of students are uniformly decreasing over pre, mid and post test, while in control group there is no any effect is observed.

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STUDY OF THE CONCEPT AND IMPACT ON URBANIZATION

Dhanraj Ravsaheb Bikkad
Research student (Dr.B. A. M. University. Aurangabad)

INTRODUCTION

Today's man is becoming very fast & always doing work associated with discoveries & various researches. The spirit of man to always introduce something is inherited from generation to generation & hence today's generation is very intelligent from generation & spiritual. Firstly man introduces use of fire, agriculture & the wheel later on path of progress took place according to theseinventions.Due to various inventions the External Examiner Villages are converted into urban in this topic we are studying about the urbanization & its environmental impact. The main cause of pollution & nature hazards is the urbanization & the different types of pollutions such as air, water, soil, noise, etc. occurring due to urbanization.We have selected the urban Hupari for study. To collect the information regarding it visited Nagar perished of HupariMr.Mudhale& the other workers has helped us to give information about waste management;, population, schools & colleges, fir air & noise pollution.

Environment Meaning & Definition:-

The term environment has been derived from word "environment" means to surround. It refers to both a biotic [physical or non-living] & biotic [living] environment. The word environment means surroundings, in which organisms live.

Environment & the organisms are two dynamic & complex components of natures. Environment regulates the organisms including human beings. Human beings interact with the environment more vigorously than other living beings. Ordinarily environment refers to the material sand forces that surround the living organisms.

Environment is anything immediately surrounding an object & exerting a direct influence on it. **-P. Aisbert**

Importance of Environment:-

Environment is the key for existence of life on the earth. Without it, there can be no life on earth.

- The importance of environment:-
- To have a healthy life we need fresh air, clean water & surrounding.
- Soil is one of the components of environment. It is useful for the growth of plants which are source of food to the animal around.
- Food materials are obtained from plants, animals & other nature sources.
- The clothing requirements like wool, cotton are obtained from plants & animals.
- We obtain many medicines for the nature which cause no side effects than artificial drugs.
- The natural environment is a free gift of nature & we need to conserve it for the benefit of life in future. So it's responsible to take precautions against the pollution.

Objectives-

- To study the concepts of environment.
- To understand the meaning of urbanization.
- To study the importance of environment.
- To study the impact of urbanization on environment.

Methodology :-

In this present study I have been used secondary data which is collected from Books, websites, Newspapers and magazines etc.

Definition – **Urbanization** is a process whereby populations move from rural to urban area, enabling cities & towns to grow. It can also be termed as the progressive increase of the number of influenced by the notion that cities & towns have achieved better economic, political & social mileages compared to the rural areas

Accordingly, urbanization is very common in developing & developed worlds as more people have the tendency of moving closer to towns & cities to acquire ‘privileged’ social & economic advantages such as better education , health care, sanitation, housing, business opportunities & transportation.

Causes of Urbanization -

1) Industrialization -

Industrialization is a trend representing a shift from the old agricultural economics to novel non-agricultural economy, which creates a modernized society. Through industrial revolution, more people have been attracted to move from rural to urban areas on the account of improved employment opportunities by giving people the chance to work in modern sectors in job categories that aids to stir economic development

2) Commercialization-

Commerce & trade play a major role in urbanization. The distribution of goods & service & commercial transactions in the modern era has developed modern marketing institutions & exchange methods that have tremendously given rise to the growth of towns & cities.

3) Social benefits & services-

There are numerous social benefits attributed to life in the cities & towns. Examples include better educational facilities, better living standers, better sanitation & housing, better health care, better recreation facilities, & better social life in general. On this account, more & more people are prompted to migrate into cities & towns to obtain the wide variety of social benefits & services which are unavailable in the rural areas.

4) Employment Opportunities-

It cities& towns, there are ample job opportunity that continually draw people from the rural areas to seek better livelihood. therefore, the majority of people frequently migrate into urban areas access well paying jobs as urban areas have countless employment opportunities in all developmental sectors such as public health, education, transport, sports & recreation, industries & business enterprises. Services & industries generate & increases higher value – added jobs, & this leads to more employment opportunities

5) Modernization & Changes in the mode of living –

Modernization plays a very important role in the process of urbanization. As urban areas become more technology savvy together with highly sophisticated communication, infrastructure, medical facilities, dressing code, enlightenment, liberalization & other social amenities availability, people believe they can lead a happy life in cities.

<u>Air pollution -</u>

Air pollution is everywhere around us & it has no limitation. The harmful gases coining from Industries are mason air pollutants. The air pollution is due to three oxides –

1. Oxides of Carbon.
2. Oxides of Nitrogen.
3. Oxides of Sulphur

1) Oxides of Carbon -

Co & C02 are most serious air pollutants & are due to Industrial processes.

Hazards -

Co is directly inhaled & enters into blood through lungs. It reacts with Hb to form Carboxyl hemoglobin.

HbO_2 + Co —> CO + lb + O_2.

It causes reducing capacity of lib to carry O2, higher level in blood causes headache, fatigue, respiratory diseases, nausea; dullness etc

2) Oxides of Nitrogen:-

These are NO_2, NO, O_3 But No is main pollutant. The nitric acid salpharic acid, etc are the sources of oxides of nitrogen.

Hazards-

Lung, cancer, chest pain, Dizziness.

3) Oxides of sulphur-

They get produced due to automobile, melting industries.

$S0_3+H_2O$ —> $H2SO_4$

Sulphuric acid causes acid rain. It get badly affect the Agriculture & lowers the quality of soil.

The bad effects of oxides of C,N, S can be minimized by controlling the production of gases.

b) Noise pollution-

It can be defined as, The unwanted sound which produces displeasing effect & interferes with human communication & also causes health hazards is known as Noise pollution.lt can be classified into -

1) Transport noise.
2) Neighborhood noise.
3) Occupational .

The sounds such as music or song of birds are the pleasant to us. Major sources of noise pollution are as follows-

1) Non- industrial sources-

It causes or includes domestic sources as T.V., radio, kitchen appliances as mixer, grinder, washing machines, whistling of pressure cooker. The transportation sources are aircraft, motor vehicles, railways, traffic, etc. The festivals, cultural programmers causes noise pollution

2) Industrial sources-

It includes hoary vehicle industries, saw mills, industrial units, machine shops, factories, power plants, plastic industries, etc sources of noise & itsintensity are given below-

Effect of Noise pollution-

The effect of noise pollution may be auditory & non-auditory effects are fatigue & deafness. The non-auditory effects are high B.R, Contraction of muscles & blood vessels, nerve breakdown, tension, damage to liver, kidney, brain.

It also affects wild life, mainly on their behavior, physiology, feeding & breeding habits.

C) Soil pollution-

The chemical & biological characters of soil are changed due to addition of pollutants.

Plants are totally depends on soil for nutrition. water supply & support. The soil is nothing but the weathered superficial layer of earth crusting which organisms grow & release the products of their activities, death & decay.

Good soil & favorable climate for productivity are valuable things for any nation In fact soil of a nation Is the most valuable material heritage. Due to industrialization the fertile land is also used for contractions & factories, the soil get contaminated due to number of pollutants known as soil pollution."

d) Water Pollution :-

Water pollution is nothing but the change is physical, chemical & biological properties of water which are harmful to human being animals, plants & aquatic plants & animals.

Water pollution is increasing due to urbanization industrial station water is essential for survival for living things but is also the source of economic wealth & creator of beautiful environment the fresh & safe water is essential for life & ecosystem. The large quantity of fresh water is needed for agriculture, industries & to provide other needs of population.

The water get polluted due to addition of different pollutants which affects living on earth.

Effects of urbanization:-

Positive effects of urbanization- Urbanization yields several positive effects if it happens with in appropriate limits some of the positive implications of urbanization therefore, technological & infrastructural advancements improved transportation & communication, quality educational & medical facilities & improved standards of living.

Housing problems- Urbanization attracts people to cities & towns which lead to high population increase, with the increase in the number of people living in urban centers, there is continued scarcity of houses. This is due to insufficient expansion space for housing & public utilities, poverty, unemployment & costly building materials which can only be afforded by few individuals.

Overcrowding-Overcrowding is a situation where by a huge number of people live in a small space. This form of congestion in urban areas is consistent because of overpopulation & it is an aspect that increases day by day as more people & immigrants move into cities & towns in undeveloped areas always have the urge of migrating into the city that normally leads to congestion of people with in a small area.

Unemployment-The problem of joblessness is highest in urban areas & it is even higher among the educated people. It is estimated that more than half of unemployed youths around the globe live in metropolitan cities &, as much as income in urban areas is high, the costs of living make the income to seem horribly low.

5) Development of Slums:-The Cost of living in urban areas in very high. When this is
Combined with random & unexpected growth as Well as unemployment there is the Spread of unlawful resident settlements represented by slums & squatters. The growth of slums & Squatters in urban areas is even further exacerbated by fast paced industrialization lack of developed land for housing, large influx of rural immigrants to the cities in search of better life and the elevated price of land beyond the urban poor.

Deforestation:-As the industrialization and urbanization is increases deforestation. For the making of roads and buildings the deforestation is also done. The forest act primarily. Passed to check deforestation caused due to non forest activities which results in nature disturbances and ecological imbalances.

The forest regulates temperature of earth. The data given by the cfc (central forestry commission is the land covered by the forest on the earth 74.8 NHA about which 96 % is governmental 2-6% land is by corporate and 1.2%Iand is private ownership. Indian forests are rich, in flora and fauna. But the problem created due to deforestation Is very serious for wild life, pollution, soil erosion, rains, ecological balances.

REMEDIES

Thus we studied the project in details & visited various sites in Islampur area. According to our view solutions for the various problems are follows:-

1. Air Pollution:-

1) **Plant more**
2) In case of industries in sack (Chimney) height increases dispersal of pollutant at higher level.
3) Use of alternative energy technologies such as solar energy wind energy etc. which are renewable, clean and pollution free sources should be used.
4) Use of various devices in industries to control air pollutants such as gravity settling chambers, cyclone separators, electrostatic precipitators for particulate pollutions.
5) Proper use of fossil fuel for different purpose (like chulas) & at least once in week should avoid vehicles and use bicycles.

Noise pollution:-

1) Control on noise pollution can be done by different ways such as reducing noise at source level which induces
2) Considering the widespread ill-effects of noise pollution, measures need to be taken to control them.
3) Increasing noise pollution is very harmful for the health, efficiency & productivity of animals, organisms, flora etc. as well

as the adaptation & balance of the environment.

4) Factories which mainly produce noise pollution, should be established for away from settlements, forests, reservoirs & hilly areas.
5) With proper maintenance of vehicles, along with the restriction of high sound horns, the use of advanced technology silencer should be used inevitably.

Water Pollution

1) Be especially careful to throw away or recycle waste properly when you are near a body of water.
2) Be conservative with water & don't use more than you need!
3) Do not flush trash, chemicals or medications down a sink or toilet.
4) Learn the correct way to dispose of household items. Some things should not be thrown away because they can be harmful to wildlife or even other humans if they are added to a landfill.

CONCLUSION

In this research work I have observed that all religions have insisted on the importance of nature conservation & environment cleanness. In fact due respect to the nature was important part of our civilization. But the year passed we have forgotten our culture we have become very materialistic &self centered life has become very fast 'Use & Throw' has become our new age mantra, we have over using natural resources very fast but are not recycling items we are carrying capacity of earth. However still it is not too late, we still can change this picture. But the problem is how we can prevent the pollution of the environment at the individual level there are some small but very helpful things to prevent pollution, Let us start from our own use this will be very useful to our personal as well as collective economy. Thus, as conscious citizen sit is in our right & responsibility to create pollution free environment which will nourish us. as well as safe guard interest of future generations to come. e vehicles and the oils of lower quality, and we have to drive safely.

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Teachers QWL: An Effective Tool for Strengthening Higher Education

Pramod Prabhakar Kamble
Assistant Professor, Department of Commerce, Sahakar bhushan S. K. Patil College, Kurundwad, E-Mail: pp6.k@rediffmail.com

ABSTRACT:

India is having ample natural resources like younger manpower, cultivable land, sunshine hours, suitable climate for agriculture etc.but even though still India is considered as developing nations and facing several problems like poverty, malnutrition's, inadequate health facilities etc. It is mainly because, in India, we are not utilised our resources properly. Human resource is mainly responsible for utilisation of the resources in the country. Hence in India we need to focus our efforts on the developing human resources.Higher education produces and develops human resources in the country.Teacher is a key aspect in higher education. Quality teachers can create quality people and improve quality of human resources. Quality of work life (QWL) of a teacher can be termed as the perception of teachers regarding their work related aspects. Higher quality of work life indicates that teachers are satisfied with various work aspects like working conditions, salary, interpersonal relations, opportunity for growth and development etc. Higher quality of work life of teacher may attract more talented people in this field and create such an environment where teacher can perform their duty to the best of their ability and with satisfaction and zeal. Hence quality of work life of teachers in higher education is an effective tool for strengthening higher education. Higher education plays key role in socio-economic development of the country.An attempt is made in the present paper to explainthe concept of quality of work life, the current scenario of higher education in India, the growth of higher education in India since independence, and the role of quality of work life in higher education.

Keywords: natural resources, quality of work life (QWL), higher education, quality of teachers, socio-economic developmet.

Introduction

The Economic, social and cultural development of any country mostly depends upon the human resource it has. According to Arthur Lewis, "there are great differences in development between countries which seem to have roughly equal resources, so it is necessary to enquire into the difference in human behaviour".[1]'As such though the countries are endowed with same level of natural resources, technology and international aid etc., their productivity and development mostly depend upon the availability of efficient human resource and more importantly, commitment of such resource'[2]. 'Human resources are solely responsible for making use of national resources and for the transformation of traditional economies into the modern and industrial economies. Lack of organisation of human resource is largely responsible for backwardness of the nation'.[3]

'Human resource management (HRM) is a very vast area which covers almost all aspects of employee's work-life in an organization right from the time when he enters into the organization (recruitment) till he leaves it (retirement). Human resource management takes care of employee's economic, social and psychological needs. It also influences the social, political and cultural aspects of employee's life as organizational life is a major part of the employee's life. Many new concepts and trends are taking place in Human Resource Management and are gaining importance. One such important concept is 'Quality of Work Life'. Though the importance of quality of work life was realized long ago, its practice is being stressed upon and specific title is being given only recently. Since then, this term is being used extensively by employees, employers, Government and academicians.[4]

Quality of work life (QWL) of a teacher can be termed as the perception of teachers regarding their work related aspects. Higher quality of work life indicates that teachers are satisfied with various work aspects like working conditions, salary, interpersonal relations, opportunity for growth and development etc. Higher quality of work life of teacher may attract more talented people in this field and create such an environment where teacher can perform their duty to the best of their ability and with satisfaction and zeal. Hence quality of work life of teachers in higher education is an effective tool for strengthening higher education. Higher education plays key role in socio-economic development of the country. An attempt is made in the present paper to explain the concept of quality of work life, the current scenario of higher education in India, the growth of higher education in India since independence, and the role of quality of work life in higher education.

Objectives

The objectives of the present paper are

- To discuss the concept of Quality of Work Life (QWL)
- To overview the current scenario and growth of higher education in India
- To discuss QWL as an effective tool for strengthening higher education.

Research Methodology

The present research paper is based on the secondary data. The data have been collected from various books, journals, research articles and web-sites form internet. The inferences are based on the analysis of the secondary data.

Quality of Work Life (QWL)

The scope of QWL is so vast that it covers almost all areas of human resource management. It has been defined differently by different psychologist, researchers and managers. Therefore the concept QWL continue to be vague.

According to Robert H. Guest (1979) "Quality of Work Life is a generic phrase that covers a person's feeling about every dimension of work including economic rewards and benefits, security, working conditions, organizational and interpersonal relations and its intrinsic meaning in person's life," and "It is a process by which an organization attempts to unlock the creative potential of its people by involving them in decisions, affecting their work lives".[5] In this definition Robert Guest talk about person's opinion and feeling regarding every dimension of work. He says by improving QWL an organisation can utilise creative potential of its employees up to maximum extent. He says QWL is a process of improving employees' opinion regarding various work aspect.

'The quality of work life is more important for any organisation. It leads to increase in the level of satisfaction of the employees and productivity of the organisation. It also indirectly saves all type of wastage facilities and maximum utilisation of production capacity. It results in reduction in the cost of production and increase organisationalstrength, saves the national resources to minimise the wastage, supplies goods and services to customers at reasonable price and increases customers' loyalty. Thus quality of work life plays an important role in HRM that leads to improve the organisational efficiency, customer's services as well as national economy'.[6]

Quality of Work Life of a teacher can be termed as the perception of teachers regarding their work related aspects such as pay, working conditions, interpersonal relations among employees in educational institutions, security, social environment, quality of student, life off the job, opportunity for self-development and career growth and constitutionalism in the work organisation. It is the amount of satisfaction of teachers regarding their work related aspects. Higher the level of satisfaction on job related aspects, higher will be the quality of work life of teacher.

Higher Education in India

'Higher education is the platform where knowledge and information are disseminated to learners for developing their functional skills, to make them efficient for further living. The motto of higher education is to promote the wellbeing of the people in a country. Education enhances skills in various sectors like sciences, medicines, engineering, and management etc. through which the skilled persons can contribute towards the positive transmission of a society.'[7] In today's era where the speed of globalization has reached at its highest level and shows continuous increasing trends, the quality in higher education became most vital. As to survive in a stiff competition resulted by globalization every nations require skilled and competent manpower. The quality of manpower mostly depends on the quality of higher education. Therefore focused efforts on improving quality of higher education is the need of an hour for every country.

In such environment though Indian Higher Educational System have shown quantitative growth since 1950, the quality aspect in higher education is been neglected. It is well evidenced by the fact that most of the graduates in India are unemployable. As per the employability focused study conducted by 'A New Delhi-based employment solutions company, Aspiring Minds, as many as 97 per cent of graduating engineers want jobs either in software engineering or core engineering. However, only 3 per cent have suitable skills to be employed in software or product market, and only 7 per cent can handle core engineering tasks'[8].

1. Structure of Higher Education in India

1.1 Academic Qualification Framework

India possesses a highly developed higher education system which offers the facility of education and training in almost all aspects of human's creative and intellectual endeavours such as arts and humanities, natural, mathematical and social sciences, engineering, medicine, dentistry, agriculture, education, law, commerce and management, music and performing arts, national and foreign languages, culture, communications etc. Higher education is offered after completion of 12 years school education. It is given in the form of Bachelors Degree, Masters Degree, Degree at Pre-doctorate level and doctorate level and diploma courses.

1.2 Higher Educational Institutes

Higher educational institutes consists of Universities established by an Act of Parliament (Central Universities) or of a State Legislature (State Universities), Deemed Universities (institutions which have been accorded the status of a university with authority to award their own degrees through central government notification), Institutes of National Importance (prestigious institutions awarded the said status by Parliament), Institutions established State Legislative Act and colleges affiliated to the University (both government-aided and –unaided)

1.3 Regulatory Bodies

Indian higher education system is headed by the ministry of Human Resource Development (HRDC), Department of Higher Education, at Centre which is responsible for synchronization and formation of policies and regulated by various autonomous bodies including University Grants Commission (UGC), All India Council of Technical Education (AICTE), Medical Council of India (MCI), Indian Council for Agricultural Research (ICAR), National Council for Teacher Education (NCTE), Dentists Council of India (DCI), Pharmacy Council of India (PCI), Indian Nursing Council (INC), Bar Council of India (BCI), Central Council of Homeopathy (CCH), Central Council for Indian Medicine (CCIM), Council of Architecture (COA), Distance Education Council (DEC), Rehabilitation Council of India (RCI), National Council for Rural Institutes (NCRI), State Councils of Higher Education (SCHE), State Councils of Higher Education (SCHE).

1.4 Assessment and Accreditation

Higher educational institutes are assessed and accredited by following two autonomous bodies:

1.4.1 The National Assessment and Accreditation Council (NAAC):

It is an autonomous body established by the University Grants Commission (UGC) of India to assess and accredit institutions of higher education in the country.

1.4.2 The National Board of Accreditation (NBA):

It was initially established by AICTE (All India Council of Technical Education) under section 10(u) of AICTE act, in the year 1994, for periodic evaluations of technical institutions &programmes basis according to specified norms and standards as recommended by AICTE council. At present NBA is an autonomous body undertake evaluation and accreditation of institutes engages in professional and technical disciplines, i.e., Engineering and Technology, Management, Architecture, Pharmacy and Hospitality, through the mechanism of accreditation of programs offered by technical institutions.

2. Present Scenario of Higher Education in India

As per All India Survey on Higher Education 2016-17, at present 'there are 864 Universities, 40026 Colleges and 11669 Stand Alone Institutes in India. Out of which 313 Universities are privately managed. 338 Universities are located in rural area. 59.3% Colleges are located in Rural Area. 9.3% Colleges are exclusively for women. Only 2.6% Colleges run Ph.D. programme and 36.7% Colleges run Post Graduate Level programmes.77.8% Colleges are privately managed; 64.2% Private-unaided and 13.6% Private-aided. Andhra Pradesh &Telangana have more than 81% Privateunaided colleges and Tamil Nadu has 75.8% Private-unaided colleges, whereas, Bihar has 13.1% and Assam has only 10.8% Private-unaided colleges. 20.1% of the Colleges are having enrolment less than 100 and only 4.1% Colleges have enrolment more than 3000. Total enrolment in higher education has been estimated to be 35.7 million with 19.0 million boys and 16.7 million girls. Girls constitute 46.8% of the total enrolment. Gross Enrolment Ratio (GER) in Higher education in India is 25.2%, which is calculated for 18-23 years of age group. GER for male population is 26.0% and for females, it is 24.5%. For Scheduled Castes, it is 21.1% and for Scheduled Tribes, it is 15.4% as compared to the national GER of 25.2%. Distance enrolment constitutes about 11.45% of the total enrolment in higher education, of which 46.9% are female students. Uttar Pradesh comes at number one with the highest student enrolment followed by Maharashtra and Tamil Nadu.About 79.4% of the students are enrolled in Undergraduate level programme. 1,41,037 students are enrolled in Ph.D. that is less than 0.4% of the total student enrolment.At Undergraduate level the highest number (38%) of students is enrolled in Arts/Humanities/Social Sciences courses followed by Science (16.7%), Engineering and Technology (14.7%) and Commerce (14.1%). The total number of foreign students enrolled in higher education is 47,575. The foreign students come from 162 different countries from across the globe. The top 10 countries constitute 62% of the total foreign studentsenrolled.Uttar Pradesh comes at number one with the highest student enrolment followed by Maharashtra and Tamil Nadu'[9].

3. Growthin Higher Education inIndia

In size and diversity, India has the third largest higher education system in the world, next to China and the United States. At the time of Independence of India, there were only 20 Universities and 500 Colleges in the country with 2.1 lakhs students in higher education. As on 31.03.2015, the number of Universities had gone up to 711 – (46 Central, 329 State, 205 State Private, 128 Deemed to be Universities, three Institutions established under State Legislation) and 40760 colleges as per Annual Report 2014-2015 Higher Education sector. During the academic year 2014-15, there had been 265.85 lakhs students enrolled in various courses at all levels in universities/colleges and other institutions of higher education. In the academic year 2014-2015, the total number of teachers in universities and colleges was 12.61 lakhs. Out of 12.61 lakh teachers, 84.66% teachers were in colleges and the remaining 15.34% in universities. The growth in higher education is been summarized in the Table no.1.

Table No. 1: Growth of Higher Education in India

Sr. No.	Particulars	1960-61	1970-71	1980-81	1990-91	2000-01	2010-11	31-3-2015
1	No. of Universities	55	103	133	190	256	564	711
2	No. of Colleges	1542	3604	4722	7346	12806	33023	40760
3	No. of Teachers ('000')	59	128	193	263	411	816	1261
4	Students Enrolment ('000)	1050	1954	2752	4925	8399	16975	26585

***Source: Compiled From University Grant Commission, Annual Report 2014-15 & Report on Higher* Education at Glance Feb.2012,**

As shown in the above table no.1 the number of universities, number of colleges, number of teachers and students enrolment in India shown increasing trend since the beginning. In 1960 there were only 55 universities in India which went up to 711 universities up to March 2015, In 1960 there were only 1542 colleges in India which went up to 40760 colleges up to march 2015. In 1960 there were only 59000 teachers in various higher educational institutes India which went up to 1261000 teachers up to march 2015. And in 1960 there were only 1050000 teachers in various higher educational institutes India which went up to 26585000 teachers up to march 2015.

It can be inferred from this data that there is remarkable quantitative growth in terms of number of universities, number of colleges, number of teachers and number of students' enrolments in higher education in India.

QWL:An Effective Tool For Strengthening Higher Education

The teacher is a key aspect in the higher education. Teachers develops curriculum, impart curriculum to the students through classroom teaching and other means of teaching and learning. Higher quality of work life of the teachers indicates that teachers are satisfied with various work aspects and they serve with motivation, zeal and faith. Higher quality of work life may be effective in following manner

QWL and Talents in Higher Education

If we want to create quality teachers, we need to make the job in higher education more attractive along with the competitive recruitment system. So as we can attract more talented people in the field of education and then these talented teachers can pass on their knowledge, expertise and skills to their students. QWL is the amount of satisfaction of teachers regarding their work related aspects. Higher the level of satisfaction on job related aspects, higher will be the quality of work life of teacher. Higher quality of work life of teacher will certainly attract more talented people in this field and create such an environment where teacher can perform their duty to the best of their ability and with satisfaction and zeal.

QWL and Motivation

Motivation is concerned with stimulating people to work. Whereas quality of work life is a level of employees satisfaction towards various works aspects. Many research studies says that there is association of quality of work life with the motivation. Higher quality of work life motivate teachers to perform their job to the best of their ability and with the best possible way.

QWL and Productivity

Higher quality of work life leads to higher productivity and output. The output of higher education can be measured by the skill and qualities of students. Higher quality of work life of teachers means teachers are performing their job with best possible manner. It motives teachers to impart knowledge beyond the boundaries of formal education structure. Ultimately it leads to higher productivity.

QWL and Beliefs Principles and Values

The authors Mansell and Rankin &RandunChe Rose relate the term quality of work life to set of belief, principles and values while defining it. According **to** Mansell and Rankin[11] (1983) "Quality of working life is the concrete expression of a particular set of beliefs and values- about people, about organizations and, ultimately about society"RaduanChe Rose[12](2006)'QWL is a philosophy or a set ofprinciples, which holds that people are trustworthy, responsible and capable ofmaking a valuable contribution to the organization'

Conclusion:

From the above discussion it can be concluded that higher education plays vital role in the socio-economic development of the country. Teacher is a key aspect in the higher education. The quality of higher education is largelydepends on the quality of teachers. Teachers develops curriculum, impart curriculum to the students through class room teaching and other means of teaching and learning methodologies. Quality of work life of teachers means teachers perceptions regarding various work aspects like working conditions, salary and compensation, interpersonal relations. Opportunities for growth and development etc. Higher quality of work life indicates that teachers are satisfied with various work aspects. Higher quality of work life leads to higher motivation, higher productivity, high moral, better principles, values and beliefs, trust and faith. Higher quality of work life helps to develop such as environment in the higher education that can attract more talented people in the higher education. Therefore an efforts to develop quality of work life is the need for an hour.

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A STUDY OF SUPPLY CHAIN MANAGEMENT IN NATURAL FARMING PRODUCT

Mr. A. S. Patil
Research Scholar in Ph.D. in Mgt., SCAM, S.R.T.M. University, Nanded.
Email:aspatil239@gmail.com

Introduction :

The word supply chain management (SCM) can simply describe how the product passes from producer to consumer of that product. This include step by step process of how the product reach up to ultimate user of that product. In this process product get more improvement, and product will become more desirable for the consumer. We can understand Supply Chain as a sort of value-creation process, wherein all firms in a chain, link and align, to enhance the value of the chain as a whole. The process of value creation is achieved by firm operations, integration of processes, logistics and maintenance of products through quality control. Value creation occurs through operations, in which we can include product processing and product enhancement i.e. cleaning, grading, packaging etc. Value is created through the integration of processes along the chain, as the product moves from one point in the chain to the other, as a seamless inter-connect of processes.

In the context of globalization, there is greater need to study the SCM practices and measure the performance of agri supply chains to sustain in the highly competitive environment to track the efficiency failures of fresh produce distribution system. Conventional understanding demonstrates that the fresh produce distribution system in India performs poorly. Poor farmers in developingcountries, who have limited resources and scarce access to markets and information.The quality of fresh produce being distributed is poor and the supply is inconsistent. Due to that they does not get good price for their product. This will directly affect their earning and economical condition. As we all know today's condition in global market is become more competitive day by day. Therefore proper knowledge of management of supply chain is become very essential for agricultural producer i.e. farmer. These chains meet the food requirement of crores of people and provide livelihood to lakhs of intermediaries.

In supply chain there are different component like logistics, storage, processing etc, and other processes related to this like grading, cleaning, packaging. In agricultural sector these all processes collectively called as Post Harvest Practices. In logistics, value is added to the supply chain in which the product is being transported from one point in the chain to the next. Further value addition occurs where the quality preservation aspects such as grading, packing and cold chain procedures.Supplychain requires clear flows of product and information throughout the chain and links up the suppliers, intermediary and customers with market demands and supply.

Indian economy holds traditional supply chain as a powerful force in the agri food distribution system. It has been observed that farmers receive a disproportionate share of the profits in the fresh produce supply chain.There is lack of trust between buyers and suppliers which acts as an impediment in supply chain performance, and the post-harvest wastage rates are unacceptably high with poor market information flow.

There are various type of obstacles or difficulties in improvement of performance of the individual firms in the fresh produce chain which will have typical characteristics like high transport cost, inconsistent supply, high perishability, long throughput times, seasonality, and quality

The SCM in agriculture is from the farming of basic raw materials to delivery of final products to the consumers, each different step in the entire production process is viewed as link in the supply chain. Therefore it represents the management of the entire production, transformations, distribution and marketing activities by which a consumer is supplied with a desired product.

Keywords : Supply chain management(SCM), Zero budget natural farming(ZBNF), Post harvest practices,

Objectives of the Study :

Following objectives are ascertained for present research paper-

1. To study the importance of supply chain management of natural farming agricultural product.
2. To study different intermediaries/agent in supply chain management of natural farming product.
3. To study different issues which are facing by farmer in supply chain management.
4. To examine different distribution channel of natural farming product.

Database and Research Methodology:

This research paper is totally depends on secondary data. And this data has been collected from different sources like Reference books, Government publications, Websites, Different research articles, etc.

Limitation of the Study :

This research paper has following limitations,

1. For collection of data only secondary data source is used.
2. Due to limited time factor primary data is not collected.
3. Figures and statistical data is not considered for this research paper.

Analysis and Interpretation of Data:

Concept of natural farming-

Modern agricultural practices have a major impact on the environment. Excessive use of fertilizers such as urea, nitrate, phosphorous along with many other pesticides has affected air, water, and soil quality. ZBNF (zero budget natural farming) is the solution to reducing all these hazards. Basically, natural farming aims at cultivating crops by promoting self-reliance of farmers while protecting the environment and stimulating harmony between humans, animals and plants for a sustainable development. One need not invest a lot of money in zero budget natural farming. Only a cow is required for this farming pattern. One gram of cow dung contains around 300 crore microbes, which help to develop the fertility of the soil by increasing humus. The innovator of this ZBNF technique is Mr.SubhashPalekar. . They believe that, to available the poison less food to the human being, only way is Zero Budget of Natural Farming. More than 30 Lack farmers throughout India are practicing Zero Budget Natural Farming. ZBNF involves methods that require no cost input from the farmer’s side in terms of pesticides, fertilizers or even irrigation. Natural methods are used to retain and improve soil health, control pests and increase yields. A farmer will also be able to produce his own seed and natural fertilizers using cow dung, cow urine and other materials.

Different Issues Faced By Farmers :

Indian system of agricultural marketing distribution suffers from a number of shortcomings. The following are the different issues which are face by farmer in process of supply chain management, which form bottleneck in the agricultural marketing system.

1. **Improper warehouses facility:**

The farmer is compelled to find substitutes for warehousing in the villages due to lack of proper infrastructural facilities for storage. The substitutes for warehousing for fresh produce are pits, mud-vessels, „Kutcha storehouses, etc, which leads to a considerable amount of wastage. Due to this there is substantial increase in supply of produce in the village market, because most of agricultural product are perishable in nature. And the farmers are not able to get a fair price for their produce.

2. **Lack of grading and standardization knowledge and facilities:**

In rural areaagricultural produce is not graded properly by variety. The practice of heaping all qualities together known as Dara sales, and selling all produce as one single lot discourages farmers who have better qualities because there is no assurance of a better price. Thus, the practice of grading and standardisation should be encouraged for getting proper benefit to farmer and consumer also.

3. **Inadequate transport facilities:**

The shelf life of agricultural product is very less. It limited up to some hours or some days only.Inadequate transport facilities to the markets results in loss in quality of product. Bullock carts and auto rickshaws are the common means of transportation for farmers in villages. Which makes transport of perishable produce very difficult to far off places, which resulting in low profits.

4. **Presence of a large number of middlemen:**

Actually middlemen are helps in facilitating the flow of product in market place. But in case of agricultural market this seems contradictory. Agricultural marketing involves a large number of middlemen who share the profits of the farmer. Farmers share in consumes price is reduced in case of vegetables and fruits. While large percentage of profit will go to the intermediaries.

5. **Inadequate market information:**

Because of globalization, now a day the market becomes more volatile in nature. If you want to earn profit then you have to know market condition more clearly. The information which reach up to farmer on market trends and pricing is inadequate. Most of the time the information that the farmer receives is not adequate to take the decision to hold or to sell the produce.Thus they relying on the price quoted by the traders which is less than the price of government.

6. **Inadequate credit facilities:**

Poverty has led many Indian farmers to sell off the produce immediately after harvest at a very low price. The forced sale can be avoided by providing adequate credit facilities which enable the farmer to wait for a better price. Such a credit facility prevents farmers from forced loans from money lenders, and pledging of produce to the traders at a price lower than the market value.

Importance of Supply Chain Management in AgricultureSector :

Our country is agricultural country. Majority of rural area people in our country are still depends on agricultural sector. Their earning and earning and life is depend on agricultural production. And the profit is depend on prices of agricultural product. Form long time our government is starving for improvement in economical condition of our farmer. As the majority of people in our country depends on agricultural sector, that means firstly we have to improve the economical condition of this agricultural) sector.

For making improvement in agricultural sector, the supply chain management of agricultural product is primarily important. As we know mostly agricultural product are perishable in nature, that’s why proper management of supply chain plays vital role in getting good price from product to farmer. Hence if we want to make our farmer self sufficient and improve their economical condition as well as standard of living. The study of supply chain management is important.

Supply Chain Management in agriculture is defined as “The management of movement of agricultural commodities, from the farm through the rural and urban markets to reach the doorsteps of end consumer- both household and industrial consumer; consists of various players, starting from the agricultural producer, through the middle men, commission agents and traders, the bulk purchasers or procurers, millers or intermediary processor, warehousing agents, or cold storage space providers and transporters, through whom material finally reaches either retail distribution system for raw consumption or the food processing industries where it goes through the value addition processes."

The supply chain starts with the procurement of basic raw materials and ends with the delivery of final product to the consumer. Two broad principal explanations can be advanced for the increasing interest in Agricultural Supply Chain Management is industrialization of agriculture and the uncertainty associated with variations in quality and safety of product. Agriculture involves a wide range of distinct enterprises comprising farmers, processors, traders and retailers. In the case of fresh fruits and vegetables, mostly traders and retailers obtain their supply from diverse sources in different geological area. Supply Chain Management (SCM) is an essential tool for integrating the activities of various suppliers within the distribution chain, in order to assure the consistent delivery of quality assured produce to the consumer.The SCM brings effective coordination among the distribution chain partners such as input suppliers and growers, cohesiveness among warehousing partners and retailers resulting in maximization of customer satisfaction and high value creation to customers SCM focuses on improving the performance of the supply chain through the delivery of guaranteed safe, desirable and good quality food in a cost effective manner.

Different Distribution ChannelsUsed in Natural Agricultural Product:

From the farming of basic raw materials to delivery of final products to the consumers, each different step in the entire production process is viewed as link in the supply chain. Therefore it represents the management of the entire production, transformations, distribution and marketing activities by which a consumer is supplied with a desired product. Different channels used in distribution are as follows;

(A) Farmers – Local traders – Traders/ Wholesalers – Retailers – Consumers.

(B) Farmers – Traders/ Wholesalers – Retailers – Consumers.

(C) Farmers – Retailers – Consumers.

(D) Farmers – Consumers.

Intermediaries:

Many producers do not sell products or services directly to consumers and instead use marketing intermediaries to execute an assortment of necessary functions to get the product to the final user.The middleman has an important function in the economy of the gap bridging activities in the market network. These intermediaries, such as middlemen (wholesalers, retailers, agents, and brokers), distributors. They all together made a chain and that is known as the channel of distribution. Intermediaries in these channels are as follows -

Traders :

They offer to their customers an assortment of products acquired from various sources. The middleman trader exercises the essential entrepreneurial functions of exploring and creating market exchange opportunities and bears the risk entailed in this task. It operates in two markets- helping customers access resources needed and the holders of resources to reach the users. Historically, a middleman as a trader bought and sold all types of products and carried out all the basic commercial functions. He was an exporter, wholesaler, importer, retailer, ship owner, banker and insurer. Even though a trader middleman may do a bit of product sorting and packaging, his distinctive trait is that he does not transform resources physically to any significant extent.

Agents and Brokers :

In most cases, agents serve as an intermediary on a permanent basis between buyers and sellers, while brokers do this on a temporary basis only. Both are paid in commission for each sale and do not take ownership of the goods.

Merchant wholesalers :

Which are also simply called wholesalers, buy products from manufacturers in bulk and then resell them, usually to retailers or other businesses. Some carry an extensive range of different products, while others specialize in a few products but carry a large assortment. They may operate cash-and-carry outlets, warehouses, mail order businesses or online sales, or they may simply keep their inventories in trucks, and travel to their customers.

Distributors :

Also called functional wholesalers, distributors do not buy products from the producers. Instead, they expedite sales between the manufacturer and retailers or other businesses. They hold inventories and 'push' the products, which is crucial marketing activity.The inputs are given and provided through the producer. The middleman is dependent on individual producer for developing exchange relationships with customers. Like agents and brokers, they can be paid by commission, or they can be paid in fees from the manufacturer.

Retailers :

Whenever a consumer buys a product from anyone other than the producer that makes it, the consumer is dealing with a retailer. This includes corner stores, shopping malls and e-commerce website. Retailers may buy directly from the producers or from another intermediary.

Conclusion of the Study :

In India, it is reported that approximately 60 percent of quality is lost while produce is transported from the farm to the final consumer in fresh produce supply chain. The efficient supply chain management of practices in fresh produce supply chain certainly benefits in terms of low price to customers and high revenues to producer. The improved supply chain will reduce prices of fresh produce commodities due to the substantial reduction in wastage as well as multiple margins in the traditional supply structure. Post-harvest losses vary significantly among commodities and varieties; hence it is apparent that India needs to emulate practices and expertise from the developed nations in supply chain management of fresh produce.

The general distribution related constraints seen in the supply chain of fresh produce are (i) Lack of timely delivery (ii) Lack of uniform grading of harvested produce (iii) Improper packaging (iv) Poor quality of produce (v) Poor market infrastructure (vi) Improper pricing (vii) Lack of timely market information.

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THE GEOGRAPHICAL VISION OF CHATRAPATI SHIVAJI MAHARAJ

Prof. POL S.N.

HoD of History, P.V.P.Mahavidyalaya, KavatheMahankal, (M. S.)

Abstract

In the pre-industrial terms, an empire or a state was a 'physical geographic' concept as it reflected the control over a territorial unit bound by territorial or maritime (sea) boundaries. That's the reason why the early rulers gave importance to conquering land and expanding an empire. In warfare, importance was given to numerical strength of arms, soldiers, horses, elephants, etc. and the location of enemy troop's vis-à-vis the location of the ruler, but usually the nature of the terrain, where the war was fought, was given relatively less significance. To understand the value of 'territory' in a real sense of the term, fundamentally requires a comprehensive geographical (spatial) vision. Having a geographical vision of the empire was important, esp. when India was getting ready for the conflict with the strong maritime powers of the West during the 17th and the 18th centuries. The present paper argues that ChatrapatiShivajiMaharaj, who established the Maratha Kingdom on the Deccan Plateau in the 17th century, was the only indigenous Maratha ruler, who not only realized, but also tried to actualize the geographical vision in the empire building. The paper concludes that by neglecting the study of geographical vision of our own national characters, we are making a mockery of our own Geography

In the pre-industrial terms, an empire or a state was a 'physical geographic'

concept as it reflected the control over a territorial unit bound by territorial or maritime (sea) boundaries. Expansion of an empire, thus, meant inclusion of more territory in the state and shifting of boundaries outwardly. That's the reason why the early rulers gave importance to conquering land and expanding an empire. Warfare and treaties were the chief modes of expanding the state. In warfare, importance was given to numerical strength of arms, soldiers, horses, elephants, etc. and the location of enemy troop's vis-à-vis the location of the ruler. But usually the nature of the terrain, where the war was fought, was given relatively less significance. Further, in the context of ancient and medieval India, most of the kingdoms were basically land-based units, i.e. the rulers ruled over a piece of land and not over the seas. This led to a rigid definition of kingdom where expanding and defending land boundaries was given greatest importance. So the Khalji, Sultanate and Mughal empires did not give sea prowess its due. It happened so because the Turks, Tartars and Mughals came from the places which focused a little too much on the land capability and territorial army as compared to anything else (Mishra, 2009). Much before the Central Asians stepped in; the Indian religious texts too had banned religious Hindus from going overseas. Thus, a ruler who controls vast land used to be a strong ruler; thus land-area was the measurement of the strength of a kingdom. This resulted in the neglect of sea as a part of the state / empire and of sea coast as a maritime frontier. That is the reason why the local Indian rulers, including the giant Mughals, did not take the entry of Europeans seriously. They failed to realize the real motives of the European mercantile companies. However, one cannot overlook the consistent maritime expeditions made by the Cholas and Pallavas that had left a strong Indian impression on South East Asian region. It should be noted that till the beginning of industrialisation and colonialism, territorial expansion was not seen much with a resource approach. 'Land is a container of resources. So if ruler occupies more land, he subsequently owns more resources.' This kind of a resource approach was not very prominent earlier as we were not aware of the diversity, extracting and utility of the resources. It strongly came during the era of industrialisation. Strength of an empire is linked with its stability. Ancient and medieval rulers gave a lot of importance to defending boundaries, enforcing a strict legal-administrative system, and systematic collection of revenue, for keeping their state stable. But taking concrete steps to create the feeling of 'integrity', loyalty', 'love' for the state in the mind of the subjects was not a part of maintaining stability of the state. Creating such feelings among the subject's acts as a binding force; it becomes necessary for bringing territorial unity.

Above discussion brings out the lacunae in the administration of the medieval/pre-modern rulers (there were few exceptions) in general. Following things, thus, were stressed:

1. Lack of understanding of the terrain, which is ruled or where the war is fought
2. Negligence towards the sea as a part of the state / empire and towards the sea coast as a maritime frontier
3. Failure to realize the real motives of the European mercantile companies (Such a realization needed a geographical vision that was lacking)
4. Lack of a resource approach in conceiving 'land based state'
5. Absence of concrete steps to create the feeling of 'nationalism' among the subjects, which was necessary for maintaining stability of the state

2. SHIVAJI MAHARAJ AS THE GEOGRAPHER:

ShivajiMaharaj was a visionary geographer because his career did not reveal the above-mentioned lacunae in the administration of most of the medieval/premodern rulers. Shivaji, since his childhood, was grown up in the difficult rugged terrain of the Sahyadri and the Deccan. His childhood activities with his maval friends helped him understand the nature of deep valleys, hill-tops, escarpments, narrow plateaus, and rivers. Moreover, his knowledge about the arrival and the nature of SW Monsoon and its impact on the changing physical landscape of the Sahyadri helped him in drawing military strategies in many wars. Due to his deep interest in geography, (he understood the seminal role of geography in empire building), he had prepared detailed maps of many regions of India. Whenever any foreigner visited him, ShivajiMaharaj used to ask him about the basic geographical, economic facts of the former's country. So, Shivaji was an 'applied geographer' in the sense that he used and applied his geographic knowledge in the construction of his Swarajya. The growth of the Marathas as a single group of warriors began in late 1640s with the rise of Shivaji (1627-1680), the son of ShahajiBhosale. In 1650s, the territory of Bijapur became a Mughal subha, when Shahaji was disowned by the Mughals as a part of a diplomatic strategy. In the process, areas around Pune, the original jagir of Shahaji was conceded to the Mughals. As a result, Shivaji fought his initial battles with the Bijapur kingdom that marked his ascent in Pune, Junnar, Indapur, Baramati, Chakan, Maval and surrounding regions (Sardesai, 1946; Gordon, 1993; Khobrekar, 2002). These initial encounters paved the way for the construction of ShivajiMaharaj'sSwarajya. The Deccan had already been divided between the Konkan, the Ghats and the Desh. This geographical division resulted in a fragmented space providing diverse potentials for various political contestants. The Ghats not only separated Konkan and Desh but also supplied some important strategic locations to build forts. Moreover, the Ghats being the link between the Konkan and the Desh, control over its area by constructing forts was of strategic significance. The Desh, mainly a plateau, comprised unproductive areas in the rain shadow section and a productive section to the west. Due to the said spatial division, any realm in the Desh required to control the Ghats to dominate the trade routes running towards the coast and the agriculturally productive region of the Konkan (Gordon, 1993). This geopolitical condition of the Deccan was efficiently used by ShivajiMaharaj.

2.1 Shivaji's Geopolitical Understanding behind the Conquest of Konkan:

ShivajiMaharaj's conflict with the Portuguese and the conquest of Konkan proves his deeper geographical understanding. After consolidating his position in Deccan, Shivaji was drawn towards the coastal waters of Konkan. The political reason for his conquest was put a formidable challenge to the presence of Mughals and the Bijapur kings there. In the geographic terms, the campaign for Konkan was for the fact that till then he was ruling over an unproductive rain shadow tract of Deccan. To feed his subjects, he needed control over the productive areas of Konkan (Karmarkar, 2005). Thus, he gave importance to Konkan as a resource rich region. Similarly, Konkan was a trade link between the imported commodities and the Plateau. The commodities downloaded on the coast were transported through Konkan Rivers upstream to the regional trade centers like Chiplun, Sangmeshwar, etc. Further these items, used to be transported to the Deccan via passes in the Ghats. Thus, control over Konkan and the connecting routes to Ghats were necessary for stable trade (Karmarkar, 2005). Konkan, in the mid-17th century, was quite sensitive due to the Portuguese naval power, extinction of Ahmednagar kingdom and beginning of the economic downfall of the Mughals. Local elite families were then in the ascension of power (Nairne, 1894). Shivaji's geopolitical strategy in Konkan proved to be significant. At the very commencement of his campaign, the eight vital passes that traversed the Ghats from the interior to the Konkan coast and the part of Kalyan were brought under his control (Gordon, 1993). The entire Konkan came into his hands due to an agreement with the Mughals (Nairne, 1894). By 1660, south Konkan came under Shivaji's command and Raigad was made his capital. Further, Suvarndurg, Ratnagiri, Jaigad, Anjanvel, Vijaydurg and Kolaba were built, rebuilt and strengthened. Dabhol, Jaitapur and Vengurlawere plundered and burnt several times by Shivaji due to their association with the Bijapur Sultans, the British and the Dutch respectively (Nairne, 1894). Subsequently, the busy port of Surat was attacked by him in 1664 with a principal motive of accumulating wealth for strengthening his growing kingdom (Das Gupta, 1979).

2.2 Shivaji's Navy:

The conquest of Konkan along with the formation of his navy in 1659 played a great role in the decline of the Portuguese influence over the Arabian Sea (Yasin, 1995; Karmarkar, 2005). No continental empire, namely the Mughals, the Ahmednagar or the Bijapur could develop naval power, equal to Shivaji's Navy'. The Mughals and the Bijapur were land based power and thus neglected building up a navy. Their pilgrim and merchant ships depended largely on Gujaratis, Parsis and Europeans in the sea. Under such circumstances, Shivaji's stress on naval activities reveals his far-sightedness. With his insightful understanding of the European presence along the Konkan coast, ShivajiMaharaj determined to make the sea an integral part of his Swarajya. Construction of navy and sea-forts, thus, was a part of his plan to defend the maritime frontiers of Swarajya. Similarly, he aimed at the economic benefits of controlling the seas. Later successful expeditions were planned with support from the naval bases of Kalyan and Bhiwandi. Malwan, Vengurla and coastal areas in the south up to the borders of Goa were brought under Shivaji's control followed by interior centers like Kudal, Sawantwadi and Rajapur. North Konkan also came under his rule and in 1670 Kalyan, Bhiwandi and Mahad became his new bases. Ports of Daman, Vasai, Thane, Chaul, Panvel and Khanderi islands followed suit. Shivaji's interest in navy was a result of his concern for the safety and security of the coastal tract that was required for his subjects. As mentioned earlier, peace (stability) in the coastal tract of Konkan was significant to maintain trade contacts with Konkan and protect his subjects who were stationed in the unproductive areas of the Deccan. ShivajiMaharaj had understood that his enemies might try to starve him into submission by stopping provisions from their country. Bahadur Shah actually did so (Yasin, 1995). If command of the sea was in his hands, he could get an abundant supply from the ports of the South even when the usual land (trade) routes of the country were blocked. Shivaji's trading vessels loaded with goods traded with Persia, Basra and Mocha in western Arabia. He had not only salt boats but also regular 'May Fleet' which piled between his ports and those of Arabia and Persia (Yasin, 1995). Evacuation of Siddis of Janjira was also a major objective behind the building of the navy (Khobrekar, 2002). However, the Siddis of Janjira never surrendered to Shivaji even after twenty years of confrontation.

2.3 Significance of Planned Warfare Strategies vis-à-vis the Nature of Terrain:

ShivajiMaharaj understands of the terrain of the Sahyadri and the Deccan was well reflected in the kind of warfare he developed – the GanimiKawa or the Guerilla Warfare. His mobility and terrain spoke to British military concerns in India (Kincaid, 1937). ShivajiMaharaj realized that the most vulnerable point of the large, slow-moving armies of the time was supply. GanimiKawa was a strategy evolved by him, in which he used knowledge of local terrain and the superior mobility of his light cavalry to cut off supplies to the enemy. His troops attacked caravans and devastated the rural hinterlands of the enemy camp site. Shivaji regularly refused a decisive plains battle, which tactics of the day demanded. Instead, he left the battlefield and struck some portion of the enemy territory, perhaps hundreds of miles away, forcing the enemy to chase him. He raised the act of guerilla warfare to a high art. It is evident in his encounter with Afzal Khan at Pratapgad, near Wai.

2.4 Shivaji's Forts and Swarajya:

ShivajiMaharaj understood the importance of forts for the geopolitics of Maharashtra. The forts were of functioning types mainly for the purpose of guarding the region and the army. Shivaji built many forts in areas where forts already existed. This was because he was not sure of the loyalty of the families who held the existing forts. Only by building his own forts could Shivaji maintain them with troops of proven loyalty. Forts in Konkan as well as Ghats played a seminal role in building of the Maratha 'swarajya'. They acted as centers of huge conglomeration of arms and garrison, points of vigil and also as borders of the kingdom. They not only kept an eye over the sea front but also over the land frontiers in the Deccan and number of passes crisscrossing the Sahyadri. During the early Maratha period, there were about 350 forts (Deshpande, 1982). These forts consisted of gadhis (small residential fortresses), vandurgs (forest forts), sthaldurgs (ground forts), giridurgs (hill forts) and jaldurgs/janjiras (marine forts) (Divekar and Apte, 1927). Very few of them developed into settlements like Rajgad and Raigad where a good number of houses and other buildings were made. Some notable features of Shivaji's forts include:

1. Design changes with the topography and in harmony with the contours
2. No ornate palaces or dance floors or gardens
3. Not much difference in the area of higher or lower ranks
4. Marvelous acoustics in the capital
5. Sanskritization of fort names
6. Community participation in the defense of forts
7. Three tier administration of forts
8. System of inspection of forts by higher ups including the king
9. Distinct feature of forts like double/triple line fortification of Pratapgad, Vijaydurg,
10. Foresight in selection of sites

2.5 Shivaji and his Urban Perception:

ShivajiMaharaj'sswarajya and his perception of state building were basically rural in nature and much less urban. Though it was not as strongly tied to cities as the Mughal Empire, they were the part of the Shivaji's strategy. The city-building activities were never on the agenda of ShivajiMaharaj, his capitals continued to get located in forts and not in cities (Gordon, 1993). It was so because, unlike the Mughals, Shivaji's conception of swarajya was more people-centric (common man at the center), more of a welfare state. Like the Mughals, he did not aim at building royal, capitalist cities with urban elites at the center. The Mughals considered cities as the bases of administration while forts as places of strength and retreat. The Mughal cities thus were strongly defended by their armies. During the peak of the Mughal power, therefore, attacking the city was more difficult than the countryside. In this context, cities became a part of the military-cum-economic strategy of Shivaji. Conquering the countryside and disconnecting its link with the city in the initial stage of the attack was the major part of Shivaji's strategy. In conquest, therefore, Marathas took the countryside first, the smaller towns in the hinterland second and the city, by then cut off from the hinterland and weakened, much later. The conquests of Surat, Burhanpur and Aurangabad followed this pattern (Gordon, 1993). No doubt, Shivaji viewed Mughal cities as centers of capitalist wealth accumulation. It is also true that the Mughal cities were parasitic in nature and their wealth came from the exploitation of the rural hinterlands (Karmarkar, 2005). That was the reason why, Shivaji attacked and looted the elites in such cities like Surat; to take back the wealth of the common people and reinvest the same for the benefit of his rural subjects. Shivaji was a revolutionary, in this context. Such a kind of Shivaji's polity created a feeling of nationalism and integrity in the minds of the people of the Deccan. Shivaji's forts played a significant role in the backdrop of the urban decline and destruction by the Portuguese in the 17th century (Das Gupta, 1987). Shivaji's expertise in building forts and capturing of strategic points of significance in the Western Ghats along the Konkan coast played a significant role in salvaging some nodes, even if not their status. Shivaji built several forts along the Konkan coast and indirectly helped keep some urban centers alive and lend them position of significance in the defense map of the Marathas.

3. RELEVANCE OF SHIVAJI'S GEOGRAPIHCAL VISION:

ShivajiMaharaj is one of the highly politicized historical figures of our times. Today, every political party claims ownership on ShivajiMaharaj's character. We are very well aware of the kind of society and polity in which we are living. So, there is no need to ponder much on how the above–mentioned facts about geographical vision of ShivajiMaharaj are relevant today. In the guise of globalization, we have shown utmost negligence to look into our own geography and history. Most of our state policies reveal the fact that we have failed in understanding our geography and put it for efficient use. Our state is far away from the welfare state concept conceived by Shivaji. We are not living in Swarajya. Just one example to conclude - if ShivajiMaharaj, in the 17th century, could understand the significance of protecting sea frontier, how can our 'veteran' politicians of 21st century Maharashtra 'generously' open up our sea frontiers for the terrorists to come in! We have really made a mockery of our own great leader and moreover our own geography!!

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RASHTRIYA SWASTHYA BIMA YOJANA

Kumar Somappa Badiger
Dept. of Economics, SangolliRayanna First Grade Constituent Collage Belagavi

INTRODUCTION

With a dramatic increase in population through the early years of this millennium and a lack of corresponding growth in employment opportunities and wealth, it became evident that social security and healthcare for all was a pressing demand. According to reports from the early 2000's about 93 per cent of the work force of the country was employed with the unorganized sector. While many of these workers were already below poverty line(BPL), the occurrence of ailments and hospitalization cost sapped the people of whatever little wealth they had. Despite wide spread availability of medical facilities, quantity healthcare casts in the country have remained high. In order to address this concern, the government of India had enacted the unorganized workers social security act in 2008. The act made it incumbent on the government of India to provide for the welfare of workers in the unorganized sector. In an effect to compensate these workers for their Out-Of-Pocket (OOP)health expenses, the government launched the RashtriyaSwasthaBimaYojana(RSBY) in 2008. The RSBY is a health insurance scheme for families living below the poverty line.

What is RSBY?

RSBY is a central government scheme announced by the Prime Minister Manmohan Singh on the previous year's Independence day(August 15 2007). It is a new health insurance scheme for the BPL families in the unorganized sector. It was formally launched on Oct 01 2007.

Objectives

- To provide finance protection against catastrophic health costs by reducing Out-Of-Pocket(OOP)
- To improve access to quality healthcare for below poverty line households of packet expenditure for hospitalization and other vulnerable groups in the unorganized sector.

Scheme Rollout and Target Beneficiaries

The RSBY is a health insurance scheme that at providing health insurance coverage for hospitalization in both private and public hospitals. The cost of the insurance premium is borne by both the central (75%) and state (25%) governments. Initially, the scheme was launched by ministry of labour and employment but was transferred to the ministry of health and family welfare on 1 April 2015

The RSBY was rolled out in 25 state of country on 1 April 2008. By February 2014, a total of 36 million families have been covered under the scheme.

The initial intention of the RSBY was to provide healthcare and finance relief only for those the BPL. It later evolved, however, to cover other workers and their of the scheme.

These Include

- Building and other construction workers registered with the welfare Boards.
- MNREGA workers who have been employed for over 15 days in the previous financial year
- Domestic helps and workers
- Sanitation workers
- Miners and mine workers
- Rickshaw pullers and auto and taxi drivers
- Street vendors and railway porters
- Beedi workers
- Rag pickers

OPD Covered

The OPD facilities are not covered under this scheme. OPD which does not lead to hospitalization will be met by the beneficiaries. Common exclusions have been listed out in the detailed guidelines. These common exclusions include.

- Conditions that do not require hospitalization
- Congenital external diseases
- Drug and alcohol induced illness
- Sterilization and fertility procedure
- Vaccination
- War, nuclear, invasion
- Suicide
- Naturopathy, Unoni, siddi and Ayurveda

Detailed of the RSBY

- Every BPL family holding a valid ration card may enrol to avail the insurance the insurance benefits as extended by the scheme
- INR 30 will be charged as a onetime registration fee
- Up to 5 members of the family including one head of household spoure and there defendant persons may be covered under the insurance
- Each family is entitled to claim in patient medical care up to INR 30000 per annum
- The hospitalization may be done in any of the empanelled hospitals
- Pre existing ailments will be covered from day of the enrolment
- Each family may also claim transport expenses of INR 1000per family per annum

Implementation of the RSBY

According to the scheme schedule, the state government of each state is responsible for setting up a state Nodal agency which shall in tern, be responsible for implementing of the scheme. At a state level the agency shall survey and make a list of the eligible families. These families shall then approach mobile enrolment stations to submit photographs and biometric information and collect the smart card at the same time.

The smart card not only proves the identity of beneficially, but also helps them avail cashless facilities.

In the 2012-13 Union Budget INR 1097.7crore was only allocated by the government towards RSBY. This was only the entire country BPL population and the scheme attracted much criticism.

The RSBY scheme is not the first attempt to provide health insurance to low income workers by the Government in India. The RSBY scheme, however, differs from these schemes in several important ways.

Future of RSBY

1)Empowering the beneficiary – RSBY provides the participating BPL household with freedom of choice between public and private hospitals and makes him a potential client worth attracting on account of the significant revenues that hospitals stand to earn through the scheme.

2)Business Model for all Stakeholders – The scheme has been designed as a business model for a social sector scheme with incentives built for each stakeholder. This business model design is conducive both in terms of expansion of the scheme as well as for its long run sustainability.

•**Insurers** – The insurer is paid premium for each household enrolled for RSBY. Therefore, the insurer has the motivation to enroll as many households as possible from the BPL list. This will result in better coverage of targeted beneficiaries.

•**Hospitals** – A hospital has the incentive to provide treatment to large number of beneficiaries as it is paid per beneficiary treated. Even public hospitals have the incentive to treat beneficiaries under RSBY as the money from the insurer will flow directly to the concerned public hospital which they can use for their own purposes. Insurers, in contrast, will monitor participating hospitals in order to prevent unnecessary procedures or fraud resulting in excessive claims.

•**Intermediaries** – The inclusion of intermediaries such as NGOs and MFIs which have a greater stake in assisting BPL households. The intermediaries will be paid for the services they render in reaching out to the beneficiaries.

•**Government** – By paying only a maximum sum up to Rs. 750/- per family per year, the

Government is able to provide access to quality health care to the below poverty line population. It will also lead to a healthy competition between public and private providers which in turn will improve the functioning of the public health care providers.

3)Information Technology(IT) Intensive – For the first time IT applications are being used for social sector scheme on such a large scale. Every beneficiary family is issued a biometric enabled smart card containing their fingerprints and photographs. All the hospitals empanelled under RSBY are IT enabled and connected to the server at the district level. This will ensure a smooth data flow regarding service utilization periodically.

4)Safe and foolproof – The use of biometric enabled smart card and a key management system makes this scheme safe and foolproof. The key management system of RSBY ensures that the card reaches the correct beneficiary and there remains accountability in terms of issuance of the smart card and its usage. The biometric enabled smart card ensures that only the real beneficiary can use the smart card.

5)Portability – The key feature of RSBY is that a beneficiary who has been enrolled in a particular district will be able to use his/ her smart card in any RSBY empanelled hospital across India. This makes the scheme truly unique and beneficial to the poor families that migrate from one place to the other. Cards can also be split for migrant workers to carry a share of the coverage with them separately.

6)Cash less and Paperless transactions – A beneficiary of RSBY gets cashless benefit in any of the empanelled hospitals. He/ she only needs to carry his/ her smart card and provide verification through his/ her finger print. For participating providers it is a paperless scheme as they do not need to send all the papers related to treatment to the insurer. They send online claims to the insurer and get paid electronically.

7)Robust Monitoring and Evaluation – RSBY is evolving a robust monitoring and evaluation system. An elaborate backend data management system is being put in place which can track any transaction across India and provide periodic analytical reports. The basic information gathered by government and reported publicly should allow for mid-course improvements in the scheme. It may also contribute to competition during subsequent tender processes with the insurers by disseminating the data and reports.

Conclusion

Health microinsurance acts as an umbrella for poor households to relieve them from the financial burden which arises during an illness in the household. RashtriyaSwasthyaBimaYojana (RSBY) has been quite successful in Northern-India in reducing thehealthcare expenditure of poor household. It has reduced the incidence of catastrophichealth expenditure by allowing the cost free treatment. Poor households under theprogram are found less compelled to use the costlier sources of finance to support theirhealthcare expenditure like, raising money through interest-based borrowings and sale ofhousehold assets. Non-medical consumption of RSBY-covered households has beenfound smooth as compared to their counterpart households, which means householdsunder program are not forced to reduce their essential household consumption on food,clothing, children education etc.

People from the poor households under a health coverage program show more healthcareutilization following the improvement in their affordability. This presumption has beenfound true for the current study. RSBY has done well in increasing the need-based in- patient healthcare utilization. People have shown improvement in terms of the source ofhealthcare as households for out-patient healthcare prefer the treatment from qualifieddoctors by avoiding the informal means of treatment, and hence reveal the spillovereffects on out-patient treatment variables as well.

Following the improvement in the utilization of healthcare; people are expected to showpositive change in their health status. Although the study reveals a marginal difference inthe reported health status of the treatment and control group households, but thedifference is not statistically significant and the reasons might be the use of subjectivemeasures of health status and further health status to show an improvement takes moretime to happen. Importantly health coverage program results in positive psychological effects on peopleunder cover. People under RSBY have been found less fearful regarding the futurefinancial implications of health shocks. Households covered by the program haverevealed a greater sense of security as compared to their counterpart households.Therefore, it can be concluded that health micro insurance provides financial protection improves need-based healthcare utilization and have positive psychological effects on the policy holders

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STRATEGIC ENTREPRENEURSHIP DEVELOPMENT

Dr. Sangita Kamat- Nadkarni
Dept. of Economics, Sangameshwar College, SOLAPUR.
Email: sangitakamat14@gmail.com

ABSTRACT-

Entrepreneurs are individuals, acting independently as a part of an organization who realize an entrepreneurial opportunity and take risks to develop innovation. Entrepreneurs have several characteristics like highly motivated, willing to take responsibility, self-confident and often optimistic. The person with an entrepreneurial mind-set values uncertainty in the marketplace and identify opportunities with the innovations. Innovation is a key outcome through entrepreneurship which is a source of competitive environments. Innovation is the process of creating a commercial product from an invention. Entrepreneurship is critical to innovative activity as it acts vital person between invention and innovation. Entrepreneurial opportunities are conditions in which new goods or services can satisfy a need in the market. Entrepreneurship is the economic engine driving many nations economies in global competitive landscape. Strategic entrepreneurship tries to find opportunities in the external environment to exploit through innovations. Hence firms innovation efforts is the strategic dimension.

***KeyWords**: Entrepreneurship, Innovation, Strategic.*

INTRODUCTION-

Entrepreneurs are individuals, acting independently as a part of an organization who realize an entrepreneurial opportunity and take risks to develop innovation. Entrepreneurs have several characteristics like highly motivated, willing to take responsibility, self-confident and often optimistic. The person with an entrepreneurial mind-set values uncertainty in the marketplace and identify opportunities with the innovations. Innovation is a key outcome through entrepreneurship which is a source of competitive environments. Schumpeter argued that invention is the act of creating or developing a new product or process. Innovation is the process of creating a commercial product from an invention. Innovation begins after an invention chosen for development. Entrepreneurship is critical to innovative activity as it acts vital person between invention and innovation. Entrepreneurial opportunities are conditions in which new goods or services can satisfy a need in the market. Entrepreneurial opportunities come in many forms such as to develop and to sell new products or existing products in a new market.Entrepreneurship results in the 'creative destruction' of existing product by replacing with new product or production methods. Entrepreneurship is the economic engine driving many nation economies in global competitive landscape. Strategic entrepreneurship tries to find opportunities in the external environment to exploit through innovations. Hence firms innovation efforts is the strategic dimension.

Culture is one of the reason for the differences in rate of entrepreneurship among different countries. Entrepreneurship is a global phenomenon. Because internationalization leads to improve the performance of firm. International entrepreneurship is a process in which firms creatively discover and exploit opportunities outside their domestic markets to develop a competitive advantage. There is positive relationship between the rate of entrepreneurial activity and economic development in country. As the economy develops, the opportunities increase and the disposable income also increases. Hence many people feel to take a risk in their careers and choose entrepreneurship. New ventures that enter international markets increase their learning of new technological knowledge and enhance performance. It also requires team of people with unique skills and resources. Innovation has become important in the global competitive landscape.

OBJECTIVES-

1. To understand the concept of entrepreneurship.

2. To study the present position of entrepreneurship.
3. To study the importance of innovation.
4. To acquaint the trends in business sector.

METHODOLOGY-

The study is based on secondary data which is collected from various journals, references, etc. which focussed on various aspects of entrepreneurship.

Types of Innovations:

Internal Innovation- Most innovation comes from the efforts in research and development (R & D). The successful R & D results from integrating the skills available in the global workforce. The ability to have a competitive advantage based on innovation can be accrue by integrating the talent of human capital from countries around the world. The outcomes of R & D investments are uncertain and often not achieved in the short-term, patience is required as firms evaluate the outcome of their R & D efforts.

Incremental and Radical Innovation- Internal innovations are of two types by using their R & D activities. Most innovations are incremental which is built on existing knowledge and provide small improvements in the current product line. Incremental innovations are evolutionary and linear in nature. They are cheaper, easier and faster to produce and involve less risk. Radical innovations which are revolutionary and nonlinear in nature, which use new technologies to serve newly created markets. It has strong potential to lead to significant growth in revenue and profit. But radical innovations are rare due to the difficulty and risk involved in developing them. The value of technology and the market opportunities are highly uncertain. Both types of innovations can create value, meaning only they should determine when it is appropriate to emphasize either incremental or radical innovation.

Innovation through Cooperative Strategies- The rapidly changing technologies of the 21stcentury competitive landscape, globalization and the need to innovate at global level are influences on firms decisions to innovate by cooperating with other companies. Both entrepreneurial firms and established firms use cooperative strategies to innovate. Social capital in the form of relationship with other firms provides to access the knowledge and other resources which are necessary to develop innovations. Knowledge from these alliances helps firms to develop new capabilities. To minimize the risk firms, particularly new ventures need to select their partners carefully. Now-a-days the social networking internet sites have become highly popular with the general public and with professionals to facilitate their business. These sites provide many opportunities for business and for gaining ideas and information. Even firms can use them to identify unique product, to do market research and to access new markets and new customers. Therefore, social networking sites are highly valuable business mechanisms.

Value through Strategic Entrepreneurship- New entrepreneurial firms often are more effective than large firms in the identification of entrepreneurial opportunities. Large and well-established firms often have more resources and capabilities to exploit identified opportunities. New, entrepreneurial firms generally excel in the opportunity seeking dimension while more established firms generally excel in the advantage-seeking dimension of strategic entrepreneurship. Therefore, new entrepreneurial firms must learn how to gain a competitive advantage and more established firms must relearn how to identify entrepreneurial opportunities. The firms must develop an entrepreneurial mind-set among their managers and employees. The firms operating in international markets tend to be more innovative. Thus, by developing resources particularly human and social capital, taking advantage of opportunities in domestic and international markets and using resources and knowledge gained in these markets to be innovative. This will create value for their customers and shareholders. Because of its economic importance and individual motives, entrepreneurial activity is increasing around the globe.

FINDINGS-

1. Innovation is the process of creating a commercial product from an invention.
2. Entrepreneurship is a global phenomenon, the rate of entrepreneurship differs across countries.
3. Globalization or internationalization leads to improve the performance of entrepreneurs.
4. Individual initiative and a spirit of cooperation of innovation is needed to encourage entrepreneurial behaviour.
5. Most innovation comes from efforts in research and development (R & D).
6. The skills and knowledge contributed by firms forming a cooperative strategy to innovate trend which is technology based.
7. Entrepreneurial activity is increasing around the globe.
8. Strategic entrepreneurship creating a standard produces a competitive advantage for the firm.

CONCLUSIONS-

Entrepreneurship is a process used by individuals and firms or organization to identify entrepreneurial opportunities. Strategic entrepreneurship is taking entrepreneurial actions using a strategic perspective. The purpose is to continuously find new opportunities and quickly develop innovations to exploit resources. Entrepreneurialopportunities are conditions in which new goods or services can satisfy a need in the market. Invention brings something new into being, while innovation brings something new into use. The most successful entrepreneurs have entrepreneurial mind-set, which is an orientation that values the potential opportunities available due to marketplace uncertainties. International entrepreneurship is the process of identifying and exploiting entrepreneurial opportunities outside the firm's domestic market. Firms create two types of innovations i.e. incremental and radical. To gain the specialized knowledge commonly required to innovate, firms may form a cooperative relationship with other companies. The practice of strategic entrepreneurship by all types of firms, large and small, new and more established, creates value for all stakeholders, especially for shareholders and customers. It also contributes to the economic development of the countries.

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WEB MINING: FINDING DATA, FILTERING DATA, CORRELATE DATA

Bhagwat Vasant Bajarang
JAYAWANT MAHAVIDYALAYA, ICHALKARANJI
Email- bhagwatvasant73@gmail.com

ABSTRACT:

When searching on Internet some particular information at that time there are big amount of data, more Information, or largest data available in the websites in one a click. So Researcher can't search specific data or Information which he or she has to get for research purpose. So that is why such problems solve and for user satisfaction the concept of web mining is existence. Web mining technique is the data mining techniques that are incorporates to manage WWW. Big amount of Information available online, the world wide web in specific area for research work. The web mining research is the way of research from several research communities, such as database, Information retrieval. Web mining helps to improve the power of web search engine by identifying the web pages and classifying the web documents. Web mining is very useful to e-commerce websites and e-services.

Keywords *– web usage mining, web content mining, web structure mining, finding data, filtering data, correlate data*

INTRODUCTION:

As computer storage capacities increased during the 1980s, many companies began to store more transactional data. As internet consist of a very big amount of information resources and services, such as inter – linked hypertext documents and applications of the world wide web, electronic mail etc. Web mining is the integration of information gathered by traditional data mining methodologies and techniques with information gathered over worldwide web. Mining means extracting something useful or valuable from a baser substance, such as mining gold from the earth. Web mining is the application of data mining techniques to discover patterns from the worldwide web. As the name proposes, this is information gathered by mining the web.

Web mining helps to improve the power of web search engine by identifying the web pages and classifying the web documents. Web mining is very useful to e-commerce websites and e-services.

What is web mining?

Web mining is the process of using data mining techniques and algorithms to extract information directly from the web by extracting it from web document and services, web content, hyperlinks and server logs. The goal of web mining is to look for patterns in web data by collecting and analyzing information in order to gain insight into trends, the industry and users in general.

" Web mining refers to the overall process of discovering potentially useful and previously unknown information or knowledge from the web data."

Purpose of web mining

Web mining is to develop methods and system for discovering models of objects and processes on the world wide web and for web based system that show adaptive performances.

Types of web mining

1. Web content mining
2. Web structure mining
3. Web usage mining

Web content mining

Web content mining is the mining extraction and integration of useful data, information and knowledge from web page content. The heterogeneity and the lack of structure that permits much of the ever expanding information sources on the world wide web, such as hypertext documents, make automated discovery, organization, and search and indexing tools of the internet.

Web using mining

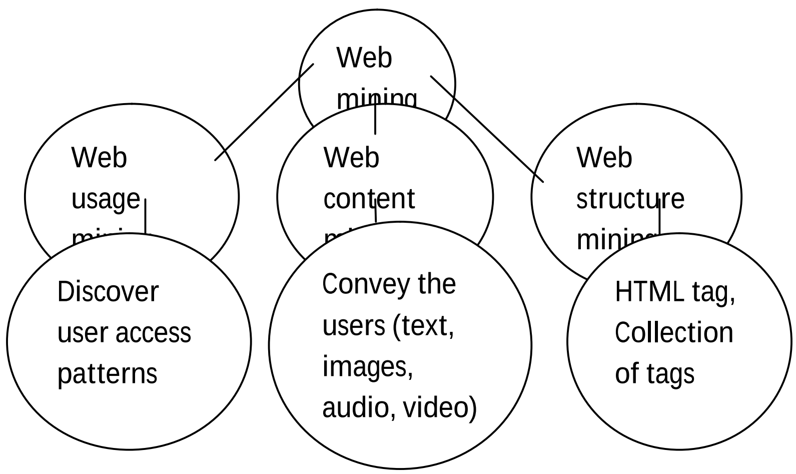
Web usage mining is a process of indentifying or discovering patterns from large data sets. And these patterns enable to predict user behaviours or something like that. They are two types of techniques for patterns – one is pattern analysis tool and second one is pattern discovery tool.

Web structure mining

Web structure mining is usage graph theory to analyze the node and connection structure of a web site. Mining the document structure analysis of the tree – like structure of page structure to describe HTML or XML tag pages. The goal of web structure mining is to generate structured summary about websites and web pages.

Web structure mining can be divided into two kinds:

1. **Hyperlink**: A hyperlink is a structured unit that connects a location in a web page to a different location, either within the same web page or on a different web page.
2. **Document structure**: The content within a web page can also be organized in a tree structured format, based on the various HTML and XML tags within the page.



Advantages

1. Finding relevant information
2. Creating new knowledge out of available information on the web
3. Personalizing the information
4. Learning about the consumers
5. Web mining techniques can be used to solve the information overload problems

Applications of web mining

1. To identify the topics from web documents
2. To analyze or categorize web documents
3. To find web pages across different servers those are similar

Conclusion:

Web mining is a powerful technique used to extract the information from past behavior of users. Web data and structure mining is useful to increase the popularity of web page. They can help to rank the web pages higher up search engine results.

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INDIAN HEALTH SECTOR: SOME ISSUES

Dr. H. G. Jambagi

I. Introduction:

Health is a fundamental human right and a worldwide social goal. Health is necessary for the realization of basic human needs and to attain the status of a better quality of life. Improving the quality of growth is an important goal of the development archetype in many developing countries. Better health, education, equal and wider job opportunities to all, trustworthy and transparent people's intuition, sustainable and cleaner environment, dignity, self-esteem and life security, among others, are key manifestations of the quality of growth.

If the quality of human capital is not good, physical capital and natural resources cannot be properly utilized and growth neither be sustained nor be qualitative. According to WHO (World Health Organisation), "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity". The health status is usually measured in terms of life expectancy at birth, infant mortality rate, fertility rate, crude birth rate and crude death rate. These indicators of health are determined by numerous factors such as per capita income, nutrition, housing, sanitation, safe drinking water, social infrastructure, health and medical care services provided by government, geographical climate, employment status, incidence of poverty. Health is multi-dimensional phenomenon as it is both an end and means of development strategy. The relationship between health and development is mutually reinforcing- while health contributes to economic development, economic development, in turn, tends to improve the health status of the population in a country. Health is also an important entitlement that enhances "capabilities" of the poor people leading to increase in "commodities" and further improvement in health status. As investment on health increases, the productive capacity of the working population, and hence the level of income tends to rise and to that extent it contributes to a decline in the incidence of poverty. With rapid improvement in health particularly of the poor "vicious circle" of poverty can be converted into "virtuous circle" of prosperity. Although there has been a two-way relationship, a strong causal link from adult health to economic growth is observed by many studies.

The present paper is divided into five sections. The second section presents the health status in India compared with selected countries. Health infrastructure and availability of health care have been analyzed in the third section. The policy suggestions have been discussed in the fourth sections. Finally, conclusions for Indian health sector have been illustrated in the section fifth.

II. Health Status of the Population in India

There have been large gains in health status since 1951. Table 1 provides the health status in India. The crude birth rate, crude death rate and total fertility rate have declined gradually. Overall mortality has declined and life expectancy at birth has increased. The major reasons are development of an impressively vast three-tier system of rural health infrastructure viz, Sub-Centres, Primary Health Centers (PHCs) and Community Health Centres (CHCs), successful eradication of epidemics, control of diseases, immunization, development of laboratory services, development of communication and transportation, improvements in water supply and sanitation etc.

The Infant Mortality Rate (IMR) has declined from 146 during 1951-61 to 50 in 2009. Neo-natal deaths comprise the majority of infant deaths may be attributed to poor maternity care, maternal mal-nutrition and a high risk of neo-natal infections. India does not have reliable data on maternal mortality. The Maternal Mortality Rate (MMR) continues to remain at an unacceptable level of 212 per 100,000 live births. Among the well-documented cause of high MMR are the socio-economic status of women, inadequate ante-natal care, the low proportion of institutional deliveries, and the non availability of trained birth attendants. The National Council for Applied Economic Research (NCAER) (1995) shows that the Short-Duration Morbidity Prevalence Rate (MPR-SD) was estimated to be 122 per 1000 populations for a 30 days reference period. Women recorded marginally higher MPR (127) than men (117) (Nanda and Ali, 2006).

Table 1: Selected Health Indicators of India

Particulars	1951	1981	1991	2001	2011
Crude Birth Rate (Per 1000 Population)	40.8	33.9	29.5	25.4	22.5 (2009)
Crude Death Rate (Per 1000 Population)	25.1	12.5	9.8	8.4	7.3 (2009)
Total Fertility Rate (Per Women)	6.0	4.5	3.6	3.1	2.6 (2009)
Infant Mortality Rate (Per 1000 live births)	146 (1951-61)	110	80	66	50 (2009)
Maternal Mortality Ratio (Per 100,000 live births)	NA	NA	398 (1997-98)	301(2001-03)	212 (2007-09)
Child (0-4) Mortality (Per 1000 Children)	57.3(1972)	41.2	26.5	19.3	14.1 (2009)
Couple Protection Rate (Per cent)*	10.4 (1971)	22.8	44.1	45.6	40.4 (2011)
Life Expectancy at Birth of Male	37.1	54.1	60.6(1991-96)	61.8(1999-03)	62.6(2002-06)
Life Expectancy at Birth of Female	36.1	54.7	61.7(1991-96)	63.5(1999-03)	64.2(2002-06)

Note: The dates in the brackets indicate years for which latest information is available.

* National Family Health Survey

NA: Not Available

Source: Ministry of Health and Family Welfare and Office of the Registrar General, India.

Despite the country having attained self-sufficiency in food production for over a decade, there is prevalence of under nutrition. Over half of the children under the age at 5 years are moderately or severely mal-nourished. Thirty percent of newborn children are significantly underweight and nearly 60 percent of women are anemic. As per NFHS-II for the period 1996-98, 47 percent of children under the age of 3 years are classified as under nourished(Nanda and Ali, 2006).

Further, this section deals with indicators of life expectancy and mortality rates, including overall life expectancy at birth, as well as infant and under-five mortality (the probability of dying between birth and 1 and 5 years of age, respectively), and adult mortality (the probability of dying between 15 and 60 years of age). Neonatal mortality (death during the first 28 days of life per 1000 live births) accounts for a large proportion of child deaths in many countries, especially in low-income countries.

Table 2: Selected Health Indicators

Indicator	India	China	Brazil	Srilanka	Thailand	US	Canada	Australia	Pakistan
IMR/1000 live-births	50	17	17	13	12	7	5	4	43
Under 5	66	19	21	16	13	7	6	5	46

mortality/1000 live births									
Fully Immunized (%)	66	95	99	99	98	100	100	100	71
Health Expenditure as percentage of GDP	4.2	4.3	8.4	4.1	4.1	9.7	13.8	15.7	3.7
Birth by skilled attendants	47	96	98	97	98	99	98	98	43
Govt.share of total health expenditure (%)	32.4	47.3	44	43.7	74.3	81.8	72.7	81.3	49.8
Govt. health spending share of total Govt.spending (%)	4.4	10.3	6.0	7.9	14.2	16.8	19.7	21.8	12.8
Per capita Spending (in US $)	122	265	875	187	328	942	886	1012	124

Source: WHO Report 2011

Table 2 depicts the comparison of India with other countries. It seems quite injustice to compare India with countries like U.S.A, Canada, Australia, Brazil, because on every parameter regarding status of health, India lags far behind. In case of IMR per 1000 India is at the top with IMR of 50 per 1000 births followed by its neighbor Pakistan having IMR of 43 per 1000. In other health indicators like percentage of fully immunized India's 66 percent of population is immunized, where as in case of Pakistan 77 percent of population is fully immunized where as U.S., Canada and Australia are fully immunized. The grim picture of the health sector in India is attributed to the less government spending in the health care facilities. In case of India the government share of total health expenditure is 32.4 percent, in case of Pakistan it is 49.8 percent and if we look at the values of per capita spending, the trend continues with India lagging behind followed by Pakistan.

III. Health Infrastructure and Availability of Health Care

India compares unfavourably even with low-income countries in terms of availability of health infrastructure and its utilization. The number of physicians per 1000 populations for the world is 1.5, while the figure for India is 1, which is at par with the average of low-income countries. The number of hospital beds per 1000 population for India is 0.7, which is much lower than the world average of 3.3 and the average of 1.5 in low-income countries (Table 3)

Table 3: Availability of Health Care Infrastructure and Services

Particulars	Indian Public Sector	India Total	World	Low Income Countries	Middle Income Countries	High-Income Countries
Doctors per '000 Population	0.2	1.0	1.5	1.0	1.8	1.8
Nurses per '000 Population	--	0.9	3.3	1.6	1.9	7.5
Midwives per '000 Population	0.2	0.2	0.4	0.3	0.6	0.5
Hospital Beds per '000 Population	0.4	0.7	3.3	1.5	4.3	7.4

Note: Income category is defined by per capita GNP in 1999: low income countries < $ 755; middle-income countries $ 756- $ 9265; high-income countries > $ 9265. Country income averages are unweighted.

Source: India data: CBHI, 1995 and MHFW, 2000; Nurses and Midwives data: WHO, 1999; All else: World Development Indicators, 2000. Reproduced from *India: Raising the Sights – Better Health System for India's Poor,* World Bank, 2001.

The availability of health care infrastructure and services in a country is indicated by the availability of health care personnel and services available to the population at large. India is definitely lagging behind the developed countries with regard to health infrastructure and services. More recent evidence from the ministry of health indicates that the availability of both doctors and nurses have been improving in India. There is relative shortage of hospitals, hospital beds and dispensaries. These services are much worse in the rural areas. There are 1,37,271 sub-centres functioning in the country of which the centre finances 97,757 and the remaining by the states. There are 22,975 PHCs and 1935 CHCs (Source: Bulletin in Rural Health Statistics in India, June 2000)

Thus, it seems that as supply of services and infrastructure is concerned, India can hope to do much better. Some of the socio-economic indicators of health status of the Indian population show that it is worse than those of developed countries. Thus, India has to go a long way towards achieving health for all. Infectious diseases are still the major cause of both morbidity and mortality in India. Non-infectious diseases are also on the rise. New diseases like AIDS are spreading rapidly and some others like tuberculosis, malaria, and dengue re-emerging at an alarming pace. These facts and dual development with a large poor population and increasing middle and upper income class imply that India will have to invest in preventive and promotive health care as well as curative care in the future.

IV. Policy Suggestions

With a view to take optimal advantage of demographic dividends and knowledge as a source of growth, it is essential to improve quality of human resources. For enhancing quality of human resources through health sector the following policy recommendations must be made:

First, very meagre funds are allocated to health sector in India. The level of public expenditure on health in India should be enhanced considerably.

Secondly, it is recommended to reduce regional disparities in the provision of health services.

Thirdly, with a view to reduce rural-urban divide in the provision of health services, the government of India has launched a programme known as National Rural Health Mission (NRHM). The pace of implementation of the Mission is very slow. It must be speeded up so that the access to health services by the rural people in general and poor in particular gets improved. For improving the quality of health services the government on priority basis should fill all the vacant posts of medical personnel particularly doctors and nurses, improve the quality of infrastructure and availability of medicines. Although Private sector has emerged as the major provider of health services in India, but to control sector on account of price, quality of services, unethical practices, it is recommended to draft an effective regulatory mechanism.

V: Conclusion

While considerable progress has been made in improving the health of the Indian population, the current status still portrays a grim picture. This is ironical, considering that India spends a comparatively large share of its gross domestic product (GDP) on health and despite this achievements are not optimal. The responsibility of the government to provide primary healthcare is a part of a larger goal to create ‘equal society’ as repeatedly emphasized in the Preamble and Directive Principles of the Constitution of India. However there have been significant advances in the healthcare system in India over last few decades. Despite these recent strides the health system remains ineffective in providing basic minimum care as promised in the Indian Constitution. The fiscal constraints on the government make it obligatory for the private healthcare providers to take over part of the responsibility. New ways for establishing, strengthening and sustaining the private- public co-operation are essential for rejuvenating the system. With the increasing population and the growth of middle income group, the access of medical services has gained prime importance. With several initiatives taken by government to address the infrastructure requirements the need for technology solutions have grown rapidly. In the absence of technology solutions the healthcare sector cannot achieve its full potential as there would be cases of excess and insufficient capacity of specialized services at various locations. All this can be achieved with the help of integration and thus helping our own economy to be at the zenith

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SPORTS MARKETING : CHANGING THE GAME

Dr. Mahesh Rangrao Patil
Director of phyical education, BadasahebChitaleMahavidyalaya,Bhilawadi
E-mail- maheshpatil1352@gmail.com

Introduction

Goals fast, s always are demand. There will always be a market for a striker who India is a fast, scores goals regularly and is strong. I've scored more than 100 goals and people know what they are buying."

-Ronaldo"

Major companies are ratcheting up their sports marketing efforts by spending billions in sponsoring upcoming global sports events and marquee athletes in a bid to boost sales and enhance their brand image. As a consequence, sports-marketing is emerging as a key element of integrated marketing plans, form global markets to local store marketing areas form incentive programs to loyalty rewards, and fro business-to-business strategies and consumer-product marketing. Why do McDonald's Hanes, and Nike pay huge amounts of money to be associated with sports, and why do they choose observers, sports-marketing proves that "it not just a game anymore". Sports-marketing is a vast area to discuss and is constantly evolving and changing today.

Sports marketing is building a highly identified, passionate fan base such that fans, sponsors, medial and government pay to promote and support the organization for the benefits of social exchange and personal, group and community identity within a cooperative competitive environment.

Sports Marketing

Fanatics

A central point of differentiation between sports marketing and traditional goods/services marketing (hereafter, GSN) is how we view individual purchasers. One typically refers to customers when the subject is goods and services. Sports teams and players have fans. Dictionary. Com defines a customer as: "One that buys goods or services. A fan is isAn ardent devotee; an enthusiast. A fanatic is "a person marked or motivated by an extreme. Unreasoning enthusiasm, as for a cause."

Identification

Consumers are loyal to goods and services while fans identify with teams, organizations, and individuals. Loyalty is the repeat purchasing of a good or service by a consumer. A loyal customer is sensitive to differences in brads and prefers a brand or set of brands over others. Identification is when an individual reacts to events that occur to the team player as if the events happened to him or her.

Promotion & Media

Third, the manufacturer and/or retailer of goods and services pays for the development and placement of brand advertising and promotions. In contrast, sports teams, organizations, and individuals (players, drivers, and artists) receive indirect and direct financial support to advertise and promote themselves. Fans indirectly promote by buying and wearing or displaying licensed merchandise. Sponsors directly promote the team and individuals. Paying for the advertising and media to do so.For instance. AT & T initially paid the Dallas Stars to host the team website (attwireless. Dallasstars.com). Similarly, radio and TV broadcasts of broadcasts of sporting events are "brought to you by" the sponsors.

Scope of sports marketing in India

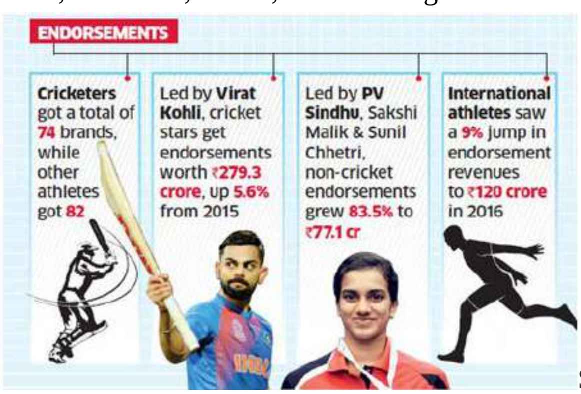
In India, sports marketing is relatively new and is yet to be recognized as an economic sector. This is because there has been very little comprehensive study done on the industry's size and the potential opportunities that are available. The sports sector includes various disciplines such as sports tourism, sports law, sports finance, facilities and event management, sports medicine and sponsorships. According to a study done by KPMG, it is seen that the global sports industry contributes about 1 to 5 percent of a country's GDP.

In the recent years, India has transformed from a cricket crazy nation to a multi-sport country. After the establishment of the Indian Premier League (IPL) in 2008, various sports have followed suit. Sporting leagues like Hockey India League, Pro Kabbadi League and Indian Super League (Football) have changed the face of Indian sports. With the emergence of these sporting leagues, the sports industry has grown from INR 43.7 billion in 2013 to INR 48 billion. With a rapid growth in economy, a middle class with disposable income and time for recreational activities, there is high potential for growth in Indian sports sector.

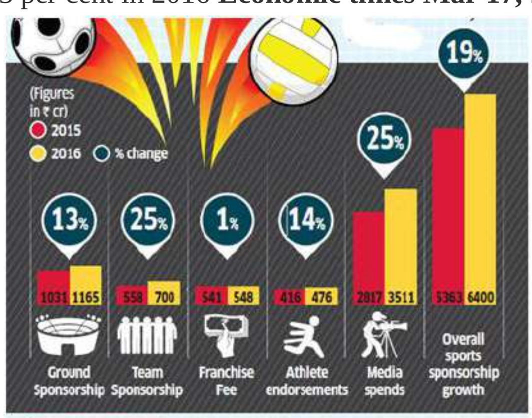
In multi-sport nations like United States of America, Australia, China, United Kingdom and many others, sports marketing is already developed and that's the reason why they produce world-class athletes. In India, there is a lot of activity going around the sports arena. It creates a kind of zeal and determination among sportsmen which attracts more people to the sports, which is a positive development.

Rise of Sports Marketing In India

2016 -17 has seen a substantial 14.4% growth in sports endorsements But the heartening thing here is that though Cricket continued its stronghold with 72 brands a strong 82 brand endorsements were bagged by other non-cricket athletes put together.Thanks to the success of PV Sindhu and Sakshi Malik in the Rio Olympics non-cricket endorsements' have become lucrative propositions and seen a visible growth of 83.5% in 2016-17. This means we are now ready for more sporting celebs as endorsers other than cricket.



Source: Sports sponsorship industry in India grew at 19.33 per cent in 2016 **Economic times Mar 17, 2017**



Source: Sports sponsorship industry in India grew at 19.33 per cent in 2016 Economic times Mar 17, 2017

Conclusion:-

Effective sports marketing is primarily premised upon building fan identification. Customers can identify with a branded good or service, as when customers wear a particular clothing brand prominently displayed on their clothing.

The test is organized around a framework of understanding how buyers respond to the property(i.e., organization, team, athlete, artist) and its sponsors. Sports marketing practices are based on building a highly indentified fan base for the property. While we focus primarily upon team sports

Sponsorships are largely sold on the basis of relationships between representatives of the property and the sponsor, but also rely heavily on qualitative, strategic, and quantitative evaluations,

The business of sports is a multi-billion dollar industry. Today's global sports industry is worth between $480 and $620 billion, according to a recent A.T. Kearney study of sports, teams, leagues and federations

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AUGMENTED REALITY IN SPORTS

Smt. Leena Bhimarao Patil
Director of Physical Education, Smt. Mathubai Garware Kanya Mahavidyalaya, Sangli.
Email ID: leenapats@gmail.com

ABSTRACT

Augmented Reality is a new technology drastically changed the world of sports. We had the experience of this technology in movies which are fantasy based. But the use of this technology in sports is new for us. In this sports person getting detail information about the opponent and on the basis of that player plan his own move or strategy. Here player having the scope to use his own intuitions to tackle or overcome the situation during game. For the coach as well as for the betterment of the sports it's a good practice. This is the purpose of new trends and innovative practices to make the game day by day more advanced and thrilled one.

Keywords: *Augmented Reality.*

Introduction:

Since new Olympic started sports had been not remained the matter of just fun, but the part of nation's prestige as well as source of earning fame along with money. Almost all having the ambition to give their best and for that they are ready do anything. At this crucial time science in the form of technology entered in the sports and completely changed sports by all means. E.g. 1) promotion of sports, 2) attract the spectator, 3) to increase the sports performance, 4) rehabilitation of sports person, 5) marketing of sports leagues… can't end the list of it, the way science technology made the difference. Technology changed the behavior of all people related to sports. Sports become more and more advanced. The result of which every day one or another record breaking performances in almost all sports events. This picture will be continued in the future also. In this research paper researcher focused on the new technology i.e. Augmented Reality and how it serves for the betterment of the sports.

Objectives:

1. To study the Augmented Reality Technology
2. To study the application of Augmented Reality Technology in Sports

Methodology of the study:

The present research paper is exclusively prepared for the study of Augmented Reality Technology in context of sports. The present study has been descriptive; the data for the study were obtained from secondary sources. The secondary data has been collated from various books and websites.

Result and Discussion:

- **What is Augmented Reality Technology?**

Augmented Reality is an interactive experience of a real world environment where the objects that reside in the real world are "augmented" by computer generated perceptual information, sometimes across multiple sensory modalities, including visual, auditory, haptic, somato sensory and olfactory.

Augmented Reality, where a layer of information is projected over what visible in the real world is combined with smart algorithms, could in the future be used to provide players on the field with live information about an opponent's possible next move, based on historical game data.

- **The application of Augmented Reality in Various Fields:**

In the tech economy Augmented Reality is emerging as one of the key drivers. It is likely to reach total value of the Augmented Reality market up to $100 billion by 2020. That's because AR apps, headsets, and smart glasses hold the promise to add value to virtually every industry- from retail to industrial manufacturing. AR is already showing potential to solve some of the biggest problems and pain points, and we likely won't have to wait until 2020 for AR to make big impact across the board.

From education to remote work, here are the best uses cases for AR technology that are set to emerge in the near future-

1. Medical Training

From operating MRI equipment to performing complex surgeries, AR tech holds the potential to boost the depth and effectiveness of medical training in many areas. Student at the Cleveland Clinic at Case Western Reserve University, for example, will now learn anatomy utilizing an AR headset allowing them to delve into the human body in an interactive 3D format.

2. Retail

In today's physical retail environment, shoppers are using their smart phones more than ever to compare prices or look up additional information on products they are browsing. World famous motor cycle brand Harley Davidson is one great instance of a brand making the most of this trend, by developing an AR app that shopper can use in-store. Users can view a motor cycle they might be interesting in buying in the showroom, and customize it using the app to see which colors and features they might like.

3. Repair & Maintenance

One of the biggest industrial use cases of AR is for repair and maintenance of complex equipment. Whether it's a car motor or an MRI machine, repair and maintenance staff are beginning to use AR headsets and glasses while they perform their jobs to provide them with useful information on the spot, suggest potential fixes, and point out potential trouble areas.

4. Design & Modeling

From interior design to architecture and construction, AR is helping professionals visualize their final products during the creative process. Use of headsets enables architects, engineers, and design professionals step directly into their buildings and spaces to see how their design might look, and even make virtual on the spot changes.

5. Tourism Industry

Technology has gone a long way towards advancing the tourism industry in recent years, from review sites like TripAdvisor to informative website like Lonely Planet. But AR presents a huge opportunity for travel brands and agents to give potential tourists an even more immersive experience before they travel. AR promises to make selling trips, travel, and vacations a whole lot easier in the future.

6. Classroom Education

While technology like tablets have became widespread in many schools and classrooms, teachers and educators are now ramping up student's learning experience with AR. Students learning about astronomy might see a full map of the solar system, or those in a music class might be able to see musical notes in real time as they learn to play an instrument.

7. Entertainment Properties

Entertainment brands are now seeing AR as a great marketing opportunity to build deeper bonds between their character and audience. As a matter of fact, the makers of AR sensation Pokémon Go are soon planning to release a Harry Potter –themed AR game that fans can interact with day in and day out.

- **The application of Augmented Reality in Sports:**

The use of AR tech in sports and sports industry has been emerged with full extent. It became a new era to all related to sports. It has the potential to take sports in the new horizon. Here are some areas of sports which changed immensely through use of AR.

1. Augmented Reality (AR) in Sports Broadcasting

AR has a history of sorts with sports broadcasting. It has been part of the sports coverage of most popular forms of physical sports from a very long time. Wondering how? In the form of computer generated visualization. From displaying simple data like time, current score and player statistics to overlaying virtual objects such as soccer scenes onto the live video.

A three dimensional depiction of a ball's trajectory in cricket and tennis. Since the late 1990's Yellow first down line that has become a staple of the NFL viewing experience is all possible, thanks to AR.

2. AR Sports Stadium

AR can be used to improve the stadium experience of fans attending the sports events. There are many ways to allure the audience:-

1) By providing comprehensive real time statistics of every player/ athlete on the field.

2) Displaying game real time status such as score and expert analysis on television, AR can allow the fans to take a deeper dive into the game analysis when in stadium.

3) It can customize the seat of every fan and let them know where their friends are seated.

By enhancing the fans' experience in stadiums, the sports organizations or leagues can expect deeper loyalty from them for the sports and for the league or the clubs.

3. AR in Sports Marketing

Sponsors and sports industry promote game by investing in it. They in turns see sports events as marketing arena for promoting their products or services either by associating themselves with the sports events or famed sportsmen. By implementing AR into sports marketing, it enhances marketing promotions. AR allows sponsors to get information about consumers which helps them to offer personalize ad content. This achieves two things, that 1] enhanced sales, 2] enhanced fans engagements.

4. AR in Sports Training

New age professional athletes can now take the aid of AR to better their technique and analyze the pros and cons of their training program. The ability of AR to provide real time data will benefit the sportsmen during training. Through the AR sports training program, the sportsmen can get information on every hit and miss, jump, push, throw or distance ran etc. in real time. This helps them to change or correct their action and take better decisions with regards to their training and performance.

Conclusion:

AR made inroads into sports industry from helping sportspersons in training to creating immersive experiences for fans and helping to generate more revenue through adds. All of which leads to the betterment of sports. There will be a day where AR experiences are going to become a norm in the sports industry where every sporting event in the world isn't complete without this cutting edge technology.

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Worklife Balance among Women Employees in Service Sectors in Sangli

Dr.K.Pradeep Kumar* Dr.Sonia Rajput *&Ms.Priya Chougule **

*Faculty, CSIBER,University Road, Kolhapur.drpradeepkumar@siberindia.edu.in

Faculty,CSIBER,UniversityRoad,Kolhapur,drsoniaprajput@siberindia.edu.in

*** ResearchScholar,CSIBER,University Road, Kolhapur

Introduction

The present study aims at understanding the worklife Balance of women employed in service sectors in Sanglicity.The study was conducted on a conveniently selected 120 women employees from six service sectors using a WLB scale consisting of ten statements on a three point scale.The study revealed that the WLB is slightly above average and factors like age ,Type of family and experience did not show any significant relationship.

Work life balance (WLB) refers to the level of prioritization between personal and professional activities in an individual's life and the level to which activities related to their job are present in the home.A balanced life is one where we spread our energy and effort – emotional, intellectual, imaginative, spiritual and physical – between key areas of importance.

Work-life balance is not mere related to work and life; it is the positive state of mind. Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life (Hudson, 2005).

Work Life-Balance assumes greatest significance when the demands of one's work and the life aspects seem equally critical at the same point in time.

In the present global scenario every business organization tries to maintain specific standards and quality to attain reputation and recognition for their products along with customer satisfaction in terms of quality of services, products, reasonable price and other offers etc.

On the other hand employees are also demanding more from their employers to improve their social life. They want more time, resources, and support from their employers to enrich their life particularly other than at their work spot.

A large body of research have investigated the relationship between WorkLife Balance and organizational factors and supportive environment in the organization, (Krishna Reddy et al. 2010, Mathew and Panchanatham,2011 ,Santhi and Sunder , 2012) .But there are very few studieson Work life Balance especially among women in service sectors.Women always have to play multiple role and have to balance both work and family invariably.In view of the above the present paper is an attempt to understand the Worklife balance among women employees in Service sectors in Sangli city.

Objectives of the study:

The main objectives of the present study are -

1. To understand the work life balance of working women in service sector.
2. To study the influence of Age, type of family and experienceon work life balance

of working women in service sectorwomen employees.

Hypotheses:

Age, type of family,experience are significantly related with work life balance of women employees.

Methodology

Research design -

To portray accurately the characteristics of a particular group that is of working women descriptive study method was adopted.

Universe & Sampling: The study was conducted among women employees in private service sectors inSanglicity.Women are employed in different private sectors in Sangli city. Since the number of women employees varies in every organization , twenty employees from six organisations were selected by following convenient sampling method. Hence, the total sample size for the study constituted to 120 women employees.

Data were collected through questionnaire .**Work life Balance**wasassessedon a 3 point scale consisting of never, sometimes, always. The scale uses satisfaction as the primary response format.

Conclusion:

A cursory look at the study shows that most of the women are in the middle productive age group , married and live in joint family.

The work profile of the respondents shows that women are also holding high level of job designation and are working in full time jobs.

The Work life balance shows that mean score is above average showing that their work life is balanced to some extent. However none of the selected independent variables showed any association with Worklife Balance ie neither their age ,type of family or experience influence their worklife..

Hence it is clear that the organizations are taking care to balance the work life of the women employees specially.However , the study is conducted among the employees of service sectors in generaland no attempt has been made to specifically find out sector wise.Hence it is important toto conduct more indepth studies to unveil more facts.

IMPLICATIONS:

More and more Women are stepping outside seeking jobs and obviously experience conflict and stress as they have to manage family and work simultaneously. The data reveals that the traditional views and stereotypes about women are changing and they are able to overcome obstacles as they have projected a strong presence in different organisations.Though the Work life Balance seems to be manageable there is no full fledged programs related to Work-Life Balance strategies like flexi-time and leave benefits,family support and Health programs for employees.The provision of Work-Life Balance strategies can have a direct impact on employees'commitment to the organization. For the sustenance organizations need to adopt a wide range of Work-Life Balance strategies focusing on employee counseling to deal with a variety of women employee problems by forming better policies for women.This will reduce work-life conflict and enhance employee performance and organizational effectiveness.

Work Life Balance (WLB)

Sr.No.	Scale	Never	Sometimes often	Always	Total	Mean Score
1	Cancellation of personal appointment due to work related reasons.	9 (7.50%)	89 (74.16%)	22 (18.33%)	120 (100%)	1.8
2	Job Stress after Learning the work Place.	11 (9.16%)	97 (80.83%)	12 (10.00%)	120 (100%)	1.9
3	Effect on promotion due to family related issues.	32 (26.66%)	87 (72.50%)	1 (0.83%)	120 (100%)	2.3
4	Happy to spend rest of the life in same organization.	78 (65.00%)	29 (24.16%)	13 (10.83%)	120 (100%)	1.4
5	Discussion about the organization outside the work place.	3 (2.50%)	18 (6.66%)	99 (90.83%)	120 (100%)	2.1
6	Working hours suitable for work life balance.	5 (4.16%)	22 (18.33%)	93 (77.50%)	120 (100%)	2.7
7	Respondent have copy of work life balance policies.	6 (5.00%)	83 (69.16%)	31 (25.83%)	120 (100%)	2.2
8	Daily report is a constraint.	9 (7.50%)	107 (89.16%)	4 (3.33%)	120 (100%)	2.0
9	Do you have a work life balance?	3 (2.50%)	112 (93.33%)	5 (4.16%)	120 (100%)	2.0
10	Respondent expected to work many extra hours.	39 (32.50%)	72 (60.00%)	9 (7.50%)	120 (100%)	2.2
Average mean						**2.1**

Table : 1 Chi-Square values for Independent variables &Worklife Balance

	Independent Variables	X 2 Value
1	Age	1.78
2	Type of Family	0.28
3	Experience	4.82

Level of Significance - 0.05

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A STUDY OF PERFORMANCE ANALYSIS OF AXIS LONG TERM EQUITY MUTUAL FUNDEQUITY LINKED SAVINGS SCHEME

Dr. G. Haranath

Assistant Professor, Department of Commerce, Yogi Vemana University, Kadapa

ABSTRACT

Mutual funds plays vital role in Indian economy so that it is valid to study the performance of mutual funds. The present paper made an attempt to conduct the comparative analysis of Analysis of Axis Long Term Equity Mutual Fund Equity Linked Savings Scheme with the bench marks NIFTY andNIFTY Next 50. The research study reveals that theAxis Long Term Equity Mutual Fund Equity Linked Savings Scheme is outperformed the selected Bench marks.

Key Words: Mutual Funds, Sharpe Ratio, Treynor Ratio, Risk, Returns.

Introduction

A Mutual Fund is formed by the coming together of a number of investors who hand over their surplus funds to a professional organization to manage it through investments in capital market. A Mutual Fund is basically a risk reducing tool. Risk reduction is achieved by diversification of the portfolio. Diversification means that a Mutual Fund invests in a large number of shares and financial instruments thereby lowering the overall risk.For example, a mutual fund may float a scheme for collecting Rs.50 crore for investment in equity shares. Here the total corpus of the scheme is Rs.50 crore. The corpus may be divided into five crore units of Rs.10 each. Hence, the unit value of Fund is Rs.10 each.

Review of Literature

There are number of studies on performance evaluation of mutual funds schemes in India the following are significant studies.

Treynor (2012)13 developed a methodology for evaluating mutual fund performance that is popularly referred to as reward to volatility ratio. This measure has been frequently used both by researchers and practitioners for performance evaluation of mutual funds. The approach developed by Treynor takes beta or systematic risk to assess the premium per unit of risk. **Sharpe (2011)**14 who developed a composite measure that considers return and risk evaluated the performance of 34 open-ended mutual funds during the period 1944-63 by the measures developed by him. He concluded that the average mutual fund performance was distinctly inferior to an investment in the Dow Jones Industrial Average (DJIA)

Treynor and Mazuy (2010)15 evaluated the performance of 57 fund managers in terms of their market timing abilities and found that, fund managers had not successfully outguessed the market. The results suggested that, investors were completely dependent on fluctuations in the market. The study adopted Treynor's (1965) methodology for reviewing the performance of mutual funds.

Jensen (2012)16 developed a composite portfolio evaluation technique concerning risk-adjusted returns. He evaluated the ability of 115 fund managers in selecting securities during the period 1945-66. Analysis of net returns indicated that, 39 funds had above average returns, while 76 funds yielded abnormally poor returns. Using gross returns, 48 funds showed above average results and 67 funds below average results. Jensen concluded that, there was very little evidence that funds were able to perform significantly better than expected as fund managers were not able to forecast securities price movements.

Objectives of the study

The objective of the study is to analyse the performance of mutual fund scheme AxisLong Term Equity Mutual Fund Equity Linked Savings Scheme compare with market indicesNifty and Nifty Next 50.

Research Methodology

The period of the study is for 9years i.e., from 2009 to 2018. The present research study selected an Equity Linked Saving Scheme i.e., AxisLong Term Equity Mutual Fund.

The data was collected from various web sites of AMC's., AMFI, moneycontrol.com etc., The NAV's of the sample mutual fund scheme have been collected on monthly basis over a period of 9 years. The Market Indices are used (NIFTY and NIFTY NEXT50) as a benchmark for the performance evaluation. The risk free rate of return has been taken from the 91 days' treasury bills of Government of India.

The following tools are used for the performance evaluation of mutual funds i.e., Standard Deviation, Beta, Sharpe Ratio, Treynor Ratio, Jensen Ratio, Fama Ratio, M square and R square. We analyse the performance evaluation of selected mutual fund scheme return with return of benchmark portfolio.

Analysis

Table 1

Performance Analysis of Axis Long Term Equity Mutual Fund Equity Linked Savings Schemewith NIFTY from 2009-2018

Year	Rp	Rm	Beta	SDp	SDm	S p	S m	Tp	Tm	J	Fama	M²	R²
2010	1.79	0.92	0.61	3.53	4.77	0.49	0.18	2.86	0.86	2.26	1.10	2.39	0.80
2011	-1.35	-2.31	0.72	4.88	5.96	-0.29	-0.40	-1.95	-2.37	-2.93	2.73	-1.67	0.93
2012	2.36	2.24	0.75	4.42	5.31	0.52	0.41	3.09	2.18	3.86	4.18	2.82	0.95
2013	0.93	0.19	0.80	3.94	3.95	0.22	0.03	1.09	0.13	1.03	0.11	0.93	0.77
2014	4.38	2.47	0.81	3.60	3.82	1.20	0.63	5.34	2.42	6.19	9.82	4.65	0.88
2015	0.38	-0.47	0.63	2.79	3.62	0.12	-0.15	0.51	-0.53	0.08	-0.13	0.47	0.79
2016	-0.40	-0.02	0.92	4.57	4.29	-0.10	-0.02	-0.50	-0.07	-0.47	0.04	-0.37	0.89
2017	2.24	1.66	0.54	1.98	2.78	1.10	0.58	4.04	1.60	3.01	2.49	3.13	0.69
2018	0.37	0.50	0.80	4.42	4.55	0.07	0.10	0.39	0.44	0.70	0.13	0.38	0.81

Table 1 shows the performance analysis of Mutual Fund Axis Long Term Equity Mutual Fund Equity Linked Savings Scheme in terms of return on portfolio of selected scheme, return of the market index Sensex, beta, standard deviation of the portfolio of the fund and market index (NIFTY), Sharpe Ratio of the fund and market, Treynor Ratio, Jensen, Fama, M² and R².

The highest positive return of the Axis Long Term Equity Mutual Fund Equity Linked Savings Schemeis 4.38 in the year 2014 and the benchmark return during the year 2014is 2.47 shows that the scheme has more returns than the market returns. The scheme returns are positive in 7out of 9 years and the market returns are positive in 6out of 9 years. The fund is getting more returns than the market returns in 7 out of 9 years indicating that the fund returns are better than the market return.

The highest standard deviation of the fund is 4.88 in the year 2011 that the fund is no risky than the benchmark return which is 5.96 during the same year. The scheme is more risky than the market in 1out of 9 years but less risky than the market in 8out of 9 years.

The calculated beta of the scheme is positive in all the years indicating that the investments risk is going along with the market. Beta is less than 1 in 9out of 9 years indicating that the scheme is less volatile than the market indicating that the scheme is getting less return. The highest beta value is 0.92in the year 2016 shows that scheme is very little volatile and posing more risky than the market.

The fund Sharpe ratio is better than market Sharpe ratio in 7out of 9 years indicating that fund shows better performance than the market but in 2out of 9 years the market shows better performance than the scheme.

The fund Treynor's ratio is better than market Treynor's ratio in 7out of 9 years indicating that fund shows better performance than the market but in 2out of 9 years the market shows better performance than the scheme.

The highest Jensen ratio of the scheme is 6.19 in the year 2014 shows the fund return is higher than the market return. Jensen ratio is positive in 7out of 9 years indicating that the funds return is higher than the expected beta statistic. Jensen ratio is negative in 2out of 9 years indicating that the funds return is lower than the market returns implying that the mutual fund manager would not have earned enough return given the amount of risk he was taking.

Fama shows the highest value is 9.82 in the year 2014 shows the fund return is higher than the market return. Fama values are positivein 8 out of 9years, shows that the fund outperformed than the market. Fama values are negative in 1out of 9 years, indicating that the fund performance is poor in that year.

The highest positive M^2 value is 4.65 in the year 2014 shows that the fund outperformed the market. M^2 values are positive in 7out of 9 years shows that the fund outperformed the market portfolio. M^2 values are negative in 2out of 9 years shows that the funds poor performance than the market portfolio.

The R^2 value is high in 4out of 9 years indicating that the fund is in positive correlation with the market volatility indicating that the fund is getting positive returns with the market returns. The R^2 value is low in 1out of 9 years indicating that the fund is in positive correlation with the market volatility but less positive returns with the market returns.

Table 2.

: Performance Analysis ofAxis Long Term Equity Mutual Fund Equity Linked Savings Scheme with NIFTY Next 50 from 2009-2018

Year	Rp	Rm	Beta	SDp	SDm	S p	S m	Tp	Tm	J	Fama	M²	R²
2010	1.79	0.47	0.70	3.53	4.06	0.49	0.10	2.49	0.42	2.05	0.63	2.05	0.76
2011	-1.35	-3.14	0.80	4.88	5.32	-0.29	-0.60	-1.76	-3.20	-3.72	4.13	-1.48	0.90
2012	2.36	3.29	0.52	4.42	6.99	0.52	0.46	4.42	3.23	3.86	4.71	3.69	0.81
2013	0.93	-0.33	0.64	3.94	5.30	0.22	-0.07	1.37	-0.39	0.70	-0.25	1.23	0.88
2014	4.38	2.95	0.54	3.60	5.55	1.20	0.52	7.99	2.89	5.77	8.08	6.73	0.83
2015	0.38	-0.01	0.84	2.79	2.48	0.12	-0.03	0.38	-0.07	0.33	-0.02	0.34	0.67
2016	-0.40	-0.10	0.72	4.57	5.27	-0.10	-0.03	-0.63	-0.16	-0.51	0.06	-0.47	0.82
2017	2.24	2.57	0.41	1.98	3.33	1.10	0.75	5.36	2.51	3.12	3.25	3.73	0.56
2018	0.37	-0.54	0.74	4.42	5.11	0.07	-0.12	0.42	-0.60	-0.04	-0.16	0.42	0.87

Table 1 shows the performance analysis of Mutual Fund Axis Long Term Equity Mutual Fund Equity Linked Savings Scheme in terms of return on portfolio of selected scheme, return of the market index Sensex, beta, standard deviation of the portfolio of the fund and market index (NIFTY Next 50), Sharpe Ratio of the fund and market, Treynor Ratio, Jensen, Fama, M^2 and R^2.

The highest positive return of the Axis Long Term Equity Mutual Fund Equity Linked Savings Scheme is 4.38 in the year 2014 and the benchmark return during the year 2014 is 2.95 shows that the scheme has more returns than the market returns. The scheme returns are positive in 7out of 9 years and the market returns are positive in 4out of 9 years. The fund is getting more returns than the market returns in 6 out of 9 years indicating that the fund returns are better than the market return.

The highest standard deviation of the fund is 4.88 in the year 2011 that the fund is no risky than the benchmark return which is 5.32 during the same year. The scheme is more risky than the market in 1out of 9 years but less risky than the market in 8out of 9 years.

The calculated beta of the scheme is positive in all the years indicating that the investments risk is going along with the market. Beta is less than 1 in 9out of 9 years indicating that the scheme is less volatile than the market indicating that the scheme is getting less return. The highest beta value is 0.84in the year 2015 shows that scheme is very little volatile and posing more risky than the market.

The fund Sharpe ratio is better than market Sharpe ratio in 8out of 9 years indicating that fund shows better performance than the market but in 1out of 9 years the market shows better performance than the scheme.

The fund Treynor's ratio is better than market Treynor's ratio in 8out of 9 years indicating that fund shows better performance than the market but in 1out of 9 years the market shows better performance than the scheme.

The highest Jensen ratio of the scheme is 5.77 in the year 2014 shows the fund return is higher than the market return. Jensen ratio is positive in 6out of 9 years indicating that the funds return is higher than the expected beta statistic. Jensen ratio is negative in 3out of 9 years indicating that the funds return is lower than the market returns implying that the mutual fund manager would not have earned enough return given the amount of risk he was taking.

Fama shows the highest value is 8.08 in the year 2014 shows the fund return is higher than the market return. Fama values are positivein 6 out of 9years, shows that the fund outperformed than the market. Fama values are negative in 3 out of 9 years, indicating that the fund performance is poor in that year.

The highest positive M^2 value is 6.73 in the year 2014 shows that the fund outperformed the market. M^2 values are positive in 7out of 9 years shows that the fund outperformed the market portfolio. M^2 values are negative in 2out of 9 years shows that the funds poor performance than the market portfolio.

The R^2 value is high in 3out of 9 years indicating that the fund is in positive correlation with the market volatility indicating that the fund is getting positive returns with the market returns. The R^2 value is low in 2out of 9 years indicating that the fund is in positive correlation with the market volatility but less positive returns with the market returns.

Conclusion

The study conducts a comparative performance between Axis Long Term Equity Mutual Fund Equity Linked Savings Schemeandmarket indices (Nifty and Nifty Next 50) for the nine years. The correlations show that mutual funds and benchmark indices returns are significantly high in some years and low in some years. Theresults show that the performance of returns of the scheme is outperformed than the market indices in more than 50 per cent during the study of 9 years. The beta is less than 1 in all years indicating that the scheme is less volatile than the market indices. The overall analysis shows that the scheme performed better than the market indices.

IMPORTANCE OF MODERN INFORMATION TECHNOLOGY IN PHYSICAL EDUCATION

Miss. Rupali S. Kamble
Assistant Professor in Physical Education, Dr.PatangraoKadamMahavidyalaya, Sangli

INTRODUCTION

Modern informationtechnology on physical educationteaching and learning environment, teaching process, teaching quality, etc. plays a huge role in Human race stepped into the 21st century, into the "information" as the main features of the "knowledge economy" era. Computer-based rapid development of informationtechnology has penetrated into all spheres of human society and lead from the economy to the superstructure, from the mode of production to the profound changes in lifestyle. At present, countries in the world are vigorously promoting informationtechnology in the teaching process in general applications, research how to make use of information technology to improve teaching quality and effectiveness, enhance information technology, has become an important direction for the reform of national education is entirely possible that , computer, network, teaching important content into the "information technology" is not only a sign of the arrival of knowledge-based economy, it will be the main symbol of education, knowledge-based economy and left the educational information, education and innovation has lost carrier; and there is no such carrier so-called "innovation", it cannot adapt to the requirements of knowledge-based economy to education. The information technology on the development of physical education will play a huge pile into the role of information technology will affect all aspects of physical education, sports, education reform and innovation with the need for information technology, sports, education reform requires advance planning and development. The teaching of traditional physical education, primarily focused on teaching and teachers to explain, demonstrate the delivery of content learning or taught to students, students passive recipients of knowledge and skills while under the modern teaching methods of teaching is based on. In modern technology of today to the use of multimedia teaching physical education teaching methods can improve their understanding of action sports? Therefore, we have been made using modern methods of teaching physical education and research. The use of multimedia teaching methods to enable students' interest and stimulate the curiosity of students, students interested in the transfer of attention, so that students in a pleasant setting, the state of relaxed mind threw him into the study.

IMPORTANCE

In education the information technology (IT) is important to students today in many ways. Understanding IT, the software and hardware used in IT, and the implications of that technology are all important facets of being a successful student, worker and member of society.

Information Technology Education

IT education is taught in almost every school in the United States, Canada and Europe. Schools in other areas of the world teach IT at the level of technology that they have in their societies. In the United States, IT education includes technology training for computers, software, the Internet, video and audio technologies, distance learning technologies (such as web cams and virtual conferencing) and handheld technologies (such as palm pilots, GPS devices, and navigation equipment). Technology education also includes education in microscopes, medical technology devices, barcode scanners and technology for people with disabilities.

Education for the Technology

The importance of IT education begins with understanding the rest of the education.

Students need to learn how to use the Internet for school, work and the community, but to learn this, they need to first have a basic education in computers, using a mouse and running software. The beginning stages and very important parts of IT education include teaching students how to use the technology that they will be learning about and learning from. It is crucial for students to learn about the devices they'll need to master so they can learn what they are supposed to learn from those devices.

Technology in Classes

In education the IT is important, because IT is used to teach students in a variety of different classes and subjects. Research methods for history, English, art and just about any other subject include using the Internet and online databases. Classes grade students on presentations, and the technology used for presentations, including smart boards and computers, is important for students to master before the presentation is needed. Video and audio programs are used for lots of different classes, so it is important that students understand them. A good teacher will incorporate technology into every subject, so an education in IT is crucial for any student in school.

Technology in the Future

In education the IT is also important because students will need to use technologies in the future. Colleges, technical universities and postgraduate schools require a certain amount of technologic training to admit students. Most jobs required a degree of technologic know how, even if it is only to clock in and out on the computer. Some jobs require a vast array of technology training.

Knowing How to Figure Out New Technologies

In education the IT is also important because students will spend the rest of their lives being exposed to new technologies. Learning how to use the computer at the level of technology that is currently present enables a student to be able to figure out new computers when they are developed. Working with the type of technology available today gives students a basic understanding of how to deal with new technologies in the future.

CONCLUSION

The system of imparting education and learning is changing with changing times. Modern science and technology is being used in each and every field in today's world. The modern education system is also imbibing the use of modern technology in order to make the system far more convenient and reachable to the mass. We all are aware of the need of proper education so as to enjoy a secure future. Education also helps us in becoming a better and refined person as well.

To make the education system more in tune with the times it is necessary to incorporate the right methods into the system. Modern technology should be used to the utmost to make the system easy. The internet has already enhanced the education and learning processes. There was a time when had no access to study materials outside their textbooks. For getting hold of reference materials students had to search for books for a long time or had to get a membership in a library which may or may not be near their homes. However internet has made information gathering an extremely easy task.

Students can now easily access and know the various developments taking place at their area of interest at the simple click of a button. Getting reference materials is not meant for only a few students. Now everyone can search and find reference materials in cyberspace and can use them in a more personalized way. Computer has now become part of the school curriculum and nowadays even small kids know how to make a presentation using particular software. The constant use of technology in their school life is helping them in knowing the various nuances in a more definitive manner. They can use all these techniques and learning in their future workplaces. The technological methods also help the students in understanding and grasping. To conclude we can say Modern educational technology based on information technology play a significant role in promoting the modernization of education.

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A COMPARATIVE STUDY OF GST IN INDIA AND OTHER COUNTRIES IN THE WORLD

Mr. Ananda Bhimrao Vibhute

E-MAIL: anandavibhute1987@gmail.com

Introduction

GST will bring in "One nation one tax" to unite indirect taxes under one umbrella and facilitate Indian businesses to be globally competitive. The Indian GST case is structured for efficient tax collection, reduction in corruption, easy inter-state movement of goods etc.

France was the first country to implement GST to reduce tax- evasion. Since then, more than 140 countries have implemented GST with some countries having Dual-GST (e.g. Brazil, Canada etc.) model. India has chosen the Canadian model of dual GST.

Objectives:

To study the concept of GST in India

To study various GST tax slabs in India

To study the Tax patterns in other countries in the world

Methodology:

The present study is based on the secondary data which is collected from books

Various GST Tax Slabs in India

No Tax

- Goods – No taxes will be levied on goods like sanitary napkins, deities made of stone, marbles or wood, Rakhis without any precious metals like gold, silver, raw material used in brooms, Saal leaves and fortified milk, fruits, vegetables, bread, salt, bindi, curd, sindoor, natural honey, bangles, handloom, besan, flour, eggs, stamps, printed books, judicial papers, newspapers
- Services – All hotels and lodges who carry a tariff below ₹ 1,000 are exempted from taxes under GST. The list also includes IMM courses and bank charges on savings account, janDhanYojana

GST Tax Slab of 5%

- Goods – The goods which will attract a taxation of 5% under GST include skimmed milk powder, fish fillet, frozen vegetables, coffee, coal, fertilizers, tea, spices, pizza bread, kerosene, ayurvedic medicines, agarbatti, sliced dry mango, insulin, cashew nuts, unbranded namkeen, lifeboats , Ethanol- Solid biofuel pellets- Handmade carpets and other handmade textile floor coverings (including namda/gabba)- Hand-made braids and ornamental trimming in the piece
- Services – Small restaurants along with transport services like railways and airways, Standalone ACs non-ACs Restaurants and those which serve liquor, Takeaway Food, Restaurants in hotels with a room tariff less than ₹7,500 (no input credit for these restaurants), will come under this category. Special flights for pilgrims (Economy Class) come under 5%

GST Tax Slab of 12%

- Goods – Items coming are the tax slab of 12% include frozen meat products, butter, cheese, ghee, pickles, sausage, fruit juices, namkeen,tooth powder, medicine,umbrella, instant food mix, cell phones, sewing machine, man-made yarn, -Handbags including pouches and purses; jewellery box, Wooden frames for painting, photographs, mirrors etc, Ornamental framed mirrors, Brass Kerosene Pressure Stove, Art ware of iron, etc.
- Services – Business class air tickets will attract a tax of 12% under GST. The slab also includes movie tickets priced under ₹100

GST Tax Slab of 18%

- Goods – As mentioned above, most of the items are part of this tax slab. Some of the items are flavored refined sugar, cornflakes, pasta, pastries and cakes, detergents, washing and cleaning preparations, safety glass, mirror, glassware, sheets, pumps, compressors, fans, light fitting, chocolate, preserved vegetables, tractors, ice cream, sauces, soups, mineral water, deodorants, suitcase, brief case, vanity case, oil powder, chewing gum, hair shampoo, preparation for facial make-up, shaving and after-shave items, washing powder,Refrigerators, Water Heaters, Washing Machines, Televisions (up to 68 cm), Vacuum Cleaners, Paints, Hair Shavers, Hair Curlers, Hair Dryers, Scent Sprays, Lithium-ion batteries, detergent, stones used in flooring, marble & granite, sanitaryware, leather clothing, wrist watches, cookers, stoves, cutlery, telescope, goggles, binoculars, oil powder, cocoa butter, fat, artificial fruits, artificial flowers, follage, physical exercise equipment, musical instruments and their parts, stationery items like clips, some diesel engine parts, some parts of pumps, electrical boards, panels, wires, razor and razor blades, furniture, mattress, cartridges, multi-functional printers, door, windows, aluminium frames, monitors and television screens, tyres, power banks for lithium ion batteries, video games, carriage accessories for disabled, etc

- Services – Restaurants located inside hotels with tariffs of □7,500 and above, outdoor catering(input tax credit to be available), movie tickets priced above □100, actual bill of hotel stay below □7,500, IT and Telecom services and financial services along with branded garments will be part of this tax slab.

GST Tax Slab of 28%

- Goods – Over 200 goods will be taxes at a rate of 28%. The goods which will be part of this category under GST are sunscreen, pan masala, dishwasher, weighing machine, paint, cement, vacuum cleaner. Other items include automobiles, hair clippers, motorcycles.
- Services – As mentioned above, five-star hotels, whose actual bill of hotel stay above □7,500, racing, movie tickets and betting on casinos and racing will come under this category.

List of Countries Implementing VAT/GST

- Currently, there are 160 countries in the world that have implement VAT/GST. Number of country based on region are as follows:-

No.	Region	No. of Country
1	ASEAN	7
2	Asia	19
3	Europe	53
4	Oceania	7
5	Africa	44
6	South America	11
7	Caribbean, Central & North America	19

How Indian GST model compares with GST in other countries

Country	Inception of VAT/GST/HST	Exemptions from tax	Tax rates	Single/Multiple tax
New Zealand	1986	Residential rents, financial services	10% till 2010 then 15%	Single
Singapore	1994	Sale and lease of residential properties and financial services	3%till 2007 after that 7%	Single
China	1994	Residential rents, financial services	Nil,5%, 19%	Multiple
Australia	2000	Certain foods, healthcare, housing items	10% which is consistent till date	Single
Canada	1991	Supplies of properties and services	15%	Single
Brazil	1988	capital gains, dividend income from local companies is tax exempt	Nil,1.65%,2%,7%, 12%,15%	Multiple
USA	1960	Exported goods and services	Federal-10 to 39.6%. Local-Nil to 13.3%	Multiple
UK	1973	Postage stamps, property transactions most food and children clothes	Nil,5%,20%	Multiple
France	1954	Not any goods and services are exempted	2.1%,5.5%,10%,20%	Multiple
Ukraine	2004	Medicine and it's	20%	Single

		equipment's pharmaceutical products		
Malaysia	2013	Meat ,fish, poultry , dairy products, eggs, vegetables, tea, coffee	Sales tax is 10% Service tax is 6%	Single

Conclusion:

1)A total of 160 countries have opted GST so far.

2)India has highest rate of GST at 18% compared to emerging market economies3)India has two types of GST hence called as duel GST.***4***)The GST council has set tax rates for goods and services under five brackets of 0%, 5%, 12%,18% and 28% as the bill is just a month away from its implementation 5)Concept of GST is not new to the world as nearly 160 countries as on 2016, have opted this mode for bringing individually tax rates into a single tax.6)In most countries value added tax (VAT) is taken as a substitute for GST.7)Presently, countries like Australia, Canada, Singapore, New Zealand, Jersey (UK), Malaysia, Indonesia and Pakistan have a GST system while remaining follow a VAT system.**GST collections cross Rs 1 lakh crore in January: Finance Ministry**

Suggestions:

1. Registration for All Traders & Service Providers, with Exemption, for Small Scale Suppliers from Collecting & Remitting GST:

2. Exemption (Threshold) Limit May Cover Inter-State Sale also

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HUMAN CAPITAL: AN INNOVATIVE FUNCTION OF HRD WITH SPECIAL REFERENCE TO SUGAR FACTORIES.

Dr.Mansingh S. Dabade
Assistant Professor and Head, Department of Commerce and Management,
SahakarbhshanS.K.PatilCollege, Kurundwad
E-mail: dr.msdabade@gmail.com

ABSTRACT:

Now a day's many developing countries have been able to accelerating their pace of economic development by accelerating the rate of human development. In sugar cooperatives this terminology is very useful and number of sugar factories adopted this technique for better improvement. High and accelerated the rate of human development to upgrade the skills of their employees. Intellectual capital is fundamentally different from tangible assets. It includes know-how, branding, corporate values, customers loyalty and relationships with suppliers, goodwill and core competencies.

Keywords:*knowledge, skills, abilities, training, know-how.*

1. Introduction:

As we are moving from the industrial Age to the Information Age, human capital has played a vital role and will continue to play a critically important role in near future. The major problem faced by sugar cooperatives today is not the scarce allocation of human capital, but the bottleneck of capabilities. Intellectual capital is fundamentally different from tangible assets. It includes know-how, branding, corporate values, customers loyalty and relationships with suppliers, goodwill and core competencies. This capital provide a competitive advantage in the knowledge era.

Human capital is the stock of knowledge, skills and abilities embedded in an individual that results from natural endowment and subsequent investment in education, training and experience.

The present study is based on two sugar factories i.e. Shri. DattaShetkariSahakariSakharKarkana, Shirol and WaranaSahakariSakharKarkhana, Warnanagar. These two sugar factories situated in the same district but different geographical area. Now a day's it is need for a sugar cooperatives to go on professional basis. Therefore, to study the concept of human capital in the sugar cooperatives is become essential.

2. Statement of the problem:

Western part of Maharashtra is enriched with the natural resources having plenty of water and a fertile land. The main crop of this part is sugarcane as number of sugar factories like cooperatives as well as private are established in this region.

The main aim of the present study is to critically analyze the human resource available in the sugar cooperatives in terms of human capital.

3. Objectives of the study:

To know the human resource available in the sugar factories.

To study the human capital in the sugar factories.

To study the training programs available or provided by the sugar factories.

4. Hypothesis:

In sugar cooperatives available human resource is a human capital.

Training programs provided by the sugar factories.

5. Limitation of the study:

Present study is based on the two sugar factories i.e. Shree DattaShetakariSahakarisakharKarkhana Ltd. Shirol and WaranaSahakariSakharKarkhana Ltd. Warnanagar.

6. Sampling Techniques:

For this study two sugar factories were selected i.e. Shri. DattaShetkariSahakariSakharKarkhana Ltd., Shirol and WarnaSahakariSakharKarkhana Ltd. Warnanagar. Here researcher used a convenient sampling technique for selection of sugar factories for study purpose.

7. Data Collection:

Required data was collected by using two techniques i.e. primary data and secondary data. Primary data was collected by well-prepared questioner and secondary data was collected through book-let published by sugar factory, annual reports, official web-sites of sugar factories etc.

8. Resources available in the sugar factories:

To fulfill the basic need of any organization, an entrepreneur has to maintain minimum level of environment. This can be implemented with the help of involvement of various capital resources.

Capital resources: i) Financial Capital, ii) Structural Capital, iii) Relationship Capital and iv) Human Capital.

Financial capital is most well-known and is what most people regard as capital.

Structural capital means all the tangible assets of a company and some intangible assets like patent, copyright and trade mark.

Human Capital is the combined value of the knowledge, experience and goodwill of employees.

Relationship Capital means the combined value of the goodwill or trust that a company has built with its customers and suppliers.

9. Perspective of Human Capital in Sugar Cooperatives:

People are most important value producing assets in sugar factory. They represent an enormous wealth for factory. Without them nothing can be done. If employees do not act and re-act properly then much of our financial capital, technological capital and knowledge capital may become wasted and strategy is not successfully executed, objectives are not fulfilled, mission is not achieved and ultimately stakeholders will not satisfied. There is tremendous business value, competitive advantage and growth to be gained by improving how human capital is managed. Human capital is the most important type of wealth in today's environment. It represents wealth in the form of present and future earnings because of education, training, knowledge, skills and health.

10. Philosophy of Human Capital:

Human capital management is the term increasingly used to describe the process of managing how valuable people are acquired, developed, deployed, motivated and retained. The primary objectives of human capital management is to maximize the value of an organization's human capital. The human capital philosophy is based on the major three principles: i) job related knowledge, ii) skills and iii) attitudes and motivations.

11. Human Capital in Sugar Factories:

With the help of the study researcher found that broadly there are two types of human capital i.e. Specific human capital and General human capital.

To convert the human into human capital there is need to train them in a proper manner. By keeping this view in mind the sugar cooperatives provide training to their employees as per the need i.e. inside the factory or if required send their employees to the training centers. Generally, the workers who are technical persons and working on the machine on-job training is much useful to them. In these type of situations management appoints trainers to give knowledge to the workers inside the factory to train the workers. In case of administrative staff generally the employees are send to the training center where the training is available.

In addition of this type of training the researcher observed that the work culture is developed by the management itself. Generally, the personality, nature and devotion of the Chairman. The leadership qualities of the leader influenced the total environment of the organization. Both the sugar cooperatives are very much influenced by the present and past leadership as both the sugar cooperatives are leading sugar cooperatives not only in the Kolhapur district but also in the Nation. In case of Shree DattaKarkhana it is influenced by Late. Shri.DattajiraoKadam, Founder Chairman and Late.Shri.AppasahebPatil Ex. Chairman and GanpatraoPatil the present Chairman. In case of WaranaSakharKarkhana it is influenced by the Late Shri. TatyasahebKore, the founder Chairman and Shri.VinayjiKore the present Chairman of the sugar factory. All these personalities developed the culture in their premises and it is very much helpful to turn the human into human capital.

12. Training program arranged by sugar factories to their employees:

12.1 Training:

Training is a short-term process utilizing a systematic and organized procedure by which non-managerial personnel learn technical knowledge and skills for a definite purpose.

Training methods are multifarious in scope and dimension, and each is suitable for a particular situation. So that training having a much importance in the development of human capital.

Table No.1

Training Techniques Used in Factory.

Techniques	DIRECT			
	Permanent	**%**	**Seasonal**	**%**
On the job	50	44.3	35	40.3
Seminar	04	3.6	00	0.0
Conference	05	4.4	00	0.0
On the job+Seminar	10	8.8	00	0.0
None	44	38.9	52	57.7
Total	**113**	**100.0**	**87**	**100.0**

(Source: Primary data)

The above table indicates that in sugar factory mainly three methods are used for training which is mentioned in the above table. Out of the total respondents, 53% employees get training through on the job training method. Other methods were rarely used. The reason behind this is that in sugar factory 67.34% workers worked on the machine. Therefore, on the job training method become most useful for the employees, as it gives practical knowledge and experience to them.

Seminar and conference methods are used for the officer's level candidates. On the job + seminar method is used for the top-level officers in the production process/unit.

In case of seasonal workers only on the job training methods are used. The reason behind this is that the seasonal workers are for the season only and majority of workers are engaged in production unit. Therefore, other methods are not useful for seasonal workers.

12.2 Effective Training Technique:

Table No.2

Effective Training Technique.

Technique	DIRECT			
	Permanent	**%**	**Seasonal**	**%**
On job training	62	89.9	35	100.0
Seminar	02	2.9	00	0.0
Projection of film	00	0.0	00	0.0
Conference	01	1.4	00	0.0
None	04	5.8	00	0.0
Total	**69**	**100.0**	**35**	**100.0**

(Source: Primary data)

The above table indicates that in sugar factory mainly four methods are used for training. Out of these most useful method is on the job training. 89.85% permanent employees and 100% seasonal employees said that the on the job training method is most useful. The reason behind this is, on the job training method gives practical knowledge and work experience to employees.

12.3 Performance Appraisal:

A performance appraisal is a process of evaluating an employee's performance on a job in terms of its requirements. It is a systematic evaluation of workers' performance and potential for development. It is a process of estimating or judging the value, excellence, qualities, or status of some object, person, or thing.

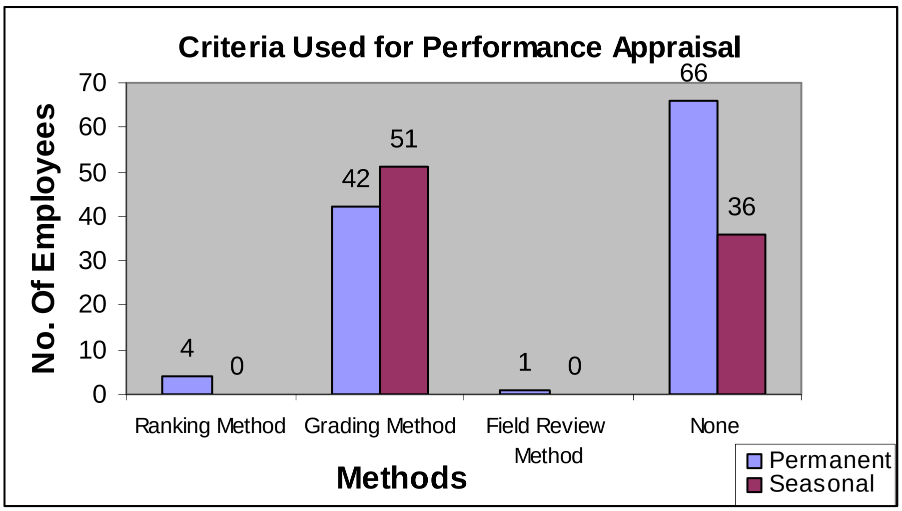
Table No. 3

Criteria Used for Performance Appraisal.

Methods	DIRECT			
	Permanent	**%**	**Seasonal**	**%**
Ranking Method	04	3.6	00	0.0
Grading Method	42	37.2	51	58.6
Field Review Method	01	0.9	00	0.0
None	66	58.3	36	41.4
Total	**113**	**100.0**	**87**	**100.0**

(Source: Primary data)

Graph No.1



The above table and graph reveals the fact that only 41.6% permanent and 58.4% seasonal workers know about performance appraisal. Others were unknown about the same. In sugar co-operative the performance of employees was evaluated by traditional methods. Modern techniques like Assessment Center, Appraisal by Result, Human Asset Accounting Method are not used. Most used method of evaluation is Grading Method i.e. 31.17% permanent and 56.6% seasonal workers were evaluated with the help of this method. Ranking Method and Field Review method was rarely used. Field Review method is generally used in Cane development department. The performance appraisal is informed to employees by letter and it does not discussed with the employees face to face.

13. Conclusions:

In case of training, it is observed that only technical staff in 'A' grade is trained by sending them to training institutes like VasantdadaPatil Sugar Institute, Manjari, Vaikunthbhai Mehta Sugar Institute, Pune. For other employees in the factory no specific training programmes are arranged. They are given on the job training only. When the technology is changed or new machinery is installed the concerned manufacturer is asked to give the training of operation of machinery.

With reference to performance appraisal it is observed that three methods are used i.e. Ranking method, Grading method and Field review method. Grading & Ranking method is used for skilled and unskilled employees and Field review method is used for employees in cane development departments. All these methods are used for putting them in suitable scale of payment as well as for giving them promotions. However, it is noted that many employees i.e. 58.4% of the sample are not covered by any of the above methods of performance appraisal. There is no proper documentation available for any of the above methods of performance appraisal. The performance appraisal is subjective and is not in any way discussed with concerned employees.

14. Suggestions:

In sugar factory, at present there is no formal training system for 'B' and 'C' grade employees, only on the job training is given. Therefore, researcher suggests that appropriate training may be given like proper handling of machinery, proper handling of materials, regarding safety measures etc. to shop floor employees for industrial safety. Computer training programme may be arranged for the clerical staff. The researcher also suggests that the present training practice i.e. on the job training should be continued in future also for maintaining a human capital.

In sugar factory the performance appraisal system is applied for all types of employees. However, it is observed that, there is no proper documentation is available about performance appraisal; again, it is not discussed with employees. Therefore, researcher suggests that the sugar factory may maintain the documents about performance appraisal. The performance appraisal needs to be made known to the employees, so that they will come to know how their performance is evaluated and it resulted into a human capital.

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ENVIRONMENTAL POLLUTION AND ITS IMPACT ON HEALTH

Dr. Smt. Desai M.B.
Rajarshi Chhatrapati Shahu College, Kolhapur

ABSTRACT:

The health of a nation mainly depends on food – habits, living conditions ecology, changing habits, immunity to medicines and of course the condition of medical services.

Environmental pollution is a global problem and is common to both developed as well as developing countries. The decline in environmental quality as a consequence of pollution is evidenced by loss of vegetable cover and biological diversity, excessive concentration of harmful chemicals in the ambient atmosphere and in food grains, growing risks of environmental accidents and threats to life support system. Millennium Ecosystem Assessment Summing Report puts that man's activities have disturbed the eco –balance by deteriorating the environmental conditions suitable to sustain life. Cost of pollution is the cost of health. It gives rise to new bad diseases, leads to many fatal disorders and causes loss of human beings efficiency due to non-conducive atmosphere: thereby reduction in output causing economic loss.

The present paper tries to trace the effects of various types of pollution on the health of human beings and concludes that multi-dimensional strategies are needed for maintaining the balance between development and environment.

Key words:

Ecosystem, Biological Diversity, Deterioration

Introduction:

The health of a nation mainly depends on food - habits, living conditions ecology, changing habits, immunity to medicines and of course the condition of medical services.

Environmental pollution is a global problem and is common to both developed as well as developing countries. The decline in environmental quality as a consequence of pollution is evidenced by loss of vegetable cover and biological diversity, excessive concentration of harmful chemicals in the ambient atmosphere and in food grains, growing risks of environmental accidents and threats to life support system. Millennium Ecosystem Assessment Summing Report puts that man's activities have disturbed the eco -balance by deteriorating the environmental conditions suitable to sustain life and have caused pollution. Any undesirable change in the physical, chemical or biological characteristics of air, water, and soil that may create a hazard or potential hazard to the health, safety or welfare of any living species is called pollution. Environmental pollution seriously affects the health and well-being of human beings.

Cost of pollution is the cost of human health. A number of fatal disorders like tuberculosis, typhoid, lung cancer, respiratory diseases, hypertension etc. Also there is loss of efficiency of workers as a result of non-conducive environment in which they work. This caused reduction in working hours and thereby reduction in output causing economic loss.

Objectives:

The present paper is undertaken with following objectives:

1. To know the types of Environmental Pollution
2. To study the effects on environmental pollution on human health
3. To draw conclusions

Division of the Paper:

The present paper is divided into three parts. First part introduces the various types of environmental pollution. Second part gives information about effects of environment on human health. Conclusions are drawn in third part.

Methodology:

The information for the present paper is obtained through secondary sources. The secondary data is collected from various books related to environment.

Pollutions can be classified as follows:

Air pollution, Land pollution, Noise pollution, Marine pollution, Water pollution, Thermal pollution and Solid waste pollution.

1. **Air pollution**: Effects of air pollution on human health are when ozone in the troposphere, occurring in concentration above normal it produces deleterious effects in plants as well as animals including man.

2. **Water pollution**: Water is said to be polluted when it is changed in its quality or composition directly or indirectly as a result of waste disposal and other human activities so that it becomes less suitable or harmful for drinking. Polluted water are turbid not pleasant for drinking, sometimes smell bad and are not suitable for bathing, washing or other human activities. They are generally harmful and diseases like typhoid, dysentery and cholera spread through polluted water. When such polluted waters are drunk by humans nitrates taken into body are converted to toxic nitrites by intestinal bacteria. This in turn combines with the haemoglobin to from methamaglobin which interferes with the oxygen carrying capacity of the blood, producing serious diseases known as mathaemoglobinaemia. The various elements that results from this disease include damage to respiratory and vascular system, blue colouration of the skin and even cancer. When the level of methamaglobin exceeds 20%, the subject is afflicted with headaches, giddiness and tachycardia. Formation of 807 methamaglobin may result into death. Babies when infected turn blue and die.
3. **Fluoride pollution:** Fluoride pollution is not absorbed in the blood stream. It has an affinity for calcium and gets accumulated in the bones, resulting in the matting of teeth, pain in tne bones and joints and outward bending of legs from the knees. According to WHO, fluoride concentration below 0.5 ppm over a period of 5 – 10 years may result in fluorosis terminating in crippling or paralysis.
4. **Lead pollution:** Lead and processing industries constitute the major sources of serious lead pollution. Lead pollution causes liver and kidney damage, reduction in hemoglobin formation, mental retardation and abnormalities of fertility and pregnancy. Pregnancy may result in a miscarriage or stillbirth and if the child is born living, there is a higher infant mortality. Children may suffer from macrocophaly or convulsions or both.
5. **Noise pollution :** Unwanted sound dumped into the atmosphere leading to health hazards Effects of noise pollution on human beings are:

Auditory Effects :

a. **Auditory Fatigue** – It appears into go Db and may be associates with side effects such as whisling and buzzing in the ears.

b. **Deafness** – Continuous noise may lead to gradual decline in hearing ability and eventually deafness.

Non – auditory Effects :

a. **Communication Interference** – Frequencies in the range of 300 – 500 h2car 50 to 60 db, commonly produced by road traffic interferes with speech, sometimes making it unintelligible, sound of warning are misunderstood or even not heard.

b. **Sleep Interference** – Noise reduces the depth and quality of sleep and thereby adversely affects the overall mental and physical health.

c. **Annoyance** – Psychologists say that prolonged exposure to noise for a day only may lead to severe mental illness and emotional distress, and in a few cases, it result in violent behavior as a consequence of mental collapse.

d. Loss of working efficiency

e. **Physiological disorders** – nervous, anxiety, insomnia, hypertension, increase in sweating, nausea and fatigue cardiovascular system is especially vulnerable to high levels of noise.

6. Radioactive pollution :

Radioactive substances are among the most toxic substances known as radioactive pollution.

Effects of radioactive pollution are –

a. Somatic effects – The direct results of action on the body cells and tissues are called somatic effects.

Health of a nation is not dependent on number of doctors and hospitals but there are several factors too. It may be one of the many factors. It depends on food habits, immunity to medicines and of course the condition of medical services. All these situations are deteriorating so fast that it will not be a surprise if by the end of the century; India will be an unenviable country with so called diseases of poverty and affluence coexisting with each other.

Conclusion:

Environment is very important for our future sustenance. Development process is also equally important. Therefore, considering two aspects, we must have sustainable development. Environment does not mean only aspects of effluents. But Environment is the way of life including way of living condition, sanitation, habitat and income of minimum need for living conditions.

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CASHLESS ECONOMY IN INDIA: A STUDY

Dr. Vijay B. Desai

Asst. Prof., Rajarshi Shahu Arts & Commerce College, Rukadi, Dist: Kolhapur (M/S)
vijaydesai809@gmail.com

ABSTRACT

India is an ardent effort to move towards a cashless transaction economy by minimizing the use of physical cash. The leading advantage of building a cashless economy is elimination of black money. Digitalization of transactions is the best way to move towards cashless economy. Such a cashless economy is realizable by promoting electronic money instruments, developing financial infrastructure and spreading digital transaction habits among people. RBI's Payment and Settlement Vision document 2018 gives objectives and guidelines towards cashless economy. The recent move of demonetization has rattled the dusty cages of cash based economy and forced the people to rethink the MO of transactions and trade. The demonetization drive was initially termed as a tool to tackle the problem of black money and fake currency, but since then, the narrative has clearly shifted base. Now it is a way to promote cashless transactions among citizens, which is really a good idea for the country. But the question is whether India is ready for it or how feasible it would be for the government to turn India into a cashless economy by 2020. India has a large amount of black money. According to recent estimates around 1/4th of Indian GDP is the shadow economy of India, which is like a parallel dimension slowly sucking out energy and matter from our dimension (economic ecosystem). However, one thing needs to be made clear that of all the black money in India only 10% of it is in horded cash and the rest is in floating in the market or is in form of gold, stocks or real estate. The success or failure of demonetization as a means to curb black money and fake currency can only be determined after a couple of months but the fact that digital economy is good for the country, is overwhelmingly accepted as true.

Key Words: *Ardent, Instruments, Demonetization, Dimension, Overwhelmingly etc.*

1. INRODUCTION

The Cashless economy refers to performing all the money related transactions via the internet or any other method which doesn't involve the use of physical currency. Earlier people had to carry cash whenever they had to do a transaction. Also if the amount was large there was always a fear of either the cash being stolen or lost. Along with this, we had to stand for hours in a queue to complete our payment, spending a majority of our time and energy. But with the introduction of a cashless economy, all these problems have been solved. Now you need not carry even a single penny in many places, thanks to the services like paytm and other online methods. You can now complete your transaction in an instant no matter where you are. All you need is a device with internet access. Along with this earlier people had to face a lot of problems during the public holidays as the banks used to be closed or had limited working hours but due to the cashless economy, you won't have to solely be dependent on banks as the service itself is 24x7. Therefore, it can be said that the concept of cashless economy has been a life changer as it has got many advantages over the traditional banking methods. Now coming to the other part as we know nothing is perfect in the world. Same is with the cashless economy. It too has got some demerits. Talking about the rural areas the people are not well aware thus is easily becoming victims of fraud and as a result, are losing their trust towards this concept. Also there are cyber crimes incidents, thus putting the people's money at risk.

2. OBJECTIVES OF THE STUDY

1. To study the concept of Cashless.
2. To study the different modes of cashless Economy.

3. To study the importance of Cashless Economy in India.
3. To study the challenges of Cashless Economy in India.

3. CONCEPT OF CASHLESS

Cashless economy or cashless means all the transactions carried out between two individuals will occur by payment through payment gateways or through the plastic money. It is done with the primary aim of uncovering the non-registered transactions. The Indian government with another aim to promote the economy through non-cash transactions has introduced mediums such as: Banking cards, USSD, AEPS, UPI, Mobile Wallets, Banks Pre-Paid Cards, Point of Sale, Internet Banking, Mobile Banking, Micro ATM's. Reducing the economy's dependence on the cash and making it more deviated towards these mediums would result into the betterment of the country and the economy.

4. CASHLESS MODES

I. Mobile Wallet

This is basically a virtual wallet available on your mobile phone. You can store cash on the mobile to make online or offline payments. Various service providers offer these wallets via mobile apps, which you need to download on the phone. You can transfer the money into these wallets online using credit/debit card or Net banking. This means that every time you pay a bill or buy online via the wallet, you won't have to furnish your card details. You can use these to pay fees, bills and make online purchases.

II. Plastic money

This includes credit, debit and prepaid cards. The latter can be issued by banks or non-banks and can be physical or virtual. These can be bought and recharged online via Net banking and can be used to make online or point-of-sale purchases, even given as gift cards.

III. Net banking

This does not involve any wallet and is simply a method of online transfer of funds from your bank account to another bank account, credit card, or a third party. You can do it through a computer or mobile phone. Log in to your bank account on the Net and transfer money via national electronic funds transfer (NEFT), real-time gross settlement (RTGS) or immediate payment service (IMPS), all of which come at a nominal cost ranging from Rs 5-55.

5. IMPORTANCE OF CASHLESS ECONOMY

I. Cost Reduction

Cashless system brings down the cost associated with printing, storing and transporting of cash.

II. Risk Reduction:

The risk of money getting stolen or lost is minimal. Even if the card is stolen or lost it is easy to block a credit/debit card or a mobile wallet remotely. It is also a safer and easier spending option while travelling.

III. Convenient

The ease of conducting financial transactions is probably the biggest motivator to go digital. With the advent of digital modes, one can avoid queue for ATMs, transact 24*7 and save time. Additionally for service providers, with the emergence of e-KYC, it is no longer necessary to know your customer physically as the payments model has overcome limitations related to physical presence.

IV. Tracking spends

Spending done via mobile or computer applications can be easily tracked with a simple click. This allows users to keep a track of all their spending and manage their budget effectively.

V. Increase in tax base

Traders, small businesses, shopkeepers, and consumers regularly use cash as a means to avoid paying service tax, sales tax, etc. However, in a cashless economy where all transactions will be done through organized channel, through banks and financial institutions, they can be monitored by the government and proper actions could be taken against the evaders. This will result in more transparent transactions which in turn lead to fall in corruption in the economy of the country.

VI. Containment of parallel economy

In a cashless economy it is easier to track the black money and illicit transactions unlike cash based economy in which money does not come into the banking system. In case of digital transactions it is easy to track and monitor suspicious transactions as all the records are available with the banks.

VII. Financial Inclusion

At present, India's low-income households access credit through informal systems, through relatives or private lenders. Forcing them to shift to cashless payment platforms instantly formalizes this world of informality and includes them in formal economy.

VIII. Discounts

A lot of ecommerce websites offer huge incentives in terms of discounts, cash back, loyalty points to the customers for making digital transactions for shopping online.

6. CHALLENGES OF CASHLESS ECONOMY IN INDIA

I. Security Problems

Even use of digital payments lead to the convenience but they are more prone to the risk of threats and hacking. Peoples are hesitated to use digital payments mode as there will be a risk of revealing of our identity and personal details.

II. Network connectivity

Several people have faced trouble while standing in line to pay for a transaction at a shop when the card machines have stopped working due to an overload on the network. These problems will discourage people to use cards. Connectivity problems need to be resolved before laying the idea of cashless society.

III. Internet cost

The internet cost in India is still substantially high. There is no Wi-Fi at public places and if people do not get their monthly data packs recharged, there is no way they can be connected to make online payments. Internet connectivity is needed even for the e-wallets. In order to convince people to do cashless transactions, the cost of the internet should be lowered and free Wi-Fi should also be provided at public places.

IV. Charges on use cards for online transactions

Bank and merchants charges 1%-2% on the total amount of transactions when they offer the online payment facility. Cost of making these transactions increased the burden on the people.

V. Lack of Technical Knowledge

While the new generation is closely linked to their phones and gadgets, but the computer literacy among the people in the over-50-age group is still low. There are many people who are not comfortable with the use of mobiles or computers, they still are dependent on their children for using these gadgets.

VI. Smart phone affordability

In India many people are BLP and are not having enough money to afford the smart phones, even when new and inexpensive phones are launched by the companies.

VII. Battery Backup Problems

India still lacks when it comes to supporting a mobile society. It is extremely difficult to find a public charging point if the phone battery discharges. Even metro stations or railway stations in the tier one cities do not provide that infrastructure.

VIII. Limited Number of bank Accounts

Most people still do not have bank accounts. Most often there is just one account per family which also limits the number of cards people can have individually. A family of even four people cannot be dependent on just one card for all household expenditure.

IX. Internet blockage

States like Jammu and Kashmir often face crackdown where the internet is the first thing that is blocked. In such circumstances, neither is it possible to use cards for transactions nor is it possible to use e-wallets. Are any alternatives there?

X. Adequate Banking Infrastructure

A cashless society needs a proper infrastructure. The banks need to be fully equipped to handle the surge in e-transactions. Infrastructure is also needed in terms of opening more accounts in the banks.

XI. Saving habits of peoples

Many people are trying to just save their money for their future and keep a close eye on their expenditure but paying by cards gives people a free hand. Not just through credit but even the debit cards give that impression that you can make that payment immediately but the amount of expenditure is rapidly increased with the use of cards.

7. CONCLUSION

Simply put, a cashless economy is where fewer notes exist in circulation as compared to the money supply. For instance, in a country like India, about 14% of the total money in existence is present in the form of cash, the rest is digital money. In economically advanced countries this percentage is close to 5%. The goal of a cashless economy is to move towards 0% cash. A perfect 0% will never be achieved. However, the closer the number is to 0%, the better it is. In cashless economies, only smaller bills will exist for small menial transactions. Any transactions above a certain amount will have to be done digitally

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ROLE OF PHYSICAL EDUCATION AMONG STUDENTS: A STUDY

Shri Akash Bansode

Director of Physical Education D. K. A. S. C. Ichalkaranji
akashbans150@gmail.com

Shri Harshkumar Anna Pachore

Director of Physical Education, Smt Kasturbai Walchand College, Sangli
harshkumarpachore@gmail.com

ABSTRACT

Physical fitness is important for people of all ages. Physical fitness is especially important for young adolescents ages twelve to twenty-one. One way for young adolescents to obtain a vigorous activity is through school. Having physical education in schools effects young adolescents mentally, physically, and emotionally. Having physical education in schools effects young adolescents mentally. It is important for students to participate in a physical education class because it builds a foundation for participation in activities later in life. If the physical education teacher, teaches age appropriate development skills, the child is able to perform at his best. A lot of these skills lend themselves to a child being able to perform at his best in the classroom. Physical education programs can involve students in activities that challenge the mind of the students. Activities such as archery and golf involve math skills as well as concentration skills.

The opportunity to participate in a physical activity on a regular basis in schools may increase the chances that a physically active lifestyle will be adopted. Choosing to live a physically active lifestyle is important to health and wellness. A school's physical education department has the responsibility to help students be involved in and adopt a personal lifestyle of regular physical activity. Physical activity is important to a child's life because of their changing bodies. Physical activity can contribute to a child's wellness by keeping them fit and healthy.

Physical education in schools help young adolescents emotionally. Schools often tie physical education and health classes together. Therefore the physical education teacher can help a child make important decisions in life. Many decisions made during childhood makes a tremendous difference in one's emotional health. These decisions include: selection of healthy foods, respect for their body etc.

Key Words: *Adolescents, Opportunity, Responsibility, Tremendous, Etc.*

1. INTRODUCTION

Physical education is very important because it improves the physical fitness of students, makes them disciplined and active. It helps them to learn teamwork, test their decision-making capabilities too. Physical education should be mandatory in every school, from preschools, primary, elementary to middle school. It should be in colleges, hostels too. But we should not force them to do it, they should be made aware of its benefits.

The goal of physical education is to help students to develop healthy habits which will serve them in long-term. In today technology frenzy world things become easy, we are enjoying the facilities like no other generation. Adults spend their whole day in air-cooled offices, they eat junk food, don't find time to exercise. It is going to be very tough for our generation. If we get good healthy habits now when we are in the school. It will definitely help us now and in future. It is actually dire need of time. The education system should be proactive and make it mandatory in schools.

2. OBJECTIVES OF THE STUDY

1. To study the fundamental principles of physical education programme.
2. To Study the role of the Physical Education.
3. To study the importance of Physical Education.

3. FUNDAMENTAL PRINCIPLES OF PHYSICAL EDUCATION PROGRAMMES

- Physical and mental capacities of people or students for whom programmes are being formulated should be kept in mind. One should not overemphasized the fact that what the students are able to do and what they are not. If this aspect is ignored, no programme of physical education can be used successfully.

- ❖ Traditions sports should be given an important place in the programmes. Sports which are being originated in our own country should be included in the programme to a larger extent.
- ❖ Those activities should be selected for the students which can arouse a feeling of personal importance and pride.
- ❖ There are certain activities should help in developing the students mentally. By participating in them, students become mentally alert. This kind of activities should be provided proper place in the programme of physical education.
- ❖ While preparing the physical education programme, financial condition of the school or institutions should be taken into account. If the funds are inadequate to meet the needs as mentioned by the programme, it will not be possible to use the programme or policy successfully.
- ❖ Programme should be designed in such a way that all the students of different capabilities and different choice get benefits from it.
- ❖ Such kind of incentives should be provided to the students that they become encouraged to participate in the various kinds of sport activities.

4. ROLE OF PHYSICAL EDUCATION

Physical education helps one gain knowledge about the overall aspects of physical health. In today's world, several health problems like obesity, anemia, bulimia, and even diabetes, are rampant amongst teenagers. Through physical education, teachers can promote the benefits of healthy and nutritious food and discourage them for having junk food by highlighting their ill effects. They can easily promote sound eating practices and guidelines for nutrition.

Physical education also teaches about the importance of personal hygiene and importance of cleanliness. They guide the students by informing them about the important hygiene practices for maintain health and well being throughout the life. In addition to this, the physical education classes also cover an important aspect that the students have to deal with at the age of puberty.

Apart from health and knowledge benefits that students get from physical education, they also learn how to unwind and relieve themselves of stress and anxiety. Sports and other physical fitness activities offered in the physical education classes are a welcome break for the students.

It won't be wrong to say that students, who learn the importance of health and hygiene in their early ages, tend to grow up to be responsible and healthy adults who are well aware of the benefits of a healthy lifestyle. Students who are provided good physical education are more likely to become responsible adults who know the importance of a healthy lifestyle.

5. IMPORTANCE OF PHYSICAL EDUCATION

I. Discipline

One of the important aspects of physical education is discipline. It will help them to plan their studies, finances, and life in general. They will be able to allot time to studies and for fun too. Along with academics students should get time to be students ; it is the best phase of human life.

II. Interpersonal Skills & Team Work

Physical education and sports improve the interpersonal skills of students . These skills are very crucial at the job and in the relationship. Physical Education teaches how to communicate messages effectively and how to work together.

III. Stress Buster

Education comes with exams, assignments, projects, homework and that can put a lot of stress on students. Along with they also have parent's expectations burden, financial worries. In today's time overuse social media make them suffer from social anxiety, envy, and FOMO. In this case, physical education becomes a great outlet. It cuts them from all these worries and situations. Because of it, they will be able to focus more on studies and life in general.

IV. Makes you Confident

With improved interpersonal skills, easy and calm composure, healthy habit one becomes more confident about themselves. Physical Education plays a great role in this too.

V. Alternate Career Opportunity

Every person is different, not all students will be great at academics and there no such rule too. Young people find themselves in trouble of choosing a career. Physical education can help them in this too. One might find their internet in sports and games. Physical Education is a good opportunity to scout for potential athletic talent too. Being in right career matters a lot. If one gets to do a thing which they love to do, their life will be happier. P.E. can help them to find that or at least narrow down the choices.

VI. Health is Wealth

Our current generation is suffering from obesity from an early age. They also get spectacles at an early age. Obesity comes with related illnesses too. An obese child prone to diseases like diabetes, cardiovascular diseases, stress, blood pressure etc. Habits formed with physical education will make them fit from early childhood. It will encourage them to improve and maintain their health in future.

VII. Anti -Depressant

It is proven that physical activities help us to relieve stress. Though we know it's importance, we make all possible excuses to avoid it. Physical Education helps us to maintain a timely schedule of physical activities. Students become calmer an composed, and then they can focus more on.

6. CONCLUSION

Physical education makes us active, focused, composed and happy in life. It makes us disciplined and organized. Habits formed with help of physical education tends to stay with us for a long time. We need to bring skilled coaches and needed equipment to schools. Students need to make aware of its benefits. They should not do it like it is yet another forced activity. There are real advantages of physical education and at present situation, students, as well as adults, need it the most.

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STUDY OF PROS AND CONS OF E-COMMERCE INTHE POINT OF VIEW OF BUYERS AND SELLERS REGARDING PROMOTION MIX AND CHANNELS OF DISTRIBUTION

Mr. S.B. Malghan
(Shivaji University)
Email- malghansharanu@gmail.com

ABSTRACT

E-commerce is become an essential part now days to all types of individuals, business owners, customers, marketers, dealers, wholesaler and retailers etc. It is a crucial part in marketing and the life of the persons also. E-commerce is helpful to saving time, money, efforts both for businessman as well as consumers. E-commerce is a tool which influences the functions of the marketing, promotion, sales and profit earning capacity of the company and counters the obstacles of distributions channels. It is an instrument for developing economy. It leads to the models of Business to Business (B2B), Business to Customer (B2C), Customer to Costumer (C2C) and Business to government (B2G). Therefore it is necessary to do comparative study on E-commerce with the point of view Promotion Mix.

1.1 Introduction:

E-commerce or Electronic commerce is done by using the Internet Networks. Today's system of business is changed it is become a paperless or Electronic Business Systems. The all transactions are done electronically. E-business, e-sales, e-procurement, e-payment, e-banking, e-delivery these are the main instruments of the E-commerce. Transaction of money, fund and data, selling and buying of goods and services through the Internet Network or electronically. Online stores like Amazon, Flipkart, Myntra, Ebay, Quiker, Olx arethe examples of E-commerce.

Promotion Mix is nothing but the Advertising, Sales Promotion, Direct Marketing, Personal Selling and Public Relation. E-commerce closely related to the Promotion mix and Channel Distribution which are the 2 P's among the 4 P's. The development of Product sales, Product brand, Persuasion of customers, creating awareness among the customers, creating new customers for new product, reminding customers about changes in the existing product is not possible without the development and implementation of effective system of ecommerce. E-commerce can help to building brand of the products or services, improve image of the business organizations by providing quick products and services through the using of ecommerce and selling the products and services by using Internet Networks and computers. It will help to develop the industrial sector, services sector and finally helps to developing economy of the country with rapidly growth. E-commerce changes the standard of living of the customers. It supply product at home delivery without going through the market as well as with or without cash payment.

1.2 Statement of Problem:

E-commerce is a significant tool in the now days business world. It works likes life blood of the marketing mix and promotion mix. Public relations can be maintained by providing good type of products and services, providing information about quality of product, crating desire to buy a product and therefore sellers make a relationship as guide, friend and philosopher with customers. Promotion mix and distribution channel play as a success key role in the marketing and e-commerce play a role as a soul of the promotion and distribution. Though the e-commerce is very helpful tool in marketing and it secure the quality of product and saves time of both seller as well as buyer but there are some cons of e-commerce. There are some disadvantages of e-commerce along with advantages and that should be studied. Habituate, quality, security, need for internet access, credit card frauds, illiterateness about using internet, lack of instruments for using internet services, misunderstanding in transfer message in between sellers and buyers etc. more difficulties are there among the customers and sellers. Cheating of customer by seller, selling products with keeping bad objectives, fake websites, fake advertising these are the cons of the e-commerce should be focused and studied and suggest the remedies for replacement of the difficulties in ecommerce.

1.3 Objectives:

1) To know the pros and cons of the e-commerce on promotion mix.
2) To know the drawbacks of the e-commerce in channel distribution.
3) To suggest suggestions or remedies to defeat challenges of e-commerce.

1.4 Scope:

1) Research paper covered contents of Promotion mix.
2) Research paper covered contents of distribution channel.
3) Research paper covered the e-commerce concept.

1.5 Limitations:

1) Study is limited to secondary data only not to primary data.
2) Study is limited to only point of view of buyers and sellers.
3) Study is limited to theoretical information not taken any numerical figures.

1.6 Research Methodology:

Data collection:

The data has been collected only secondary sources. No data is collected by primary method of data collection.

2.1 Definitions:

2.2 E-commerce:

"E-commerce or Electronic commerce is a process of buying, selling, transferring and exchanging products, services and information via Electronic Networks and computers."

"E-commerce meant the facilitation of commercial transaction electronically using technology such as Electronic Data Interchange (EDI) and Electronic Fund Transfer (EFT) allowing businesses to send commercial documents like purchase order or invoice electronic."

"E-commerce is the activity of buying or selling of products on online services orover the internet. Electronic commerce draws on technologies such as mobile commerce, electronic fund transfer, supply chain management, internet marketing, online transaction processing, inventory management systems and automated data collection systems."

2.3 Promotion Mix:

According to Philip Kotler, "Promotion compasses all the tools in the marketing mix whose major role is persuasive communication."

According to Stanton, "Promotion includes advertising, personal selling, sales promotion and other selling tools."

"Promotion means to promote the customer to buy a product or service, it is an instrument for modifying customer's behavior, persuade customer, attracting attention, creating interest, developing desire, do action for promoting sale of product and service."

2.4 Channels of Distribution:

"A channel of Distribution or Trade Channel is the rut or path along which product flow from the point of production to point of ultimate consumption or use."

"It is a channel which starts with the producers and ends with the consumer. In between there may be several intermediaries and middlemen who operate to facilitate the flow of physical product or its ownership from the producer to the consumer."

"In the words of Stanton, a distribution channel consists of the set of people and firms involved in the transfer of title to a product as product as moved from the producer to the ultimate consumer."

3.1 Pros and Cons of E-commerce:

Negative and positive are the two sides of the same coin. There are so many benefits of e-commerce to the seller as well as buyers though so many challenges and difficulties also are there. We will discuss about pros and cons of the e-commerce in the point of view seller and buyer about promotion mix and channel of distribution.

3.2 Promotion Mix:

3.3 Advertising:

- **Pros:**

1. Effective advertising is done by using e-commerce tools or instruments.
2. Creating awareness about new product and changes in existing product that is nothing but the attractive advertising.
3. Attracts more and more customers to the products and services through emails, online advertising, social media.
4. Paperless and audio visual ads are increasing sales of product and profit of the organization.
5. E-commerce helps one click advertising and increases demand for a product. Its great way to start selling immediately.
6. It is effective tool for testing the new product, new promotion and new market.
7. Online advertising can be got the competitive advantages by persuading the information about product and services.

- **Cons:**

1. It is very complicated to create clear understating about advertisement among the customers. Language problem and so.
2. Misunderstanding in between seller and buyers cannot be ordered specific product which he wants to buy. Eg. Shape, design. He orders wrong product other than he wish.
3. It is a hammering on customers disturbs to the customers a lots of advertising mails, messages and unnecessary messages.
4. Sometimes customers can be cheated by sellers by wrong information about product and services.
5. It is one of the non-personal communication so not directly communication in between sellers and buyers lacks the trust to buy.
6. Illiterate persons and those who don't use the internet facilities they cannot be user of e-commerce so it is limited to internet facilities users.

3.4 Personal selling:

- **Pros:**

1. Highly interactive lots of communication between buyer and seller and is done.
2. Goods and services can be provided by their preference and likes and dislikes can be categories.
3. Selling and buying process is completed without meeting directly buyer and seller so it is saves time and efforts to go in market and buy.

- **Cons:**

1. Name, address and necessary information provided wrongly by buyer therefore delivery goes wrong place.
2. Long process of transferring goods to customer it takes six to seven working days sometimes more than that customer not prefers long time for delivery.
3. Lack of direct communication with seller buyers don't wants to give all personal information and therefore they don't prefer to buy any product online.
4. Lack of knowledge of using websites, links and portals about online marketing.

3.5 Public Relation:

- **Pros:**

1. E-commerce is conducted by sellers and providing prompt and good quality products and services to customer making assurance among customers and public relations.
2. Survival of business to long term and keeping stability in profit margin with making good public relations it is most and foremost benefit of e-commerce.

3. Creating company brand image and Goodwill by persuading customers' friends, relatives and colleagues.
4. Communication in between sellers and buyers with giving response or taking feedback promptly with clearing any difficulties.

- **Cons:**

1. Due to delay in delivery of product creates misunderstanding among the customers and its negative impact on others.
2. Other than the target customers can be sent messages, emails and notifications who are not potential customers for product.
3. It is very high cost oriented tool for making public relation and it increases the cost of product and price also.
4. Illiterate persons who cannot read and write they cannot be affected they are unable to grasp message and understand what message is sent.

3.6 Sales Promotion:

- **Pros:**

1. Creating interest among the customers by using sales promotion tools like trade discount, cash discount etc. to buy product.
2. Lots of seasonal sales are provided by making attractive offers to the customer for buying large scale, huge quantity product.
3. Sales promotion helps to provide quick information about discount offers, new stock of materials on mobile and or laptops for increasing attention of customers and develop desires among them.

- **Cons:**

1. Customers can be defeated by sellers. E-commerce provides lots of offers and discount but in fact sometimes they defeated.
2. Sometimes sellers show product on website is different in real.
3. Quality of product is lower than they admitted on their website and online advertise.
4. Customers are defeated by seller in price and quality of product.

3.7 Channel Distribution:

- **Pros:**

1. E-commerce helps to the intermediaries for persuade customers, inform customers, attract customers and modify the behavior of customers.
2. Channel distribution can be minimized through the e-commerce customer can buy direct from manufacturer and or producers.
3. Long process of distribution takes long time to reach product to customer and because of e-commerce cater the difficulty of increasing price of product.
4. Time saves both of the customers, sellers and selling intermediaries by making direct online communication with customers.

- **Cons:**

1. It is a non-personal communication that means face to face communication is lacking because of online interaction of buyer and seller.
2. E-commerce cannot satisfy customers about their doubts or difficulties relating product utility, handling of product in presence of sellers.
3. Bargaining power become useless because of the e-commerce facilities no one can bargain in price of product like that happened in market.
4. Address of the customers is incomplete therefore at time of delivery of product obstacles are created to the delivery person

4.1 Conclusion:

E-commerce is a backbone of developmental industrial world it helps to economy fastest growth. It is an prominent instrument to cater the challenges and difficulties of business world. E-commerce helps every field of marketing, from customers to sellers and intermediaries are benefited. Though another point of view e-commerce has lots of challenges and difficulties which should be resolved. Illiteracy in internet use, lack of newly developed instruments, bad internet networks, misunderstanding in interaction, there are so many obstacles.

4.2 Suggestions:

1. Online advertising should be fraud less no one should be defeated by sellers reality and image of product should be shown.
2. Clear and full address of should be mentioned by customers eg. House no., lane no., apartment name, landmark, chouk etc.
3. E-commerce service training program, sports, cultural, social program should be organized for creating awareness and providing information about rendering services online.
4. Internet networks are getting low range of internet services because of low services buyers don't want to go through online services.
5. Delay in delivery services i.e. seven to eight working days this is very time consuming process by increasing newly centers on online services this time should be minimized.
6. Bargaining system is lost in online services consumers are not agree they feel price charges are very high they want to bargain price newly plan should be provided to customers.
7. At the time of payment of order time is spent more so that should be minimized.
8. The online e-commerce system should be easy to handle it should not be complicated.

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INDIAN KISAN CREDIT CARD SCHEME – A CONCEPTUAL FRAMEWORK

Prof. A. P. Hosmani

Professor, Department of Commerce, Gulbarga University, Kalaburagi.

Siddarth

Research scholar, Department of Commerce, , Gulbarga University, Kalaburagi.

ABSTRACT

The sustained growth of agricultural sector, credit plays a crucial role. Considering the problems being faced by the farmers in having access to credit, the Government of India introduced the Kisan Credit Card (KCC) scheme to provide timely and adequate credit support to farmers from formal banking system in a flexible, hassle-free and cost effective manner, conceptual framework of KCC, progress and development of the scheme covered in this study.

Keywords: *Progress, Agricultural, Banking, Credit.*

INTRODUCTION –

India lives in villages. The majority of our country's population depends upon agriculture. Therefore, there is a great need for inclusion of rural people in the financial framework. When it is considered rural credit system to facilitate various financial needs of the rural folks of farmers, it has many dimensions. The Financial reforms also highlighted the need for innovative credit interventions from institutional agencies to facilitate farmers. With the implementation of bills like food security indicates that agriculture will continue to be central to all the strategies for socio-economic development of India.

In the sustained growth of agricultural sector, credit plays a crucial role. Considering the problems being faced by the farmers in having access to credit, the Government of India introduced the Kisan Credit Card (KCC) scheme in the year 1998-99 to provide timely and adequate credit support to the farmers from formal banking system in a flexible, hassle-free and cost effective manner. This scheme has facilitated the availability of credit in time and has simplified the procedure for availing loan from banks to a large extent. Rapid growth of agriculture will not only ensure continued food security but also help in the growth in Industry and the GDP. The Indian economy recorded a growth rate of 6.7 percent in 2017-18. The Economic survey 2017-18 predicted brighter growth prospects for 2018-19, at 7.0 to 7.5 percent. Thus, India is once again poised to be the fastest growing large economy in the world.

REVIEW OF LITERATURE –

The attempt of new research worker is to study the literature related to the problem undertaken. Therefore, it forms an integral part of any systematic research work. In present study, few relevant review of literature related with problems were observed undertaken. The review of literature is mainly presented as per the objective of the study in following heads.

Amir Samantara 2010, In the occasional paper ' Kisaan credit card - A study' he mentioned that the introduction of a new credit product called Kisaan Credit Card in 1998 – 99 with three different sub-limits viz., production, assets maintenance and consumption needs is a step in this direction to address the challenge.

Werner 2000, remarked that the liberalisation processes have created another problem: under the prudential and capital adequacy norms, banks are required to mark the investments to market, which have made banks more risk-averse.

Anjanikumar et al. 2007, assessed the performance of rural credit flow in India, and identified the factors that influenced the choice of credit outlet and the possession of Kisan Credit cards by rural households.

Jamunarani 2009, reported that over 14 million KCCs have been issued across India. The scheme has been implemented in all the states and union territories by 27 public sector banks, 373 district central co-operative banks and 196 regional rural banks.

Barik 2010, stated that realizing the importance of enhancement of flow of credit to the rural sector and reduction of the dependence of farmers on non-institutional sources of credit, NABARD followed by regional rural banks.

Rajamohan and Subha 2014, highlighted certain operational issues, mainly pertaining to the Agency-wise and period –wise progress of KCC and KCC scheme.

OBJECTIVES OF THE STUDY –

The main objectives of the research study are as under –

1. To study the conceptual framework of Kisan Credit Card Scheme in Indian Context.
2. To analyses the development of Kisan Credit Card Scheme in India.
3. To focus on Progress under Kisan Credit Card Scheme issued in India.

RESEARCH METHODOLOGY –

The present research paper is mainly based on secondary data which is gathered from NABARD annual reports, NABARD Journal, Publications, Occasional Research Papers and RBI Annual reports, RBI Reviews and other information has been taken from journals and different websites mainly focusing on Kisan Credit Card Scheme.

THE CONCEPT –

THE ORIGIN –

Shri. Yashwant Sinha, the then Union Minister of Finance, in his 1998-99 Budget Speech on 01 June 1998 introduced the Kisan Credit Card Scheme as 'NABARD is being asked to formulate a model scheme for issue of Kisan Credit Cards to farmers on the basis of their holdings for uniform adoption by the banks so that the farmers may use them to readily purchase agricultural inputs such as seeds, fertilizers, pesticides etc. and draw cash for their production needs'.

This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) on the recommendations of R.V.Gupta committee to provide term loans and agricultural needs. It is objective is to meet the comprehensive credit requirements of the agriculture sector by giving financial support to farmers. Participating institutions include all commercial banks, Regional Rural Banks, and state co-operative banks. The scheme has short term credit limits for crops, and term loans. KCC credit holders are covered under personal accident insurance up to Rs. 50,000 for death and permanent disability, and up to Rs.25,000 for other risk. The premium is borne by both the bank and borrower in a 2:1 ratio. The validity period is five years, with an option to extend for up to three more years. Kisan Credit Card offering credit to the farmers in two types 1. Cash Credit, 2.Term Credit.

IMPORTANT DEVELOPMENTS IN KCC SCHEME IMPLEMENTATION –

- 14 August, 1998, Introduction of KCC Scheme and circulation of Model KCC scheme to banks.
- 14th June, 2001, Personal Accident Insurance Scheme for KCC holders introduced.
- 9th August, 2004, Scheme to cover term loan for agriculture and allied activities under KCC introduced and validity of KCC increased from 3 years to 5 years.
- 01st June, 2006, In response to Union Finance Minister's budget announcement 2006-07, interest on short term credit to farmer was fixed at 7 percent up to KCC upper limit of Rs. 3 lakh on principal amount.

- 31st Oct. 2006, KCC scheme for the borrowers of Long Term Cooperative Credit Structure i.e., State Coop Agri & Rural Dev Banks introduced.
- 29th March, 2012, Kisan Credit Card - a comprehensively revised KCC scheme incorporating many new components [composite loan, 10 percent and 20 percent provisions for consumption and asset maintenance, year-wise drawing power for five years. Etc.] was launched.
- 9th Nov. 2012, Scheme for issue of KCC in the form of interoperable RuPay Cards
- 15th Nov.2012, In a meeting of Union Finance Minister with Banker, it was decided to convert all old KCCs into ATM-cum-Debit/RuPay Cards.
- 01st Aug. 2014, Support for ICT solutions through POS/micro-ATMs and RuPay Kisan Cards under KCC scheme.
- 8th Jul, 2015, Coverage of KCC holders under Atal Pension Yojna.

OBJECTIVES OF KCC - IN INDIA -

- Post-harvest expenses
- Produce Marketing loan
- Consumption requirements of farmer household
- To meet the short term credit requirements for cultivation of crops
- Working capital for maintenance of farm assets and activities allied to agriculture, like dairy animals.
- Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals.

FEATURES OF KCC –

- ✓ Flexi KCC with simple assessment prescribed for marginal farmers.
- ✓ Validity of KCC for 5 years.
- ✓ For crop loans, no separate margin need to be insisted as the margin is in-built in scale of finance.
- ✓ No withdrawal in the account to remain outstanding for more than 12 months; no need to bring the debit balance in the account to zero at any point of time.
- ✓ Interest subvention /incentive for prompt repayment to be available as per the Government of India and / or State Government norms.
- ✓ No processing fee up to a limit of Rs. 3.00 lakh.
- ✓ One time documentation at the time of first allotment and thereafter simple declaration (about crops raised/ proposed) by farmer.
- ✓ KCC cum SB account instead of farmers having two separate accounts. The credit balance in KCC cum SB accounts to be allowed to fetch interest at saving bank rate.
- ✓ Disbursement through various delivery channels, including ICT driven channels like ATM/ PoS/ Mobile handsets.
- ✓ Eligible farmers to be provided with a Kisan Credit Card and a pass book or card-cum-pass book.
- ✓ Each drawal to be repaid within a maximum period of 12 months.
- ✓ Crop loans disbursed under KCC Scheme for notified crops are covered under Rashtriya Krishi Bima Yojna (National Crop Insurance Scheme), a crop insurance scheme introduced at the behest of Government of India to protect the interest of the farmer against loss of crop yield caused by natural calamities, pest attacks etc.,

ELIGIBILITY FOR KCC –

Individuals who meet the following requirements can get KCC - Minimum age – 18 years to maximum age – 75 years at the end of loan tenure. For borrowers above the age of 60 years, co-borrower less than 60 years old is mandatory. Such a co-borrower show be legal heir/immediate family member. Joint holding up to 5 persons is permit and borrowers with good track record over the past 2 years would be prime customers.

KCC BENEFITS TOWARDS – FARMERS -

- ✓ Access to sufficient and timely credit to farmers.
- ✓ Less paper work and simplification of documentation.
- ✓ Flexibility to draw cash at any point of time and buy inputs as per the requirements of the farmers and also to repay as and when surplus fund is available.
- ✓ Assured availability of credit at any time as to reduce interest burden on the farmer.
- ✓ Sanction of the facility for 3 years subject to annual review and satisfactory operations and provision for enhancement.
- ✓ Reduction in cost of credit for availing the bank loan, Insurance cover at a very low premium rate.

KCC BENEFITS TOWARDS – BANKS -

- o To lessen work load for branch staff by avoidance of repeat appraisal and processing of loan papers under KCC Scheme.
- o Improvement in recycling of funds and better recovery of loans.
- o Downsize transaction cost to the banks.
- o Improving Banker - Client relationships.

DEVELOPMENT OF KCC IN INDIAN CONTEXT –

The researchers have analysis and interpretation of the secondary data pertaining to 'KCC in India: A conceptual framework is carried out and presented in below tables and charts respectively. The agency-wise ground level credit flow is presented in table no – 1.

Table No – 1

Agency-Wise Ground Level Credit Flow (Amount in Crore)

Year	Agency-wise		
	Commercial Banks	RRBs	Cooperative Banks
2013 -14	527506	82653	119964
2014 – 15	604376	102483	138469
2015 – 16	642954	119260	153295
2016 – 17	799781	123216	142758
2017 – 18	886771	142415	150242

Source: NABARD (as reported by banks).

The above mentioned table no -1 show the indicated a study on the agency-wise ground level credit flow of agency are commercial banks, Regional Rural Banks and Cooperative banks from 2013-14 to 2017-18 respectively. The highest amount of credit flow in 2017-18 it is Rs.8, 86,771 in commercial banks, it is Rs.1, 42,415 towards RRBs and it is Rs.1, 15,242 crores in Cooperative banks. The study during 2013-14 of all agency-wise classification of credit flow in commercial banks it is Rs.5, 27,506, in Regional Rural Banks it is Rs.82, 653 and in cooperative banks it is Rs.1, 19,964. The results of above table indicate that there is an drastic change for credit flow of all above agency and also operating credit flow in higher prospective and give more importance for the farmers with support of financial sources for future needs.

Chart No – 1

Agency-Wise Ground Level Credit Flow (Amount in Crore)

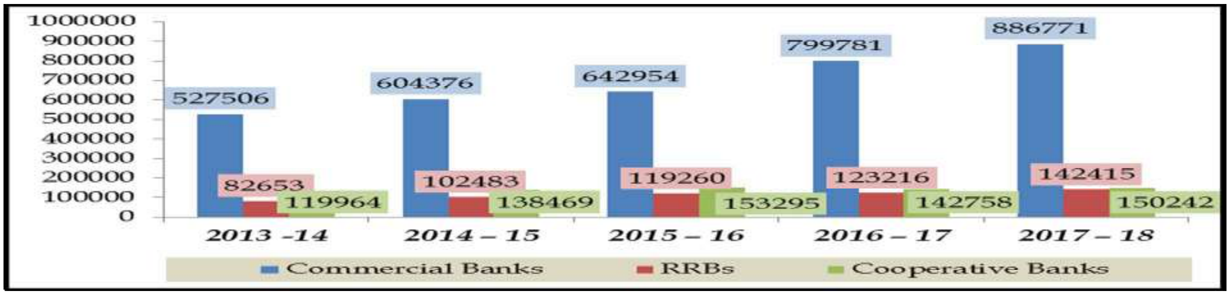

Table No – 2:

Sanction and Disbursement under FIF (Amount in crore)

Year	Sanctions	Disbursements
2014 – 15	304.89	131.50
2015 – 16	464.31	157.23
2016 – 17	1131.46	628.33
2017 – 18	712.80	294.77

Source: NABARD (as reported by banks). FIF and FITF were merged in to a single fund FIF in 2015.

The above table no -2 reveals that sanction and disbursement under FIF banks from 2014-15 to 2017-18 respectively. The highest amount of sanction in 2014-15 it is Rs.304.89, in 2015-16 it is Rs.464.31, it is Rs.1, 131.46 in 2016-17 and finally in 2017-18 it is Rs.712.80 crore sanctions. Table also deals provide information of disbursement amount in 2014-15 it is Rs.131.50 to 2017-18 it is Rs.294.77. The results of above table indicate that there is a more dynamical change for sanction and disbursements

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PROGRESS UNDER KISAN CREDIT CARDS ISSUED –

On 31st December 2016, the Hon'ble Prime Minister announced that RuPay debit cards would be issued to three crore Kisan Credit Card account holders. To fulfil this mandate, NABARD facilitated the issue of 113.18 lakh RuPayKisan Cards through RRBs and 175.99 lakh cards through Rural Cooperative Banks. The push for card acceptance was complemented by the 'Going Digital' camps on digital financial literacy.

Table No -3:

The Agency-wise number of KCC cards issued since inception of the scheme

Year	KCC Cards Issued [In Lakh]			
	Coop.	RRBs	Comm Banks	Total
2008 – 09	13.44	14.14	58.30	85.88
2009 – 10	17.50	19.50	53.10	90.1
2010 – 11	28.10	17.70	55.80	101.6
2011 – 12	29.95	19.96	68.04	117.54
2012 – 13	26.89	20.30	82.43	129.52

Source: NABARD (as reported by banks).

Table No –4:
Credit Flow under KCC

Year	Credit Flow Under KCC [Amount in Rs. Crore]			
	Coop.	RRBs	Comm Banks	Total
2008 – 09	13172	7632	25865	46669
2009 – 10	7606	10132	39940	576778
2010 – 11	10719	11468	50438	72625
2011 – 12	10640	11520	69510	91670
2012 - 13	11174	12836	NA	24010

Source: Agric. Credit in India: Trends, Regional Spreads & Database issues, NABARD Occasional Paper No 59 for data from 1998-99 to 2012-13.

CONCLUSION –

Kisan credit card has emerged as a new innovation and vital credit provider mechanism to meet the requirement of credit to agricultural farmers in a suitable and problem less manner. Kisan credit cards are one of the most innovative, widely approve the scheme of Indian Government as it is highly recognised and appreciated. This scheme has established itself as a quite popular credit among the agriculture farmers. It would surely very much helpful to the farmers in very quick and timely access to much desired institutional credit. The researchers recommend to banks should focus more on poor performing zones in terms of coverage of holdings. In this research paper through light on KCC - conceptual framework, eligibility of KCC, Benefits towards farmers and banks, Development and Progress of kisan credit card in India

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KHELO INDIA PROGRAMME: AN OVERVIEW

Dr. Savita Vitthalrao Bhosale
Director of Physical Education
Smt Akkatai Ramgonda Patil Kanya
Mahavidyalaya, Ichalkaranji
Email Id: svtbhosale2@gmail.com

Smt Sheela B. Mohite
Director of Physical Education
Matoshri Bayabai Shripatrao Kadam Kanya
Mahavidyalaya, Kadegaon
Email Id: sheela.mohite78@yahoo.com

ABSTRACT

The importance of sports and fitness in one's life is invaluable. Playing sports inculcates team spirit, develops strategic & analytical thinking, leadership skills, goal setting and risk taking. A fit and healthy individual leads to an equally healthy society and strong nation. Sports are an extremely important component for the overall development of our nation. India, in the last few years has made steady progress in the field of sports. This tremendous potential needs to be showcased at a global platform. It's time we inspire young talent, give them top-notch infrastructure and training of the highest level. We need to inculcate a strong spirit of participation in sports that enables players to demonstrate their true potential. Only then can India realise its dream of becoming a sports super power. The Khelo India programme has been introduced to revive the sports culture in India at the grass-root level by building a strong framework for all sports played in our country and establish India as a great sporting nation.

Key Words: *Invaluable, Extremely, Component, Participation, Framework Etc.*

1. INTRODUCTION

The Khelo India 2017-18 scheme was launched by the Government of India in August 2017. The scheme's objective is to identify and groom young and budding sporting talent from across the country. About 1000 young players and sportspersons will be identified and given a scholarship of INR 5 lakhs each. They will be groomed and trained for 8 continuous years. The scheme will also include a fitness component that will encourage some 200 million children in the country to focus on physical activity and fitness. The total budget allocated for this scheme is INR 1756 crore. The government also launched the National Sports Talent Search Portal to enable young sportspersons to reach out.

2. OBJECTIVES OF THE STUDY

4. To Study the Mission of Khelo India Programme.
5. To study the structure of Khelo India Programme.

3. METHODOLOGY OF THE STUDY

The present study has been descriptive; the data for this study were obtained from secondary sources. The secondary data has been collected from various references which already existed in published form; part of the paper is based on literature review the method comprising of collecting all the available papers relating to the theme and selecting relevant papers/books for the review purpose. Selection of the paper is done on the basis of their relevance and contribution to the body of knowledge. The author has made an attempt to do primary reading of the selected papers which will constitute the core of this review study.

4. MISSION OF KHELO INDIA PROGRAMME

'Khelоge Kudoge Toh Banoge Lajawab' the motto of the Khelo India programme rang true as Prime Minister Narendra Modi inaugurated the Khelo India School Games. A special laser torch lit the virtual light of the games. Prime Minister stressed that India does not lack sporting talent. India is a youthful nation and can do even better in sports. His emphasis was on overall development and making sports a priority.

Khelo India is not only about winning medals. It is an effort to give strength to a mass movement for playing more. The focus is on every aspect that would make sports more popular across the nation. Prime Minister said that it is gladdening to see youngsters from rural India and smaller cities excelling as sportspersons. He said that Khelo India would provide support to players and coaches alike. The legendary Indian tradition of 'teacher-and-student', referred to as the 'Guru-Shishya Parampara' was also celebrated in grand style at the opening ceremony. The likes of PT Usha, Pullela Gopichand, Baichung Bhutia and many more Gurus participated with their pupils. This government initiative focuses on reviving the sports culture at the grassroots and establishing the country as a sporting nation. A performance on the history and heritage of sports in India showcased indigenous games as well as Martial arts. In keeping with Prime Minister's vision, Khelo India is expected to help find young talent from the schools in various disciplines and groom them as future sports champions.

It is clear that these games will highlight India's young sporting talent and showcase India's sports potential. The hope is to mentor talent and to convert it into Olympic medals by 2024. The systematic long term approach of Khelo India most certainly marks a new dawn for the world of sports in India.

The National Capital plays host to the Khelo India School Games, being organised for the first time. This national level event is for under-17 players. It will see various disciplines being held at venues like Jawahar lal Nehru Stadium, Major Dhyan Chand Stadium, Karni Singh Shooting Range and SPM Swimming Complex. 16 teams from north, south and northeast India will be vying for glory during these games. There will be 16 sporting events like Archery, Athletics, Badminton, Basketball, Boxing, Football, Gymnastics, Hockey, Judo, Kabaddi, Kho-Kho, Shooting, Swimming, Volleyball, Weight Lifting and Wrestling. Under Khelo India Games, around 20 crore children in age group of 10 to 17 years will also be engaged into national Physical Fitness Campaign and the Khelo India School Games is only the beginning of this journey. These games will also include an All India-level Sports Scholarship which will provide an annual scholarship of five lakh rupees to every athlete selected under the scheme for a period of eight years.

5. STRUCTURE OF KHELO INDIA PROGRAMME

I. Play Field Development

This includes preparation of a national inventory of playfield and sports infrastructure by GIS and development of playfields at various state and district levels.

II. Community Coaching Development

This involves skill development and certification system for sports coaching. This is aimed at evolving and identifying PETs and training them as master trainees with online courses also included.

III. State Level Khelo India Centres

This involves supporting better utilization of sports infrastructure in relation to the States/Union Territories through M0Us.

IV. Annual Sports Competitions

One of the most important aspects of the scheme, this component is aimed to be a platform for talent spotting and providing development pathways for gifted and talented children to achieve sports excellence.

Under the scheme, the Central Government will organize the following National level competitions, i.e., Khelo India National School Games and the Khelo India National University Games (collectively known as Khelo India Youth Games now), with respect to high priority sports disciplines such as Archery, Athletics, Badminton, Basketball, Boxing, Chess, Cycling, Football, Gymnastics, Handball, Hockey, Judo, Kabaddi, Karate, Kho-Kho, Shooting, Swimming, Table Tennis, Taekwondo, Tennis, Volleyball, Weightlifting, Wrestling and Wushu, at various places across the country.

V. Talent Search and Development

In addition to the selection of the prize winners for the scheme, a talent identification committee is instituted to spot and identify talent with the help of globally accepted scientific methods.

VI. Utilization and Creation/ Upgradation of Sports Infrastructure

As the name suggests, this component aims at developing sports infrastructure at schools and universities demonstrating high sporting potential. Care would also be taken to ensure optimum utilization of these resources.

VII. Support to National/Regional/State Sports Academies

This component takes care of providing resources under Public Private Partnership (PPP) mode for expediting and augmenting Long Term Athlete Development programme.

VIII. Physical Fitness of School-going Children

An effort will be made to encourage an increased penetration of sports in the education curriculum. Moreover, a tool kit will be developed under the scheme to measure the children's physical fitness levels.

IX. Sports for Women

Although the entire scheme is gender-neutral, there is a proposal to conduct annual national competitions, especially for women, with thorough emphasis on sports disciplines where women participation is limited.

X. Promotion of Sports among persons with disabilities

Financial assistance will be provided to States and Union Territories as well as the Sports Authority of India for the creation of specialist sports infrastructure for persons with disabilities.

XI. Sports for Peace and Development

Under the Special Package for J&K, the Government of India is providing funds of up to 200 crores for enhancement of sports facilities in the State. To further ensure that the resources are optimally utilized, soft support through coaches, equipment, consumables, technical support, competition etc. is to be provided. In addition to the above, concentrated efforts will be made at organizing village level competitions with respect to sports disciplines popular in the State to ensure positive engagement of youth.

XII. Promotion of rural and indigenous/tribal games

Under the scheme, annual competitions will be organized to showcase India's rural and indigenous/tribal games alternately.

6. CONCLUSION

A sport is an important means of personality development and Khelo India is not a programme, it's a mission. The Games will highlight India's young sporting talent and showcase India's sports potential. Khelo India is not only about winning medals. It is an effort to give strength to a mass movement for playing more. We want to focus on every aspect that would make sports more popular across the nation," he added.

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REFERENCES

- *https://www.kreedon.com/khelo-india-history-registration-journey*
- *https://kheloindia.gov.in/about*

i;koj.k vkf.k lkekftd leL;k-----Tky0;oLFkkiu

Ák-lfuy lnkf'ko c<<
Tk;oRk egkfo|ky; bpydjTkh-
b-eysunilbuddhe@gmail.com

I) ÁkLRkkfod &

ÁkFkfed xjTk Eg.kT® ik.kh fdok Tky gh ey“Rk xjTkkidh ifgyh xjTk g®;- Tkykp “jij vfLRkRo vl.kkjk vkiY;k l;ekyRkhy ^iFoh* gk ,deo xg vkg- iFoh P;k 71% “kx gk ik.;kpk fdok Tkykpk vlu 29% “kx gk Tkfeuhpk vkg- R;kRkhy 98% Tky fdok ik.kh g {kkj;DRk vkg- Tk® mojhRk “kx gk 2 % x®M;k ik.;kpk Lo#ikRk vk<Gu ;Rk®- LFkkfud –"V;k fopkj dY;kl g Áek.k fdRkhRkjh deh vl.kkj ;kRk 'kdk ukgh- ;k deh Áek.k o fo"ke foRkj.kku Tky leL;k fuek.k >kY;k vlu '®Rkh] dkj[kkuknkjh] fi.;kIkBh o lkMik.kh Eg.ku ok<R;k y®dl[;eG ekuoh xjTkkuk

ijfo.;kP;k –"Vhu fuek.k >kyY;k o g®.kkÚ;k leL;kP;k fujkdj.kklkBh ^Tky0;oLFkkiu* vko';d vlR®-

II) mfÌ"V &

1½ TkyokVikph leL;k gh ,d lkekftd leL;k d'kh vkg g leTkkou ?®.®-

2½ xkeh.k “xkRkhy fi.;kP;k ik.;kph leL;k o R;kojhy mik;;®Tkuph ekfgRkh d#u ?®.®-

3½ ik.kyk®V {®= Eg.kT® R® ikg.®-

III) Tky0;oLFkkiu &

0;k[;k %&

1½ ^^ Tkykp Áek.k] R;kph mi;®xhRkk o mi“®x ¼ÁR;{k okij½ ;kpk 'kkóh; –"V;k vH;kl d#u R® ;®X; Áek.kkRk miyC/k d#u n.;kP;k –"Vhu dyyh 0;oLFkk] RkjRkn fdok mik;;®Tkuk Eg.kT® Tky0;oLFkkiu g®;-**

2½ ^^ Tky lj{k.k] lo/ku o fodkl ;kph 'kkóh; –"V;k dyyh fpfdRlkRed jpuk Eg.kT® Tky0;oLFkkiu g®;-**

;kr e[;Ro i<hy xk"Vhpk vrHkko gkrk-

v½ Tkykph miyC/kRkk o nTkk

c½ xjTkkpk vnkTk

d½ TkyokVikpk ;®X; Ádkj

M½ Tky0;oLFkkiukRk ;.kkÚ;k vMp.kÈpk vk<kok o R;kojhy mik;;®Tkuk

1½ Tkykph miyC/kRkk o nTkk &

TkkxfRkd LRkjkoj, n'kLRkjkoj vkf.k LFkkfud LRkkjkoj Tky miyC/kR®p lo{k.k dy Tkk R®- Tkyó®Rk] R;kRk o"k“j miyC/k vl.kkj ik.kh] _Rkulkj Tky Áek.kkRk g®.kkjk cny] Rklp ik.;kpk nTkk ¼{kkj;DRk dh xkM\ {kkjkp Ádkj o Áek.k] l{e Tkhokp Áek.k] R;k Tkykph mi;DRkRkk] bR;knh ½ fopkjkRk ?®Rkyk Tkk R®- mnkgj.kkFk] ,[kk|k unhRk LFkkfud

Lo#ikRk o"k“j o _Rkulkj d®B o fdRkh ik.kh miyC/k vlRk\ R;k unhyk ik.kh d®Bu ;R®\ ik.;kpk g®.kkjk f>jik] ck"ih“ou] ogukpk ox] ik=kph #nh] /kkj.k {keRkk] okGp Áek.k] bR;knh ckjhdlkjhd x®"VÈpk lo{k.kkRk leko'k vlRk®] “jij ik.;kP;k miyC/kR®pk “kx Eg.ku xkk &cEgi=k] fl/k] dkojh]Ñ".kk] x®nkojh] lRkyTk] egkunh gh “kjRkkRkhy unh[k®jh]TkkxfRkdLRkjkoj ve>,u] dkx®] 0gx&gh] flfd;kx] fefllhih]ukby] ;Qk;fVl o Vxhl] 0g®Yxk] &gkbu,ed,u] bR;knh u|kph [k®jh v®G[kyh TkkRkkRk Rkj okGoVh o iTkU;Nk;p Án'k g TkyVpkbp Án'k vlRkkRk- ;k lokpk fopkj Tky0;oLFkkiuRk g®Rk vlR®-

2½ fo|eku o “koh dkGkRkhy xjTkkpk vnkTk

Ákphu lLÑRkh unhdkBkoj fodflRk >kY;k] Rk=ÁxRkhu unh ulyY;k "kxkRkgh ekuoh oLR;k ok<Y;k vkgRk- 'kgjhdj.k o v®|®fxdj.kkeG ik.;kph xjTk ok<yh vkg- R;kRk LFkykRkfjRkkeG "j iMR®- ik.kh ijfo.kkÚ;k 0;oLFkkiuklke®j vMp.kh fuek.k g®RkkRk- n"dkG ok vo"k.kklkj[;k vkiRRkÈuh R;kRk "j iMR®- ik.;kp nf"{k fuek.k >kY;kl ik.;klkBh l?k"k l# g®RkkRk- vkiY;kdMhy Ñ".kk&dkojh ik.kh RkVk fdok bRkj LFkkfud Lo#ikRkhy TkyokVi l?k"k gh R;kph mnkgj.® vkgRk-

3½ TkyijoB;kpk fdok okVikpk ;®X; Ádkj

LFkkfud LRkjkoj miyC/k vl.kkÚ;k TkyÁek.kkulkj TkyijoB;klkBh ;®X; Ádkj fuoMyk TkkRk®- R;kulkj unhoj /kj.® ok ik>jRkyko ck/k.®] dkyok Çdok uGku ik.kh ijo.®] milk Tkyflpu]fLÁdy] fBcd i/nRkh] Mc ok dkoMhu ik.kh ijfo.® ;kidh LFkkfud –"V;k Tkh i/nRk ;®X; vly] fRkpk voyc dyk TkkRk®] ik.kh ijfo.;kp Áek.kgh Bjou ?®Rky TkkR®-

4½ vMp.kÈpk vk<kok o R;kojhy mik;;®Tkuk

Tky0;oLFkkiuke/;! ekuo gh fu.kk;d 'kDRkh vlR®] vMp.kh fdok leL;k fuek.k dj.kkj ekuo vlRk® o R;koj Rk®Mxk dk<.kkjkgh ekuop vlRk®] lo Tkhokuk ik.;kph xjTk vlR®] ijRk ek.klkP;k xjTkk ok<R;k vlRkkRk] ioÊ ik.kh vly R®F®p oLRkh vlk;ph] i.k vkRkk oLRkh vly R®F® ik.khijoBk dj.;kpk Ádkj ?kMRk® o Tky0;oLFkkiukRk leL;k fuek.k g®RkkRk-

vkTk Tky miyC/kR®ulkjh TkyokVi ok ijoBk dj.;kpk vkVkfiVk dY;ku Tky0;oLFkkiup lRkyu fc?kMRk vkg] "koh dkGkpkgh fopkj djRkk [kkyhyÁek.® mik;;®Tkuk djRkk ;Rkhy]

1½ fo|eku Tkylk B;kpk ok ó®Rkkpk vk<kok ?®.®-

2½ u0;k Tkyó®Rkkpk 'k®/k ?®.®-

3½ Tkhou i/nRkhRk ;®X; cny d#u Tkyokijkrk vko';d ?kV dj.®-

4½ ik.kh ok;k TkkÅ u n.®-

5½ ck"ih"oukpk ox deh dj.;klkBh ifjljkRkhy ouhdj.k dj.®- ¼R;keG gok FkM jkgR®½

6½ Án"k.k j®[k.®-

7½ "Tkykpk Tkknk mil k u dj.®-

8½ ikolkp ?kjkoj ok bekjRkÈoj iM.kkj ik.kh ;®X; fjRkhu lkBou okij dj.®- ¼l/;k ;kpk voyc g®Rk ukgh ½

9½ TkyokVik lkBh ok lj{k.k fu lo/kuklkBh ;®X; Rk= o l/ku okij.®-

10½ TkuTkkxRkh dj.®-

IV) TkyokVi % ,d lkekfTkd leL;k

^0;DRkh fRkRkD;k ÁÑRkh* vlk vkiY;kdM okdÁpkj vkg- R;kulkj ik.;kpk okij dj.;kp Áek.k] i/nRkh o xjTk ÁR;dkckcRk oxGh vk<GR®] deh ik.kh fi.kkj] TkkLRk ik.kh fi.kkj] ik.kh dkVdljhu okij.kkj] ik.kh l<G ok Loji.® okij.kkj y®d vk<GRkkRk- ik.;kph Vpkb vkyh] Rkjp R;kph fdeRk dGR®- fofo/k lLFkkekQRkgh ik.kh okij deh & vf/kd gkRk®- mnkg.kkFk] lkoTkfud ckxk] j®iokfVdk] Ñf=e /kc/kc, g,fLiVYl] g,VYl] mlklkj[kh uxnh fid '®Rkh] e®B m|®x] lkoTkfud uGkp ok;k Tkk.kkj ik.kh] 'khRki;kp m|®x] ckVyhcn ik.kh foØh] x®B;kph LoPNRkk] Tkxykuk] R®yfoghjÈuk ok ?kjkuk ykx.kkÚ;k vkxh] bR;knh dkj.kkRk TkkLRk ik.;kpk okij g®Rk®- Tky0;oLFkkiukRk R;kpk ijoBk djRkkuk leL;k fuek.k g®RkkRk-

xkeh.k "kxkRk gh leL;k Áke[;ku vlR®] ulfxd o eu";fufeRk ik.kh -okVi

;®X; Áek.kkRk u >kY;kl lkekfTkd Tkylel;k fuek.k g®RkkRk] R;kph dkgh BGd mnkgj.k® ikgRkk ;RkkRk-

1½ ^ukby* TkyokVi leL;k

vkfQdk [kMkRk mRRkjl "e/; lkxj Án'kkRk Ákphu lLÑRkhlkBh v®G[kyk Tkk.kkjk^bfTkIRk* gk n'k vkg- ukby unh bfFkv®fi;k o lnku jk"Vkru okg.kkÚ;k Áokgkiklu cuR®- li.k okGoVh Án'kkRku 6670 fd-eh- pk gk Áokg lRkRk okgRk vlRk®- bfTkIRk ;k n'kkRk deh ikÅl iMRk® o ik.;kp Áokg okGoVh "kxkRku okgRk vlY;ku Tkknk ck"ih"ou g®Åu ijl ik.kh jkgRk ukgh- f'kok; lnku o bfFkv®fi;k g dkil mRiknd Án'k vlY;ku R;kuh Tkknk ik.kh okij.;kl l#okRk dyh] R;kRku bfTkIRk o lnku &bfFkv®fi;k jk"Vkr ik.kh okVikph leL;k m"h jkfgyh-

2½ fl/k unh TkyokVi leL;k

1947 P;k LokRk«;kuRkj fl/k unhoj e®Bk Án'k ikfdLRkkuyk feGkyk- fl/k unhP;k o miu|kP;k "kjRkh; Án'kkRk vud cgmÌf'k; ;®Tkuk jkcfoY;ku ikfdLRkkuyk- "kjRkkRk ik.kh okVi okn fuek.k >kyk- R;koj 19 lIVcj 1960 j®Tkh 'Indus Water Treaty' uked djkj g®Åu jkoh] fc;kl o lRkyTkp Tkknkik.kh "kjRkku okijko o >ye] fpukc o fl/k unhP;k ojP;k "kxkp TkkLRk ik.kh ikfdLRkkuyk |ko vlk Rk®Mxk fu?kkyk- lRkyTk unhoj ck/kyY;k "kØkukuxy ÁdYikeG fl/k unhdM Tkk.kkjk ik.;kpk v®?k deh g®Åu v'kh leL;k cuyh vkf.k ik.kh okij Áek.k "kjRkkl 80 % o ikfdLRkkukl 20% vl Bjy-

3½ xxk unh TkyokVi leL;k

xxk unh "kjRkkRku gxGh ;k ukoku d®ydR;kTkoG cxkyP;k milkxjkl feGR®- fRkp bRkj QkV ckxyk n'kkRk Áo'k djRkkRk- iùk ukoku Rkh ckxykn'kkRk okgR®- "kjRkku vkiY;k gÌhRk^QjkDdk* ;F® /kj.k ck/k.;kph ;®Tkuk vk[kY;koj "kjRk o ckxyk ;k n'kkRk okn fuek.k >kyk- ¼io ikfdLRkku vlRkuk½ ckxykn'kkph fufeRkh fMlcj 1971 e/; >kY;koj okn feVfo.;kP;k fn'®u Á;Ru >ky- 30 lIVcj 1977 j®Tkh djkj veyRk ;Åu ckxyk n'kkyk ijl ik.kh n.;kp Bjy-

4½ dkojh unh TkyokVi leL;k

nf{k.k "kjRkkRk dx fTkYgk ¼dukVd jkT; ½ ;k "kxkRk gh unh mxe ikoR® o Jhjxi Í.kedMu RkkfeGukM jkT;kRk TkkÅu dkjhdyTkoG cxkyp milkxjkl feGR®- lekj 72520 pk-fd-eh- ik.kyk®V {®= vkg- Ñ".kk jkTklkxj ¼onkou xkMupk c/kkjk½ o f'kolemæ ;k ÁdYikpk Qk;nk dukVdkl Rkj eRRkj ;®Tkupk Qk;nk RkkfeGukMl g®Rk®- ifgyk o nljk VIik dukVdkRk vlY;ku Tkyfu;=.k dukVddM jgkR®- jkTkdkj.kkeG b-l- 1870 iklup ik.khokVi okn fuek.k g®Rk xy] Rk® okn vTkugh v/kue/ku pky vkg- dukVdp 27 Rkkyd Rkj RkkfeGukMp 15 Rkkyd vo"k.kxLRk "kxkRk vkgRk- R;keG dukVdyk TkkLRk ik.kh go vlk okn vkg- vTkugh Ádj.k U;k;Áfo"B vkg- RkFkkfi 60]000 ,dj {®= f"T®y ,o< ¼6Vh-,e-lh-½ ik.kh dukVde/; l/;k |ko vlk ldRk vkg-

5½ Ñ".kk [k®j TkyokVi leL;k

nf{k.k "kjRkkRk x®nkojh unh [kky®[kky Ñ".kk unh gh egRokph unh vkg- ;k unhP;k 1290 fdeh ykchidh 250 fdeh "kx egkjk"Vkr vkg- ?kVÁ"k o eyÁ"k dukVd o Rkx"æk vk/kkRk Ñ".kk unhl feGRkkRk- ePNyhiÍ.kTkoG Rkh cxkyP;k milkxjkl feGR®- egkjk"V™kRk /k®e ¼okb½]

Ñ".kkÁdYi lkxyh] dukVd Rkx"æk o vk/kkRk Jh'®ye o ukxkTku lkxj g egRokp ÁdYi vkgRk- d®;uk unhÁdYikeG ohTkfufeRkhRk ØkRkh g®Åu egkjk"Vkr dkj[kkunkjh ok<yh- ik.;kph ekx.kh ok<yh- Ñ".kk unhp TkkLRkhRkTkkLRk ik.kh okij.;kpk nf{k.k egkjk"Vkr Á;Ru l# >kyk- R;kRku egkjk"Vkr &dukVd Ñ".kk unh TkyokVi okn l# >kyk] Rkj Rkx"æk ÁdYikRku dukVd&vk/k ;kP;kRk okn l# >kyk- Jh-cPNkoRk ;kpk yokn ue.;kRk ;Åu Ñ".®p 28-8% ik.kh okij.;kph ijokuxh egkjk"Vkyk feGkyh- R;kpkp ,d "kx Eg.kT® ^^ egkjk"Vk& Ñ".kk [k®j fodkl eMGkph ** 1966 e/; dk;n'khjfjR;k >kyyh LFkkiuk g®;-

V) xkeh.k "kxkRk fi.;kp ik.kh % ,d leL;k

T;k ekuoh oLRkhRk TkkLRkhRk TkkLRk y®d ÁkFkfed 0;olk;kRk xRkyy vlRkkRk] R;k oLRkhl ^xkeh.k oLRkh* vl Eg.kRkkRk- ;kRk fulxk/kjhRk o dPpk eky n.kkj 0;olk; e®MRkkRk- '®Rkh gk Áe[k 0;olk; vlu bRkj 0;olk;ke/; i'kikyu] e<ikG] Tkxy mRiknu x®Gk dj.®] eklekjh] [kk.kdke] Rklp y®gkj] lRkkj] d"kj bR;knh dkjkxhjh ;kpk leko'k g®Rk®- dkgh oLR;ke/; ^/kkfed LFkku egkRE;* vlR®- vijh okgRkd 0;oLFkk] vijh vkj®X; 0;oLFkk] e;kfnRk y®dl[;k gh xkeh.k oLRkhph of'k"V; fnlu ;RkkRk-

dkgh xkeh.k oLR;kuk "jij ik.kh miyC/k vlR®] Rkj cÚ;kp'kk xkeh.k oLR;kuk e;knhRk ik.kh miyC/k g®R®- enkuh Án'k o iBkjhÁn'kkRkhy unh dkBkojP;k xkokuk "jij ik.kh miyC/k vlR®] ijRk fi.;kP;k ik.;kph leL;k fuek.k g®R®p- dkgh "kxkRk ulfxd Rkyko vlRkkRk- mnkgj.kkFk] egkjk"Vkr "Mkjk fTkYg;kRk ¼c®nydl] uoxko½] pæij "kxkRk ¼RkkM®ck] flnokgh] vl®ye<k ½ o xMfpj®yh "kxkRkgh ygku e®B Rkyko vkgRk- R®F® fi.;kP;k ik.;kph leL;k Rkho vlR®- mUgkG;kRk ck"ih"ou TkkLRk g®Åu TkylkB vkVRkkRk] ikÅl deh iMY;kl Mkxjkrk f>jik deh g®Rk® o unhÁokgkuk deh ik.kh feGY;ku ik.kh leL;k mx Lo#i /kkj.k djR®- li.k xkokp LFkykRkj dj.;kbRkdh okbV ifjfLFkRkh fuek.k g®R®- ioRkÁn'k o Rkho mRkkjkP;k Án'kkRk unh Áokg 'kh?kxRkhu okgu TkkRkkRk o ik.kh u fLFkjkoY;keG ik.kh Vpkb fuek.k g®R®-

fgeky; ioRkjkxk fdok vkiY;kdMhy ?kkVekF® o iTkU;Nk;p Án'k Rklp 'kh?k mRkkj Án'k, m".k o d®jM;k gokekukp Án'k v';k "kxke/; T;k xkeh.k oLR;k vlRkkRk] R®F® fi.;kP;k ik.;kph dk;e leL;k vlR®-

xkeh.k "kxkRkhy fi.;kP;k ik.;kph leL;k nj dj.;klkBh i<hy mik;;®Tkuk dY;k xY;k vkgRk fdok "koh dkGkRk dY;kl Qk;nk g®Å 'kdy-

1½ dkyO;kP;k lgk;;ku ik.khijoBk

2½ uGkP;k lgk;;ku ik.khijoBk

3½ ik>j Rkyko Rk;kj dj.®-

4½ d®Ygkij fdok olRk c/kkjk ck/k.®- ¼;kRk iyk[kkyh vYi mphi;Rk unhpk Áokg vMfoyyk vlRk®-½

5½ Tkfeuh[kkyh vl.kkj Áokg "ehvRkxRk ck/kk}kj vMfo.®-

6½ ;®X; vRkjkoj foghj [k®n.® fdok ufydkdi [k®n.®-

7½ ik;&;kph foghj ulkoh-

8½ ik.;kpk vi0;; VkG.®] Tky'k/nhdj.kkp ?kjxRkh mik;] bR;knhckcRk TkuTkkxRkh dj.®-

9½ lkoTkfud ik.koB;kph ;®X; dkGTkh ?®.®-

10½ Rkyko fdok foghjhe/; ekl o bRkj

mi;DRk Tkypjkph Tk®ikluk dj.k®-

fu"d"k -

1½ TkyokVikph leL;kgh ,d lkekftkd leL;k d'kh vkg g leTkkou ?®.;kRk vky-

2½ xkeh.k "kxkRkhy fi.;kP;k ik.;kph leL;k o R;kojhy mik;;®Tkuph ekfgRkh d#u ?®.;kRk vkyh-

3½ ik.kyk®V {k®= g ikg.;kRk vky-

lekjki

Tkylj{k.k&lo/ku o fodkl ;kph 'kkóh; –"V;k dyyh fpfdRlkRed jpuk Eg.kT® Tky0;oLFkkiu g®;. vki.k Tky0;oLFkkiukpk vH;kl gk Tkykph miyC/kRkk vkf.k R;kpk nTkk RklP fo|eku xjTkkpk RklP "koh dkGklkBh vl.kkÚ;k xjTkkpk vnkTk ?®Åu dyk- R;keG vki.k TkyijoBk RklP vMp.kh o R;kojh mik; g;k ln"kRk ekfgRkh ?®Rkyh-

TkyokVi gh ,d lkekftkd leL;k vkg. R;kRk vki.k ukby TkyokVi leL;k, fl/k unh TkyokVi leL;k, xxk unh TkyokVi leL;k, dkojh unh TkyokVi leL;k vkf.k Ñ".kk [k®j TkyokVi leL;kp fo'y"k.k dyy vkg-

'k®oVh vki.k m/o x®nkojh ik.kyk®V {k®= fodkl 0;oLFkkiu g;k ÁdYikpk vH;kl dyk-

ln" iLRkd

1½ ÁkÑfRkd "x®y & vkiV vfouk'k o ykVdj Jhdkrk

2½ Ldy vVykl 1962

3½ ^egkjk"V ekuo foKku ifj"kn*] ^gkdkjk =ekfld i.k®-*

4½ jkTkdh; "x®y ukxij - Ák-ykVdj] Ák-vfouk'k vkiV

5½ 0;kolkf;d lk;koj.k & Hkkly o dkV

6½ ekuo % lk;koj.k vkf.k in"k.k & Mk-,l-Mh-dne

7½ lk;koj.k vH;kl & Mk-cyHkhe ,y-p0gk.k] pn'k[kj ch-iokj] vej ,e-<j-

8½ lk;koj.k 'kkL= & ikpk;] Mk-th-,e-dyd.kh] ik-ih-ih-fnf{kr-

s{dîU à^mH$a H$s bKH$Wm "j_m' _| nXH$_

Sm. AemH$ ~mM i H$a,

ghm`H$ àmÜ`mnH$ Ed AÜ`j , qhXr {d^mJ, AmOam _hm{dÚmb`, AmOam (_hmam ï) -416505

avbachulkar1972@rediffmail.com---avbachulkar1973@gmail.com

àñVmdZm

_Zî` g_mOerb àmUr h& g_mO _| ahZ H$ H$maU Cg {dMmam| H$m AmXmZ-àXmZ H$aZm nSVm h& Bg àH$ma H$ AmXmZ-àXmZ H$m geŠV _mÜ`_ h, ^mfm& AWmV$ ì`pŠV, g_mO Ama ^mfm EH$-Xga na AmYm[aV h& ^mfm ì`pŠV H$s AmV[aH$ Xem, _mZ{gH$Vm, nmañn[aH$ g~Ym| H$ gmW nar g_m{OH$ ì`dñWm H$m ^r àH$QrH$aU H$aVr h&

h_ g^r OmZV h {H$ gm{hË` g_mO H$m à{Vq~~ h& Bg à{Vq~~ g h_mam gmj mËH$ma H$amVm h gm{hË`H$ma, gm{hË` H$ _mÜ`_ g& VmËn` ^mfm H$ {~Zm h_ Z gm{hË` H$s H$ënZm H$a gH$V h, Z _mZd g_mO H$s& XmZm| H$s ^md^mdZmAm| Ed AZ^{V`m| H$m _V ê$n XZ H$m H$m` ^mfm hr H$aVr h& ì`pŠV AnZ ñd^md, A{^é{M, ñVa Ed n[ade H$ AZgma ^mfm H$m à`mJ H$amVm h& dmŠ`m| H$ JRZ Ed gJRZ H$m ^r ` HmaH à^m{dV H$aV h&

^mfm _| dmŠ` H$m ñWmZ Ama nXH$_

àË`H$ ^mfm _| dmŠ` H$m _hÎdnU ñWmZ hmVm h& ^mfm H$s bKÎm_ BH$mB Üd{Z h& Vm gmWH$ BH$mB h, dmŠ`& Cgr H$ Xdmam aMZmH$ma AnZ ^mdm| H$m g_{MV TJ g gà{fV H$aZ _| g\$b hmVm h& Sm. ^mbmZmW {Vdmar H$ eãXm| _| ""^mfm _| `m ~mbZ _| dmŠ` hr àYmZ h& dmŠ` ^mfm H$s BH$mB h& ...... h_mam gmMZm, g_PZm `m ~mbZm `m {H$gr ^md H$m öX`J_ H$aZm g~H$N dmŠ` _| hr hmVm h&''(1996 220)

ggma H$s AbJ-AbJ ^mfmAm| H$s dmŠ` gaMZm ^r AbJ-AbJ hmVr h& Cgr àH$ma àË`H$ ^mfm _| nXm| H$m EH$ {d{eï H$_ ahVm h, Om A{^ï AW H$m à{VnmXZ H$aVm h&

nXH$_

àË`H$ ^mfm H$ {ZpíMV Eg ì`mH$aU H$ {Z`_ hmV h& CÝht {Z`_m| H$ AZgma nXH$_ {ZpíMV hmVm h, naV H$^r-H$^r aMZmH$ma Bg_| n[adVZ H$a XVm h& Egm H$aZ _| CgH$m {d{eï CÔí` hmVm h& Bg_| ^r aMZmH$ma àgJmZH$b n[adVZ H$a M_ËH$ma CËnÞ H$aVm h, {Og_| CgH$m ì`ŠV `m Aì`ŠV H$bmË_H$ à`mOZ ahVm h& (Sm. ZJÐ, 2005, n. 28)

gmYmaUV… qhXr _| nhb H$Vm, ~mX _| H$_| Ama {H$`m `h H$_ h& Bg {Z`_ H$ AZgma aMZmH$ma AnZ ^mdm| H$m A{^ì`ŠV H$aZ _| ñd` H$m Aj__mZVm h V~ n[adVZ Amdí`H$ hm OmVm h& {dîU à^mH$a Or Z AnZr bKH$Wm "j_m' _| Eg n[adVZ {H$E h& {OZH$s MMm h_ `hm H$aZdmb h&

1. dhm H$ ZmJ[aH$ CZH$m _OmH$ hr Zht CSmV; ~pëH$ Adga X l H$a CZ na hmW ^r NmS ~RV W&

`h dmŠ` "dhm H$ ZmJ[aH$ CZH$m _OmH$ CSmV W Ama Adga X I H$a CZ na hmW ^r NmS ~RV W&' Bg àH$ma {b I m Om gH$Vm Wm; naV Zg Sman XrXr H$ à{V ZmJ[aH$m H$ _Z _ Om KUm Wr CgH$s VrdVm XemV hV b I H$ Z `hm "hr Zhr' Ama "~pëH$' H$m à`mJ {H$`m h& bmJ CÝh H$Wm{bH$ g_PV W& CZH$m dhm ahZm bmJm H$m ngX Zht Wm& "hr Zhr' Ama "~pëH$' eãXm Xdmam b I H$ Z AnZr ~mV g{ jßV ê$n _ Ed à^mdr TJ g ñnîQ H$a Xr h&

`dH$ EH$X_ ~ I ~a Wm& `m H${hE {H$ Bg ~mV H$m g_PZ _ dh Ag_W Wm& Bgr ~mV H$m b I H$ Z "H$g H$aVr' H$ Xdmam ñnï {H$`m h&

2. nhMmZVr Vm BVZr gdm H$g H$aVr!

àñVV dmŠ` _ "H$g H$aVr' H$ ñWmZ na "Zht H$aVr' {b I Z g ^r dmŠ` nU hm gH$Vm Wm& naV `hm {dñ_` àH$Q H$aV hE dmŠ` H$m gag ~Zm`m J`m h& nËWa H$ ~Xb _ `dH$ H$m Sman XrXr g BVZm ñZh {_b ahm h, {OgH$s CgZ H$ënZm ^r Zht H$s Wr& gÀMmB `h h {H$ nËWa \$H$Zdmbm `dH$ hm `m AnZ Ka-n[adma H$m gXñ` Sman XrXr _ H$mB \$H$ nSZdmbm Zht h& dh ne g Zg Wr Ama Zg H$ {bE Š`m {_Ì Š`m eÌ! XmZm H$ gmW à_ndH$ ne AmZm BVZm hr dh OmZVr h& Bg ~mV g

3. Am{ I a EH$ {XZ Cgg Zht ahm J`m&

ì`mH$aU H$ {Z`_mZgma {ZfYmË_H$ Zht H$m à¶mJ "J`m' _» `{H$`m H$ nd `mZr "ahm Zht J`m' Bg àH$ma hmZm Mm{hE Wm& O~{H$ {dîU à^mH$a Or Z Cg `hm ghmæ`H$ {H$`m H$ nd a I m h& H$maU ññï h {H$ {Og `dH$ Z Sman XrXr na nËWa \$H$m Wm, dhr `dH$ H$m`b H$s I mZ _ hE Y_mH$ _ AÝ`m H$ gmW Km`b hAm& Km`bm H$m ZJa H$ Cgr AñnVmb _ Xm{ I b {H$`m OmVm h, Ohm Zg Sman XrXr gdm H$a ahr Wr& nËWa \$H$H$a Km`b H$aZdmb `dH$ H$m nhMmZZ _ Sman XrXr H$m Xa Zht bJVr; naV dh Bg ~mV H$m Ehgmg `dH$ H$m hmZ Zht XVr& `dH$ H$ gmW XrXr H$m ì`dhma AÝ`m H$s Vah hr Wm& `h g~ X I `dH$ nN VmVm h& dh AnZ na H$m~ Zht H$a nmVm h& MmhH$a ^r dh ñd` H$m amH$ Zht gH$Vm h& CgH$s AVamË_m _ hE Bg n[adVZ H$s A{^ì`pŠV H$ {bE b I H$ H$m Egm n[adVZ H$aZm nSm&

4. Š`m ~mV h? V_ amV Š`m hm? Š`m Våh H$mB H$îQ h?

`hm VrZ àíZmWH$ dmŠ` h-

1. Š`m ~mV h?
2. V_ amV Š`m hm?
3. Š`m Våh H$mB H$ï h?

àW_ Ama VVr` dmŠ`m _ àíZdmMH$ eãX "Š`m' dmŠ`m H$ Ama^ _ a I m J`m h, Om {Z`_mZgma h&

X{dVr` dmŠ` _ àgJ Ed gX^mZgma ~b XZ H$ {bE b I H$ Z àíZdmMH$ eãX "Š`m' ~rM _ a I m h& n[adVZ H$ nrN b I H$ H$m CXXí` `h h {H$ Sman XrXr Z `dH$ H$m Cgr jU nhMmZm Wm, O~ Cg AñnVmb _ Xm{ I b {H$`m J`m Wm& b I H$ `h OVm XZm MmhVm h {H$ `h gM OmZZ g Sman XrXr _ H$mB \$H$ nSZdmbm Zht h&

5. Amn _P Zht OmZVr &

Bg dmŠ` _ {ZfYmË_H$ "Zht' H$m AV _ a I m Om gH$Vm Wm; naV Egm H$aZ na `dH$ H$m K_S AŠ I SVm Ed CXXSVm ñnï hmVr& Om {H$ dh Wm& nd H$m CgH$m H$WZ - ""X I m, `h X^m½` H$s _{V Om ahr h& _ Bg `hm Zht ahZ XJm''- Bgr VÏ` H$s n{ï H$aVm h& O~{H$ h_ OmZV h {H$ Smam XrXr H$ AmMaU Z Cg_ n[adVZ H$a {X`m h& Bg n[adVZ {H$ Va\$ nmRH$m H$m Ü`mZ AmH${fV H$aZ hV b I H$ Z H$_ _ CbQ-\$a H$a {X`m h& b I H$ Bg ~mV na ~b XH$a H$hZm MmhV h {H$ dh A~ {dZ`erb hm J`m h& Cg níMmVmn hm J`m h& b I H$ na JmYrdmX H$m à^md h& {Og h_ Bg àgJ _ AZ^d H$aV h&

{ZîH$f

{ZîH$f ê$n _ h_ H$h gH$V h {H$ {ZfYmË_H$ Ed ~bmË_H$ ê$nm _ nXH$_ ~Xbm hAm h& {dîU à^mH$a Or Z {d{eï {Z{hVmWm H$ _XXZOa nXH$_ _ CbQ-\$a H$a {XE h& Om n[apñW{V Ed gX^m H$s _mJ H$ AZH$b hr h& `h nXm H$m ñWmZmVaU ebr{dkmZ H$s Ñ{ï g {dMbZ h& AnZr ^mdZmAm H$s H$RmaVm, H$m_bVm VrdVm Ed gabVm H$s à^mdembr àñV{V H$ {bE {dîU à^mH$a Or Z Eg à`mJ {H$E h&

==

gX^ JW

- *(g.) {_I {dX`m{Zdmg, gm{hË` A_V, ObmB,* ***2009***&
- *Sm. {Vdmar ^mbmZmW, ^m{fm{dkmZ, {H$Vm~ _hb àH$meZ, Bbmhm~mX, gñH$aU -* ***1996***&
- *Sm. ZJÐ, ebr {dkmZ, ZeZb npãbqeJ hmD$g, ZB {X„r, MVW gñH$aU,* ***2005***&

21 O;k ‘krdkrhy Hkkjrh; d"kh {k=klekjhyvkOgku

lkk- Mk- t;Jh pOgk.k]

vFk’kkL= foHkkxie[k] JherHk¸;klkgcjktekuegkfon;ky;] Eg lo M- Rkk- ek.kft- lkrkjk

Xkk"kokjk

Hkkjrkpk ‘krhgkie[k O;olk; vkg- 2001 P;k tux.kuulkjHkkjrkphykdl[;k xkeh.kHkkxkr 72-2 VDdbrdhvkg- R;kidh 65 r 70 VDdykdl[;p thou g ‘krhO;olk;k’khfuxMhrvkg- Hkkjrkr d"khmRiknukr 22 VDdlgHkkx d"kh o lc/khrO;olk;kpkvkg- vkt d"khgdehmRikndrk] dehfderh] mRikndrlkBh ok<yyk [kp ;k lokpkifj.kkeEg.kucjktxkjh] dtckTkjhi.kk] rlpfulxkpkygjhi.kk ;k lolelL;kuhHkkjrh; d"kh{k=kykxklyyvkg- Hkkjrkr d"kh{k=kojgldV ;.;klie[k dkj.kEg.ktp d"khO;olk;kphykHknk;drkdehgkrvkg- vktP;k ;xkrHkkjrh; ‘krh {k=kphixrhQkj’khlek/kkudkjdvkg- vlEg.krk ;.kkjukgh] Hkkjrkrfofo/k fidjpupkLohdkjdyykvlykrjhbrjn’kk’khfo’k"kr% fodflrn’kk’khryukdjrkHkkjrh; ‘krhmRiknu o mRikndrkdehvkg- vktP;kmnkjhdj.k o tkxfrdhdj.kkP;k ;xkrHkkjrh; ‘krhojpijkoyculiyrjh ;k {k=krvtuvudvkOgkuvkgr-

vH;klkphmfÌ"V;%&

1- Hkkjrh; vFkO;oLFkrhy d"kh{k=kpegRRo tk.ku ?k.k-

2- Hkkjrh; vFkO;oLFkykvkOgkun.kkÚ;kckchojidk’kVkd.k-

Lk’kk/kui/nrh%& iLrr ‘kk/kfuc/k gkn¸;e lkexhojvk/kkjhrvkg- n¸;e lkexhe/; fofo/k ekfld] lnHkiLrd] bVjuVbR;knhpkvk/kkj ?krYyykvkg- Hkkjrh; ‘krhojtkxfrdhdj.kkpk>kyykvH;kldj.;klkBh ‘krhfo"k;dekfgrhvlyyhfofo/k iLrd] ‘krhl’kk/kufuc/k] ‘krhojvk/kkjhrorekui=krhyy[k] ‘krhphekfgrhvl.kkÚ;kfofo/k oclkbVl bR;knh e/kuekfgrh L=krtekdyykvkg-

Lk’kk/kufo"k;kpegRRo%& 21 O;k ‘krdkrhy d"khO;olk;klekjhyvkOgku o mik;;ktukgkfo"k; vfr’k; xguvkg- dkj.kLokrU; iklrhurjn’kkphvUUk/kkU;kP;kckcrhrifjfLFkrhvfr’k; fcdVgkrh- vktn’kvUu/kkU;kP;kckcrhrLo;i.k>kyykvkg- ,dhdMn’kvUUk/kkU;kP;kckcrhrLo;i.k>kyykvlrkukl)k Hkkjrkrhyc<hjktkykvkRegkR;kdjkohykxr- gh ,d fprphckcvlurkfpruh; fo"k; vkg- ‘krhO;olk;klekjvudleL;k] vkOgkuvkgr- 21 O;k ‘krdkr ;k LkeL;kuhmx:Ik /kkj.kdY;kl] d"khO;olk;kphifjfLFkrhvfr’k; okbVgkby- ;klkBh ;k fo"k;koj v/;;u gk.kdkGkphxjt o vko’;drkvkg-

Hkkjrh; d"kh {k=ki<hyvk0gku%&

1- tyflpu o ty0;oLFkkiukpvk0gku

2- d"khvknkukP;k ok<R;kfderh&dehdj.kg ,d vk0gku

3- foiu.k0;oLFkpvk0gku

4- fofo/k x.k/kev lYkY;kok.kkphti.kddj.;kpvk0gku

5- cktkjkr ekx.kh vlYkY;kfidkpmRiknudj.;kpvk0gku

6- d"khr=Kkukpkokijdj.;kpvk0gku

7- 'krdÚ;kP;kvkRegR;kjk[k.;kpvk0gku

8- 'krdhIk;koj.kkpvk0gku

Okjhyvk0gkuvktHkkjrh; 'krhlekjvkgrrhiy.;kphfdoklkl.;kphrkdnvkiY;kdMvkg- rh ;kX; drhdk;devk[ku] ykdkP;kekufldrrcny d:u] tutkxrh ?kMouvk.ku /kkj.k 'krhfHke[k d:u R;kpklkeuk d: 'kdrk o R;kvk0gkukp :ikrjvkokgukr d: 'kdrk] o g 'kD; dj.;kphrkdnHkkjrkrvkg-

Im- Im IimSÀ`m dJ, {Xem{^_IVm d bd{MH$Vm `nemar[aH$ j_Vda {ZdSH$ ì`m`m_ àH$mamMm hmUmè`m n[aUm_mMm Aä`mg

Sm. XdÐ ~mngmm {~aZmi

ZmBQ H$mbO Am\$ AmQg AÝS H$m_g, BMbH$aOr.

Email –devendra.birnale@gmail.com

1. àmñVm{dH$

AmY{ZH$ H$mi h ñnYmM H$mi åhUZ Ami Ib OmV gdM jÌm_Ü` ñnYm dmTbbr Amh d Ë`mbm H$sSm jÌ h AndmX Zmhr. ndu _ZmaOZmgmRr \$mdë`m di_Ü` Iië`m OmUmè`m {d{dY Iim_Ü` A_bmJ ~Xb hmD$Z Ë`mbm ì`mdgm`rH$ ñdê$n àmá Pmb Amh. dmTË`m ñnYm, gm_Z, emar[aH$ XImnVr Z hmVm gmVË`mZ IiÊ`mgmRr {d{dY H$meë`mMm dmna ghOVZ H$aÊ`mgmRr IimSbm Amnbr emar[aH$ gÑTVm MmJbr amIU Amdí`H$ Amh.

Cƒ XOmMm Ii qH$dm H$meë`mda à^Ëd {_i{dÊ`mgmRr Cƒ XOmMr emar[aH$ d HmaH j_VMr AË`V Amdí`H$Vm AgV d Aer emar[aH$ j_Vm d HmaHj_Vm CƒnmV irda ZÊ`mgmRr {d{eð ì`m`m_ àH$ma IimS H$arV AgVmV VgM à{ejH$ {h ì`m`m_ àH$mamMm dmna Amnë`m à{ejU H$m`H$_m_Ü` OmñV H$aVmV.

IimSMr emar[aH$ d HmaH j_Vm dmT{dÊ`mgmRr AZH$ àH$maM gemYZ H$b OmV AmhV d Ë`mVZ IimSMm {d{eð Amhma, ì`m`m_, {dImVr, gamdgÌ, gamdmMr {RH$mU `m Jmïr nT `V AmhV. Ë`m_i gXa gemYZmgmRr hr gemYH$mZ H$mhr {d{eï ì`m`m_ àH$mamMr {ZdS H$ê$Z Ë`m IimSÀ`m H$SZ H$ê$Z KVë`mg Ë`mMm emar{aH$ j_VÀ`m KQH$mÀ`mda Z_H$m H$m` n[aUm_ hmVm h nmhÊ`mM Ra{db Amh.

2. gemYZmM _hÎd

Im-Im `m Iim_Ü` jÌajU d AmH$_U H$aUmè`m IimSZm {d{dY H$meë`mMm dmna H$ê$Z gKmg JU àmáH$ê$Z XÊ`mgmRr Ë`mÀ`m AJr Cƒ XOmMr VmH$V, dJ, X_XmanUm, MnimVm, PQmnQ j_Vm AgU Amdí`H$ AgV. Á`mÀ`m AJr Cƒ XOmMr emar[aH$ d HmaH j_Vm

Agb VmM l i mS {d{dY H$meë`mMm ZdZdrZ VÌmMm dmna A{YH$ ghOVZ d g\$mBXmanU H$ê$Z gKmg JU àmá H$ê$Z Xd eH$Vm. Ë`m_i Aem l i mSZm _hÎd àmá Pmb Amh.

l m- l m l i mSZm Amnë`m l i mVrb H$meë`m_Ü` gmVË` am l U, H$mUVrhr emar[aH$ X l mnV Z H$ê$Z KVm gmVË`mZ l i V amhU d Ë`mgmRr C$ XOmMr emar[aH$ d HmaH j_Vm Amnë`m AJr am l U {h EH$ l am l aM _mRr g_ñ`m {Z_mU Pmbr Amh. Ë`mgmR l m- l m `m l i m_Ü` gemYZ hmU _hÎdmM Amh. H$mUË`mhr JmïrMm n[aUm_ MmJbm Pmbm Va Ë`mM AZH$aU g~{YV gdOU H$aVmV, Ë`mMm \$m`Xm hmVm Am{U n[aUm_ MmJbm Pmbm Zgb Va Ë`mM AZH$aU H$aU Qm i VmV. Ë`m_i Ë`mMm d i , ngm, eº$s dmMV. àñVV gemYZmZ h {gÕ Pmb H$s, {ZdSH$ ì`m`m_ àH$mamMm l m- l m l i mSÀ`m emar[aH$ j_Vda MmJbm n[aUm_ Pmbm Va Ë`m Ë`m l i mM l i mS, _mJXeH$ `mM AZH$aU H$ê$Z l i mVrb ZdZdrZ H$meë` mMm g\$mBXmanU d {~ZMH$nU ñnY Xaå`mZ dmna H$aVrb. ZdZdrZ H$meë` d VÌ {dH$grV hmÊ`mgmRr. l i mSÀ`m H$m_{Jar_Ü` gmVË` am l Ê`mgmRr, X l mnVtM à_mU H$_r hmÊ`mgmRr d C$ XOmMr emar[aH$ d H$maH$ j_Vm l i mSÀ`m AJr {Z_mU hmÊ`mgmRr gemYZ hmU JaOM d _hÎdmM Amh.

3. gemYZmMr CÔrîQ ç

- l m- l m l i mSÀ`m emar[aH$ j_VÀ`m KQH$mM _mnU H$aU.
- l m- l m l i mSÀ`mgmRr {ZdSH$ ì`m`m_ àH$ma à{ j j U H$m`H$_ V`ma H$aU.
- {ZdSH$ ì`m`m_ àH$mamMm l m- l m l i mSÀ`m dJ, {Xem{^_ l Vm, bd{MH$Vm `m j_Vda hmUmè`m n[aUm_mMm Aä`mg H$aU.

4. n[aH$ënZm

gXa gemYZ Aä`mgmgmRr gemYH$mZ "eÝ`' n[aH$ënZm _mSbbr Amh.

- H:{ZdSH$ ì`m`m_ à{e j U H$m`H$_mZVa àm`mJrH$ JQ d {Z`{ÌV JQmVrb {gQ AÊS [aM H$m`_mZm_Ü` hmUmè`m ~Xbm_Ü` gmWH$ \$aH$ nSUma Zmhr.
- H:{ZdSH$ ì`m`m_ à{e j U H$m`H$_mZVa àm`mJrH$ JQ d {Z`{ÌV JQmVrb eQb aZ H$m`_mZm_Ü` hmUmè`m ~Xbm_Ü` gmWH$ \$aH$ nSUma Zmhr.

- H:{ZdSH$ ì`m`m_ à{ejU H$m`H$_mZVa àm`mJrH$ JQ d {Z`{ÌV JQmVrb 50 `mS YmdU H$m`_mZm_Ü` hmUmè`m ~Xbm_Ü` gmWH$ \$aH$ nSUma Zmhr.

5. ì`már

- àñVV gemYZ h H$mëhmna {OëømVrb BMbH$aOr eha n[a j Ìmer ì`má Amh.
- gXa gemYZ h I m - I m I i mS naVM _`m{XV Amh.
- gXa gemYZ h \$º$ _b I i mSÀ`m naVM _`m{XV Amh.
- gXa gemYZ 16 V 21 d`mJQmVrb I i mSÀ`m naVM _`m{XV Amh.
- gXa gemYZ h emar[aH$ j_VÀ`m KQH$mÀ`m _mnU H$gmQçmnH$s H$mhr {ZdSH$ H$gmQr _mnUmnaV _`m{XV Amh. V KQH$ d H$gmQçm nTrb à_mU,bd{MH$Vm -[gQ AÝS [aM QñQ, {Xem{^_I Vm-eQb aZ, dJ - 50 `mS YmdU
- gXa gemYZ h 23 AmRdSçmÀ`m n`mJ H$mbmdYr naV _`m{XV Amh.
- gXa gemYZ h I mbrb {ZdSH$ ì`m`m_ àH$mamnaVM _`m{XV Amh.
  - o nm`è`mda n i V daVr OmU d I mbr `U.
  - o bJSr KmbV da OmU d I mbr `U.( COdm Am{U Smdm nm`)
  - o XmÝhr nm`mdaVr CSçm _maV daVr OmU d I mbr `U.
  - o ~gZ MdSçmda MmbV da OmU d I mbr `U.(SH$ dmH$)
  - o ~gZ MdSçmda CSçm _maV daVr OmU d I mbr `U. (SH$ On)
  - o earamÀ`m EH$m ~mOZ XmÝhr nm`mdaVr CSçm _maV daVr OmU d I mbr `U.
  - o hm`Zr AŠeZ H$aV nm`è`mdê$Z daVr OmU d I mbr `U.
  - o H$~a daVr I i mS KdZ daVr OmU d I mbr `U.
  - o ghH$mè`mÀ`m H$~abm nm` ASH$dZ XmÝhr hmVmda MmbV da OmU d I mbr `U.
  - o EH$M nm`ar g_mê$Z MTU d nmRr_mJZ CVaU. (ñQntJ H$aU)
  - o earamÀ`m EH$m ~mOZ da d I mbr CSr _maU.
  - o _mRçm nm`è`mdaVr {VaH$g afV pñàQ _maU.

6. _`mXm

- gemYZmgmRr {ZdSbë`m I i mSÀ`m gm_m{OH$ d Am{WH$ ñVamda _`mXm RdVm `Uma Zmhr.
- gemYZmgmRr {ZdSbë`m I i mSÀ`m Amhmamda gemYH$mM {Z`ÌU Zmhr.

- I i mSÀ`m XZ{XZ H$m`H$_mda geMYH$mM {Z`ÌU amhUma Zmhr.
- X I mnVr_i I i mSÀ`m emar[aH$ d H$maH$ j_Vda hmUmè`m n[aUm_mda geMYH$mM {Z`ÌU ZìhV.
- ~mødmVmdaU, àaUm, _mJXeZ `m KQH$mÀ`mda geMYH$mM {Z`ÌU Zmhr.

7. gemYZ nÕVr

I m- I m I i mSMr {ZdS H$ê$Z Ë`mM XmZ JQ nmSU, EH$m JQmbm {ZdSH$ ì`m`m_ XU d Xgam JQ {Z`{ÌV RdU d Ë`mMr emar[aH$ d H$maH$ j_VMr MmMUr KD$Z nd MmMUr d CÎma MmMUrÀ`m gmhmæ`mZ {ZîH$f H$mTÊ`mV `Uma AmhV. `mgmRr gemYH$mZ gemYZmgmRr à`mJrH$ gemYZ nÕVrMm Adb~ H$bm Amh.

8. gemYZ A{^H$ën

àm`m{JH$ A{^H$ënmVrb "ndmÎma n[a j U g_mZ JQ A{^H$ën' (Pre Test - Pst Test equivalent Grups Design)`m A{^H$ënmMm dmna H$bm Amh.

9. Mb

ñdm I `rMb -{ZdSH$ ì`m`m_ àH$ma, h ñdm I `rMb Amh.

Am I `rMb -dJ, {Xem{^_I Vm d bd{MH$Vm

10. OZg»`m

BMbH$aOr ehamVrb H$mëhmna {Oëhm gKQZer gb{ZrV AgUma 4 I m- I m I i mM gK AmhV d Ë`m gd gKmVrb emb`, {dÚmnrR qH$dm H$mëhmna {Oëhm gKQZer gb¾ ñnY_Ü` {H$_mZ {OëhmnmVi r n`V H$~Èr d I m- I m I i bb {H$_mZ 255 I i mS hr àñVV gemYZmMr OZg»`m {ZíMrV H$bbr Amh.

11.Ý`mXe

BMbH$aOr ehamVrb O`qhX _S i mda gamdmg `Uma ZmXUrH$V 16 V 21 d`mJQmVrb

{H$_mZ {Oëhm nmV irn`V I ibb 30 Im-Im I imS {h àñVV gemYZmMm Ý`mXe hm`.

12.Ý`mXe {ZdS nÕV

"Ag^mì`Vm nÕVr' _Yrb ghVH$ Ý`mXe nÕVrMm dmna H$bm Amh.

**13.H$gmQr {ZdS-** bd{MH$Vm -[gQ AÝS [aM QñQ, {Xem{^_IVm- eQb aZ, dJ - 50 `mS YmdU

14. {ZdSH$ ì`m`m_ àH$ma gamdmM {Z`mOZ

àm`m{JH$ JQmVrb I imSZm CnMma _mÌm åhUZ AmRdSçmVZ gm_dma, ~Ydma d eH$dma Ag EH$m AmRdSçm_Ü` VrZ {Xdg `m à_mU 15 AmRdS {ZdSH$ ì`m`m_mM {Z`mOZ H$b OmBb. Ë`mMdir {Z`{ÌV JQnmanmarH$ ì`m`m_ H$[aV Amh `mda {Z`ÌU Rdb.

15. g»`memór` n[a_mU

_Ü`_mZ, à_mU{dMbZ d "Qr' QñQ, "nAaS gånëg Q QëS'(Paired Samples 2 tailed),"BZ{SnÝSÝQ Q QëS' (Independant 2 tailed).

H$mïH$ H$. 1: {gQ AÊS [aM H$gmQr nd MmMUr d CÎma MmMUr àmámH$mM {díbfU

JQ	g»`m	nd MmMUr _Ü`_mZ	à_mU {dMbZ	CÎma MmMUr _Ü`_mZ	à_mU {dMbZ	_Ü`_mZmVrb \aH	"Qr'_ë`	Df	gmWH$Vm ñVa
àm`mJrH$	15	12.00	3.891	16.27	4.301	4.27	9.025	14	0.000
{Z`{ÌV	15	14.73	5.049	16.00	5.438	1.27	3.676	14	0.002

H$mïH$ H$. 1 dê$Z Ag {XgZ `V H$s, àm`mJrH$ JQmVrb nd MmMUr d CÎma MmMUr _Ü`_mZmVrb \$aH$ 4.27 g._r. BVH$m Amh. _Ü`_mZmVrb \$aH$mM àmá "Qr' _ë` 9.025 Amh. (gmWH$Vm ñVa p=0.000 ) åhUOM àmá "Qr' _ë` 0.05 gmWH$Vm ñVamda gmWH$ Amh.("Qr' = 9.025, df = 14, p<0.05)

{Z`{ÌV JQmM nd MmMUr _Ü`_mZd CÎma MmMUr _Ü`_mZmVrb \$aH$ 1.27 g._r.BVH$m Amh.hm _Ü`_mZmVrb \$aH$mM àmá "Qr' _ë` 3.676

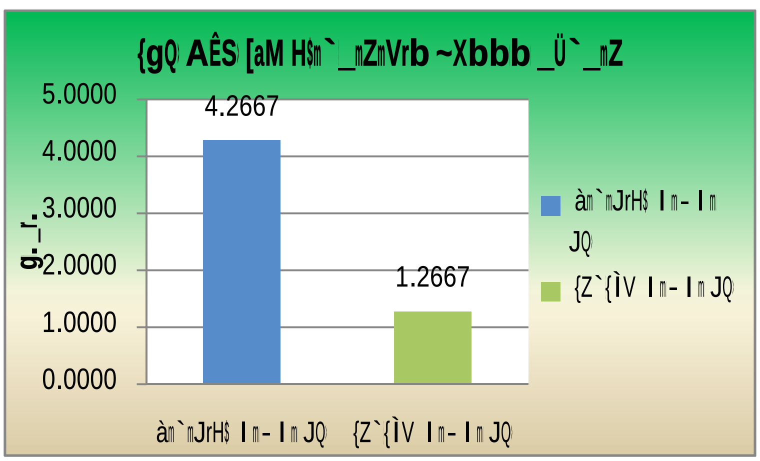
Amh. (gmWH$Vm ñVa p = 0.002) åhUOM Amh. ("Qr' = 3.676, df = 14, p<0.05) àmá"Qr' _ë` 0.05 gmWH$Vm ñVamda gmWH$

H$mï>H$ H$. 2

{gQ AÊS [aM _Ü`_mZmVr \$aH$M VbZmË_H$ "Qr'_ë`

Qr _ë`	Df	gmWH$Vm ñVa Q QëS	_Ü`_mZmVr \aH	à_m{UV Ì Qr	H$_r	OmñV
5.128	28	0.000	3.0000	0.5850	1.8017	4.1983

àm`mJrH $ JQmVrb _Ü`_mZ d {Z`{ÌV JQmVrb _Ü`_mZ `m_Ü` 3.0000 g._r. BVH$m \$aH$ Amh. Ë`mM "Qr' _ë` 5.128 Amh (p =0.000). `mMmM AW Agm H$s, àmá "Qr' _ë` h 0.05 gmWH$Vm ñVamda gmWH$ Amh. ("Qr' = 5.128, df =28, p<0.05)`mdê$Z Ag åhUVm `Bb H$s àm`mJrH $ JQm_Ü` {Z`{ÌV JQmn j m OmñV \$aH$ nSbbm Amh.



Amb I H$.1: {gQ AÊS [aM H$m`_mZmVrb àm`mJrH$ JQ d {Z`{ÌV JQmVrb ~Xbbb _Ü`_mZ

H$mïH$ H$. 3: eQ>b aZ H$gmQr nd MmMUr d CÎma MmMUr àmámH$mM {díbfU

JQ	g»`m	nd MmMUr _Ü`_mZ	à_mU {dMbZ	CÎma MmMUr _Ü`_mZ	à_mU {dMbZ	_Ü`_mZmVrb \aH	"Qr'_ë`	Df	gmWH$Vm ñVa
àm`mJrH$	15	10.0320	0.2685	9.3500	0.1183	0.6820	12.027	14	0.001
{Z`{ÌV	15	9.8567	0.3077	9.7787	0.2446	0.0780	2.597	14	0.021

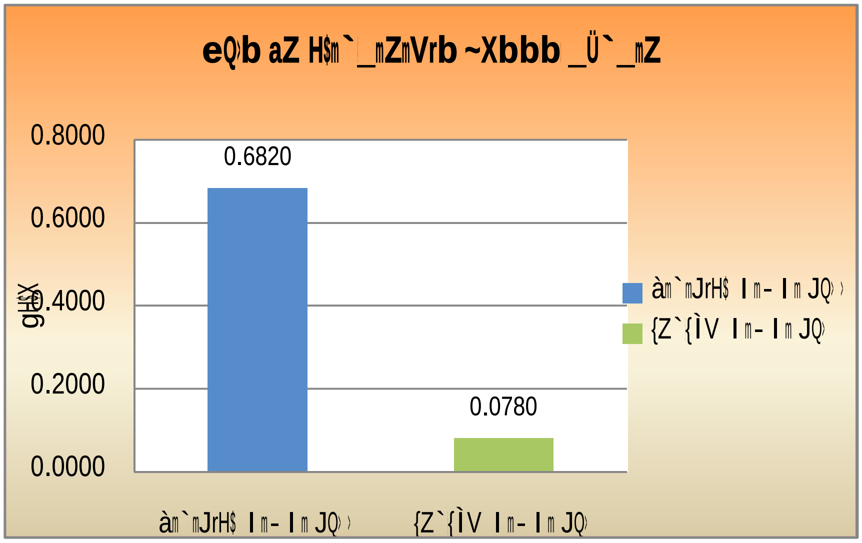
H$mïH$ H$. 3 dê$Z Ag {XgZ `V H$s, àm`mJrH$ JQmM nd MmMUr dCÎma MmMUr _Ü`_mZmVrb \$aH$ 0.6820 gH$X BVH$m Amh. _Ü`_mZmVrb \$aH$mM àmá "Qr' _ë` 12.027 Amh. (gmWH$Vm ñVa p=0.001 ) åhUOM àmá "Qr' _ë` 0.05 gmWH$Vm ñVamda gmWH$ Amh.("Qr' =12.027, df = 14, p<0.05)

{Z`{ÌV JQmM nd MmMUr _Ü`_mZ dCÎma MmMUr _Ü`_mZmVrb \$aH$mM àmá "Qr' _ë` 2.597 Amh. (gmWH$Vm ñVa p = 0.021) åhUOM àmá"Qr' _ë` 0.05 gmWH$Vm ñVamda gmWH$ Amh. ("Qr' =2.597, df = 14, p<0.05)

H$mïH$ H$.4: àm`mJrH JQmVrb _Ü`_mZ d {Z`{ÌV JQmVrb _Ü`_mZmVr \$aH$M VbZmË_H$ "Qr'_ë`

"Qr'_ë`	Df	gmWH$Vm ñVa Q QëS	_Ü`_mZmVr \aH	à_m{UV ÌQr	H$_r	OmñV
9.413	28	0.001	0.6040	0.0641	0.4706	0.7373

H$mïH$ H$. 4 dê$Z Ag {XgZ `V H$s, àm`mJrH $ JQmVrb _Ü`_mZ d {Z`{ÌV JQmVrb _Ü`_mZ `m_Ü` 0.6040 gH$X BVH$m \$aH$ Amh. "Qr' _ë` 9.413 Amh (p =0.001). `mMmM AW Agm H$s, àmá "Qr' _ë` h 0.05 gmWH$Vm ñVamda gmWH$ Amh. ("Qr' = 9.413, df =28, p<0.05)



Anb I H$.2: meQ¡b aZ H$m`©_mZmVrb àm`mJrH$ JQ> d {Z`{ÌV JQ>mVrb ~Xbbb _Ü`_mZ

H$mïîH$ H$.5: 50 `mS> YmdU H$m`©_mZmVrb nd© MmMUr d CÎma MmMUr àmámH$mM {díbfU

JQ>	g»`m	nd© MmMUr _Ü`_mZ	à_mU {dMbZ	CÎma MmMUr _Ü`_mZ	à_mU {dMbZ	_Ü`_mZmVrb \aH	"Qr'_ë`	Df	gmWH$Vm ñVa
àm`mJrH$	15	6.9333	0.2156	6.4393	0.1357	0.4940	13.123	14	0.000
{Z`{ÌV	15	6.9260	0.2191	6.8473	0.1826	0.0787	3.288	14	0.000

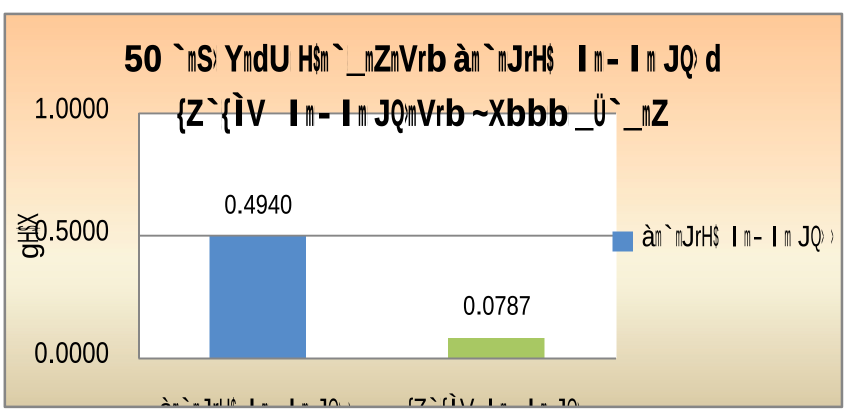
H$m ïH$ H$.5 dê$Z Ag {XgZ `V H$s, àm`mJrH$ JQmM nd MmMUr _Ü`_mZd CÎma MmMUr _Ü`_mZmVrb \$aH$ 0.4940 gH$X BVH$m Am h. _Ü`_mZmVrb \$aH$mM àmá "Qr' _ë` 13.123 Am h. (gmWH$Vm ñVa p= 0.000) åhUOM àmá "Qr' _ë` 0.05 gmWH$Vm ñVamda gmWH$ Am h.("Qr' = 13.123, df = 14, p<0.05)

{Z`{ÌV JQmM nd MmMUr _Ü`_mZd CÎma MmMUr _Ü`_mZmVrb \$aH$ 0.0787 gH$X BVH$m Am h. _Ü`_mZmVrb \$aH$mM àmá "Qr' _ë` 3.288 Am h. (gmWH$Vm ñVa $p$ = 0.000) åhUOM àmá"Qr' _ë` 0.05 gmWH$Vm ñVamda gmWH$ Am h. ("Qr' = 3.288, df = 14, p<0.05)

H$m ïH$ H$.6: àm`mJrH JQmVrb _Ü`_mZ d {Z`{ÌV JQmVrb _Ü`_mZmVr \$aH$M VbZmË_H$ "Qr'_ë`

"Qr'_ë`	Df	gmWH$Vm ñVa Q QëS	_Ü`_mZmVr \aH	à_m{UV ÌQr	H$_r	OmñV
23.722	28	0.000	0.4153	0.0446	0.3232	0.5074

H$m ïH$ H$.6 dê$Z Ag {XgZ `V H$s, àm`mJrH JQmVrb _Ü`_mZ d {Z`{ÌV JQmVrb _Ü`_mZ `m_Ü` 0.4153 gH$X BVH$m \$aH$ Am h. Ë`mM "Qr' _ë` 23.722 Am h ($p$ =0.000). `mMmM AW Agm H$s, àmá "Qr' _ë` h 0.05 gmWH$Vm ñVamda gmWH$ Am h. ("Qr' = 23.722, df =28, p<0.05)



AmbI H$.3: eQb aZ H$m`_mZmVrb àm`mJrH$ JQ d {Z`{ÌV JQmVrb ~Xbb _Ü`_mZ

16. {ZîH$f

- àm`mJrH$ JQmVrb I imSÀ`m {gQ AÝS [aM H$m`_mZm_Ü` Pmbbm ~Xb hm {Z`{ÌV JQmVrb I imSÀ`m nj m OmñV AgZ Vm {ZdSH$ ì`m`m_ à{ej U H$m`H$_m_ iM Pmbbm Amh åhUZ gemYH$mZ _mSbë`m Z~a 1)H:`m eÝ` n[aH$ënZMm Ë`mJ H$amdm bmJb. (H$mïH$ H$.1 d 2, AmbI H$.1)
- àm`mJrH JQmVrb I imSÀ`m eQb aZ H$m`_mZm_Ü` Pmbbm ~Xb hm {Z`{ÌV JQmVrb I imSÀ`m nj m OmñV AgZ Vm {ZdSH$ ì`m`m_ à{ej U H$m`H$_m_ iM Pmbbm Amh åhUZ gemYH$mZ _mSbë`m Z~a 2)H:`m eÝ` n[aH$ënZMm Ë`mJ H$amdm bmJb. (H$mïH$ H$.3 d 4, AmbI H$.2).
- àm`mJrH$ JQmVrb I imSÀ`m 50 `mS Se H$m`_mZm_Ü` Pmbbm ~Xb hm {Z`{ÌV JQmVrb I imSÀ`m nj m OmñV AgZ Vm {ZdSH$ ì`m`m_ à{ej U H$m`H$_m_ iM Pmbbm Amh åhUZ gemYH$mZ _mSbë`m Z~a 3)H:`m eÝ` n[aH$ënZMm Ë`mJ H$amdm bmJb (H$mïH$ H$.4 d 5, AmbI H$.3).

`m dê$Z {ZdSH$ ì`m`m_ à{ej U H$m`H$_mMr n[aUm_H$maH$Vm, Cn`º$Vm I m- I m I imSZm Amh h ñnï hmV.

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gX^ gMr

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n[a{eï - 1: à{VgÌ {ZdSH$ ì`m`m_ àH$manM {Z`mOZ

Z	ì`m`m_ àH$ma	1 V 4 AmRdS		5 V 8 AmRdS		9 V 13 AmRdS		14 V 15 AmRdS	
		AmdVZ	gM	AmdVZ	gM	AmdVZ	gM	AmdVZ	gM
1.	n i V da OmU - I mbr `U	3	2	3	3	5	3	5	5
2.	bJSr KmbV da OmU d I mbr `U (COdm Am{U Smdm)	2	1	2	2	4	2	4	4
3.	nm`è`mdaVr hm`Zr AŠeZ H$aV daVr OmU d I mbr `U	4	1	4	2	4	2	4	4
4.	XmŸhr nm`mdaVr CSçm _maV daVr OmU d I mbr `U	1	1	1	2	2	2	3	2
5.	~gZ MdSçmda MmbV da OmU d I mbr `U. (SH$ dmH$)	1	1	1	2	2	2	3	2
6.	~gZ MdSçmda CSçm _maV daVr OmU d I mbr `U. (SH$ On)	1	1	1	2	2	2	3	2
7.	earamÀ`m EH$m ~mOZ XmŸhr nm`mdaVr CSçm _maV daVr OmU d I mbr `U.	2	1	2	2	2	2	3	2
8.	nmRrdaVr I i mS KD$Z nm`è`mMTV daVr OmU d I mbr `U.	2	1	2	2	2	2	3	3
9.	ghH$mè`mÀ`m H$~abm nm` ASH$dZ XmŸhr hmVmda MmbV da OmU d I mbr `U	1	1	2	1	2	2	2	2
10.	EH$M nm`ar g_mê$Z MTU d nmRr_mJZ CVaU. (ñQ>ntJ H$aU)	40	2	40	2	75	2	100	2
11.	earamÀ`m EH$m ~mOZ da d I mbr CSr _maU	25	1	30	1	35	1	40	1
12.	{VaH$g af_Ü` _mRçm nm`è`mÀ`mda pñnQ> _maU.	3	1	3	2	5	2	5	4

* à{V ì`m`m_ gMmZVa 1 {_{ZQ> {dlm§Vr ámhrb

AmVaamïr` H$~Èr ñnYd i r BamU gKmZ dmnabë`m H$meë`mMm {díbfUmË_H$ Aä`mg

Ir. Am{_Z BbmB ~mUXma

emar[aH$ {e j U gMmbH$, Ir. ì`H$Qe _hm{dÚmb`, BMbH$aOr

Email ID – aminbandar01@gmail.com

1. àmñVm{dH$

gemYH$mÀ`m Ñïr j nmg EH$ _hÎdmMr Jmï Ambr Amh. ^maVmVrb Jm_rU ^mJm_Ü` bmH${à` Agbbm H$~Èr `m I i mbm _mJrb H$mhr dfmnmgZ EH$ amïr` I i åhUZ _mÝ`Vm {_i mbr Amh. `m I i mÀ`m gmß`m {Z`_m_i d I i mVrb am_mÀ`m_i AmVa-amïr` nmV i rdahr bmH${à` hmD$ bmJbm Amh.

^maVmVrb H$~SSr hm I i AmVaamïr` ñVamda bmH$ {à` hmV AgZ AmO Od i Od i 37 Xem_Ü` hm I i I i bm OmVm. h gK IKF M gXñ` AmhV. VgM `m XemZr `m I i m_Ü` ~arM àJVr H$bbr Amh. ZH$Ë`mM Pmbë`m Am{e`mB ñnY_Ü` VgM dëSH$n ñnY_Ü` BamU gKmZ ^maVr` gKmg_ma _mR AmìhmZ {Z_mU H$b hmV. `m ñnY_Ü` BamU gKmVrb I i mSMr H$m_Jrar CËH$ð hmVr. Vìhm BamU gKmVrb j Ìa j U H$aUma I i mS d MTmB H$aUma I i mS H$mUVr H$meë` dmnaVmV emYU hm `m gemYZmMm CXXe Amh.

2. gemYZmMr C{Ôï®ç

1. AmVaamïr` H$~ÈrñnYÀ`m d i r I i mS Ûma gm_Ý`m_Ü` dmnaë`m OmUmè`m H$meë`mM {Z[a j U H$aÊ`mgmRr {Z[a j U VºŸm V`ma H$aU.

2. AmVaamïr` H$~ÈrñnYÀ`md i r MTmB H$aUma d j Ìa j U H$aUma I i mS dmnaV Agbë`m H$meë`mM n[apñWVr {Zhm` {díbfU H$aU. (j Ìa j U H$aUma I i mS 6 qH$dm 7 AgVmZm d 5 qH$dm 5 n j m H$_r AgVmZm)

3 J{hVH$

1. I i mS ñnYXaå`mZ gm_Ý`m_Ü` `m½` H$m`_mZmM àXeZ H$aVrb.

2. gemYZmgmRr dmnaÊ`mV `Umar gmYZ à_m{UV AgVrb.

3. gH${bV H$bbr _m{hVr dY Agb.

4. H$~Èr I i mVrb {d{dY H$meë` gd I i mSZm _m{hVr AmhV.

5. "BQaZeZb H$~Èr \$SaeZ' Z H$bë`m I i mÀ`m gd {Z`_mMr _m{hVr I i mSZm Agb.

4 n[a{g_m

1. àñVV gemYZ h AmVaamïr` H$~Èr ñnYnaVM _`m{XV Amh.

2. àñVV gemYZ h AmVaamïr` nê$f H$~Èr I i mSnaVM _`m{XV Amh.

3. àñVV gemYZ h 2014 gmbm_Ü` Pmbë`m Am{e`mB ñnYm 2018 _Ü` Pmbë`m {dídMfH$ H$~Èr ñnYm naVM _`m{XV Amh.

4. àñVV gemYZ h MTmB d jÌajU H$aUma I i mS H$mUË`m H$meë`mMm dmna H$ê$Z h_I mg JU {_idVmV. Ë`mM H$meë`mMm {dMma gemYZmgmRr H$aÊ`mV `Bb.

5) gemYZmÀ`m _`mXm

1. XI mnVr _i I i mSÀ`m H$meë`mda hmUmè`m n[aUm_mda gemYH$mM {Z`ÌU ZìhV.

2. ~mø dmVmdaU àaUm, _mJXeZ `m KQH$mMm d H$meë`mMm g~Y `mda gemYZmM {Z`ÌU Zmhr.

3. gemYZmV _m{hVr gH$bZmgmRr gemYH$mZ {Z{ajH$, à{e{jV Vk `mMr _XV KVbr Amh hr gemYZmMr _`mXm Amh.

4. AmVaamïr` H$~Èr ñnY Xaå`mZ gm_Ý`mM hmUma pìhSrAm aH$mqSJ {MÌ{\$Vrda àñVV gemYZ Adb~Z Amh.

5. gXa gemYZ h {ZdSH$ gm_Ý`mÀ`m pìh{SAm {M{ÌH$aUmdaM nUnU Adb~Z Amh.

6) gemYZ nÕVr

gemYH$mZ gemYZmgmRr dUZmË_H$ gemYZmVrb gd jU nÕVrMm Adb~ H$bm Amh.

7) OZg»`m

AmVaamïr` ñVamdarb H$~Èr I i mÀ`m {d{dY ñnYm_Ü` gh^mJr hmUmè`m XemM gK d gKmVrb I i mS hr àñVV gemYZmMr OZg»`m hm`.

8) Ý`mXe {ZdS nÕVr

gXa gemYZmgmRr Ag^mì`Vm nÕVr_Yrb ghVH$ Ý`mXe nÕVrMm dmna H$bm Amh. 2014 gmbm_Ü` Pmbë`m Am{e`mB ñnYm, 2018 _Ü` Pmbë`m {dídMfH$ H$~Èr ñnYm AmVaamîQr` H$~Èr ñnY_YZ BamU gKmZ I ibë`m 7 gm_Ý`mMr {ZdS Ý`mXe åhUZ H$bbr Amh.

9) gemYZmMr gmYZ

_m{hVr gH${bV H$aÊ`mgmRr àñVV gemYZmV AmVaamïr` ñnYmÀ`m {MÌ{\$Vr {_idZ Ë`m {MÌ{\$VrdrêZ VkmÀ`m _mJXeZmZgma gemYH$mZ ñdV: hm {Z[ajU Vº$m V`ma H$bm Amh. {Z[ajU Vº$m V`ma H$aVmZm eór` nÕV dmnaÊ`mV Ambr Amh.àñVV gemYZmgmRr AmVaamïr` ñnYmÀ`m {MÌ{\$Vr VkmZm

Xm I dZ Ë`mZgma {Z[a j U V°$m VkmH$SZ ^ê$Z KVbm Amh. {Z[a j U VŠË`mÛma AÜ``Z H$b Amh.

10) g»`meó` gmYZ -

eH$Sm à_mU `m g»`meó` n[a_mZmMm dmna H$bm Amh.

11) {díbfU

H$moïH$ H$. 1: AmVaamï´r` H$~Èr gm_Ý`m_Ü` BamU gKmVrb I i mSZr MTmB H$aVmZm dmnabë`m `eñdr H$meë`mM {díbfU (gm_Z g»`m - 7)

H$meë`mM Zmd	g»`m	eH$Sm à_mU (%)	n[apñWVr A	eH$Sm à_mU (%)	n[apñWVr ~	eH$Sm à_mU (%)
~mZg JU KU	12	13.33	12	13.33	-	-
hmVmZ JSr ñne H$aU	21	23.33	9	10.00	12	13.33
nm`mZ JSr ñne H$aU	6	6.67	5	5.56	1	1.11
bÎmm àhma	5	5.56	4	4.45	1	1.11
gm I i r ImbZ OmU	2	2.22	2	2.22	0	0
gm I i r dê$Z OmU	3	3.33	0	0	3	3.33
PQmnQrVZ {ZgQU	41	45.56	27	30.0	14	15.56
nmRbmJ	0	0	0	0	0	0
EH$U	90	100	59	65.56	31	34.44

***n[apñWVr A -** 6 qH$dm 7 I i mS j Ìa j U H$aVmZm,

***n[apñWVr ~ -** 5 qH$dm 5 n j m H$_r I i mS j Ìa j U H$aVmZm.

H$mïH$ H$. 2:AmVaamïr` H$~Èr gm_Ý`m_Ü` BamU gKmVrb I i mSZr j Ìa j U H$aVmZm dmnabë`m `eñdr H$meë`mM {díbfU (gm_Z g»`m -7)

H$meë`mM Zmd	g»`m	eH$Sm à_mU (%)	n[apñWVr A	eH$Sm à_mU (%)	n[apñWVr ~	eH$Sm à_mU (%)
MdSm nH$S	4	7.55	2	3.77	2	3.77
ga _mê$Z nH$S	6	11.32	2	3.77	4	7.55
gm I i r bmdU	9	16.98	8	15.09	1	1.89
H$~a nH$S	5	9.43	3	5.66	2	3.77
I i mS WmndU (ãbmH$)	16	30.19	14	26.42	2	3.77
nÅ H$mTU	13	24.53	9	16.98	4	7.55
EH$U	53	100	38	71.70	15	28.30

***n[apñWVr A -** 6 qH$dm 7 I i mS j Ìa j U H$aVmZm,

***n[apñWVr ~ -** 5 qH$dm 5 n j m H$_r I i mS j Ìa j U H$aVmZm.

12) {ZîH$f

MTmB _maUmè`m I i mSZr 90 d i m `eñdr H$meë`mMm dmna H$bm Amh.

☐ BamU gKmVrb MTmB H$aUma I i mS PQmnQrVZ {ZgQU `m H$meë`mMm dmna gdmV OmñV d i bm H$aVmV. gm I i r dê$Z OmU, gm I i r I mbZ OmU d nmRbmJ `m H$meë`mMm dmna EH$Xmhr H$bbm Zmhr.

☐MTmB H$aVmZm j Ìa j U H$aUma I i mS 6 qH$dm 7 AgVmZm PQmnQrVZ {ZgQU h H$meë` gdmV OmñV dmnaVmV, gm I i r I mbZ OmU, nmRbmJ H$aU `m H$meë`mMm dmna gdmV H$_r H$aVmV Va gm I i r dê$Z OmU `m H$meë`mMm dmna EH$Xmhr H$bbm Zmhr.

☐MTmB H$aVmZm jÌajU H$aUma IimS 5 {H$dm Ë`mnjm H$_r AgVmZm PQmnQrVZ {ZgQU `m H$meë`mMm dmna gdmV OmñV dim H$aVmV Va nm`mZ JSr ñne H$aU, bÎmm àhma `m H$meë`mMm dmna gdmV H$_r dim H$aVmV.

jÌajU H$aUmè`m IimSZr 53 dim `eñdr jÌajU H$meë`mMm dmna H$bm Amh.

☐ BamU gKmVrb IimS jÌajU H$aVmZm IimS WmndU (ãbmH$)`m H$meë`mMm dmna gdmV OmñV dibm H$aVmV. MdSm nH$S `m H$meë`mMm dmna gdmV H$_r dibm H$aVmV.

☐ BamU gKmVrb jÌajU H$aUma IimS 6 qH$dm 7 AgVmZm IimS nÅ H$mTU d ga _mê$Z nH$S `m H$meë`mMm dmna gdmV OmñV dim H$aVmV. MdSm nH$S, ga _mê$Z nH$S `m H$meë`mMm dmna gdmV H$_r dibm H$aVmV.

☐ BamU gKmVrb jÌajU H$aUma IimS 5 qH$dm 5 njm H$_r AgVmZm IimS WmndU (ãbmH$) `m H$meë`mMm dmna gdmV OmñV dim H$aVmV. Va gmIir bmdU `m H$meë`mMm dmna gdmV H$_r dibm H$aVmV.

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gX^gMr

nñVH$

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à~Y

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BQaZQ darb gX^gMr

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{S{OQb B{S`m : {dH$mgmMr nZaMZm

Sm. {XnH$ g^mf H$m~i

ghm`H$ àmÜ`mnH$, Ir ì`H$Qe _hm{dÚmb`, BMbH$aOr

àñVmdZm :

h[aV H$mVr, AmÚm{JH$ H$mVr Am{U V¡km{ZH$ H$mVr `m_i _mZdr OrdZmV Am_bmJh ~Xb Pmbm Amh. `mMm n[aUm_ XemÀ`m gm_m{OH$ d Am{WH$ pñWVrda AZH$b Pmbm Amh. naV A{bH$S gê$ Agbë`m {S{OQb H$mVr_i {dH$mgmMr JVr VgM gm_m{OH$, gmñH${VH$ OrdZebrV PmQçmZ ~Xb hmV AmhV. XemVrb Jar~ d _mJmgbë`m, d{MV bmH$mZm {dH$mgmË_H$, gdì`mnH$ Am{U ghO CnbãY Aem V¡km{ZH$ dmna H$ê$Z bmH$mZm ñd`nU ~Z{dU hm {S{OQb B{S`mMm _»` CÔe Amh. n[aUm_r {S{OQb B{S`m _i `Ë`m H$mi mV {dH$mgmbm JVr `Uma Amh.

emY{Z~YmMr C{ôîQç :

1. {S{OQb B{S`m hr gH$ënZm Aä`mgU.
2. {S{OQb B{S`m `m CnH$_mÀ`m ñV^mMm Aä`mg H$aU.
3. {S{OQb B{S`m `m CnH$_mg_ma `Umè`m Amìhm`Zm Aä`mg H$aU.

gemYZ nÕVr :

gXaMm emY {Z~Y Xæ`_ gm_Jrda AmYmabbm AgZ `m emY{Z~YmgmR r emY{ÝZ~Y, AJbI, emgZmMr {d{dY _m{gH$, {dH$s{nSr`m `mMm AmYma KVbbm Amh.

{S{OQb B{S`m :

{S{OQb B{S`m hm ^maV gaH$maMm CnH$_ AgZ XemÀ`m {dH$mgmÀ`m nZaMZMm EH$ _hÎdH$mjr CnH$_ Amh. `m CnH$_mMr gê$dmV nVàYmZ Ir. ZaÐ _mXr `mÀ`m hñV 1 Ob 2015 amOr H$aÊ`mV Ambr.

gm_mÝ` d Jar~ ^maVr`mMm gdm{JU {dH$mg Am{U gj_rH$aU hm _»` CÔe

{S{OQb B{S`mMm Amh. `m CnH$_mAVJV XemV {S{OQb Am i I, {S{OQb nm`m^V g{dYm, gdm g{dYm, Jm_rU CÚmOH$mZm àmËgmhZ, bK d H$Qra VgM hñVCÚmJmZm àmËgmhZ XdZ _m{hVr d VÌkmZmÀ`m _mÜ`_mVZ gdm{JU {dH$mg H$aÊ`mV `Uma Amh. Ë`mM~am~a gd gaH$mar {d^mJ Am{U XemVrb OZVm `mZm BQaZQÀ`m _mÜ`_mVZ Od i AmUZ Jm_rU OZVg C ƒ JVrM BQaZQ CnbãY H$ê$Z XÊ`mMm CÔe Amh. {S{OQb B{S`m hm CnH$_ àm_»`mZ VrZ KQH$mda Adb~Z Amh.

1) Vm{ÌH$ nm`m^V g{dYm {Z_mU H$aU.

2) Vm{ÌH$ gm j aVm.

3) Vm{ÌH$ g{dYmMr nVVm H$aU.

{S{OQb B{S`mM ñV^ :

{S{OQb B{S`m hm CnH$_ I mbrb ñV^mda AmYmabbm Amh.

1) ~mS~S _hm_mJ :

{S{OQb B{S`m `m CnH$_mMm ~mS~S _hm_mJ hm _hÎdmMm ñV^ AgZ `m ñV^mÀ`m _mÜ`_mVZ Jm_rU, ehar VgM gaH$mar {d^mJ BQaZQÀ`m _mÜ`_mVZ OmSb OmUma AmhV. VgM nmQb d _m~mBb AnMr {Z{_Vr H$ê$Z AmZbmBZ _m{hVr CnbãY H$ê$Z {Xbr OmUma Amh.

2) OmJ{VH$ _m~mBb H$ZŠQr{dQr :

`m ñV^mÀ`m AmYma gaH$ma 2018 n`V gd I SçmZm _m~mBb gdm àXmZ H$aÊ`mM Ra{dÊ`mV Amb Amh. VgM 44,000 JmdmZm _m~mBb gdm XÊ`m~am~aM `m gdm dmT{dÊ`mM C{ÔîQç Smù`mg_ma RdÊ`mV Amb Amh.

3) gmdO{ZH$ BQaZQ CnbãYVm :

gmdO{ZH$ d gaH$mar H$m_mV JVr `mdr åhUZ gd ñVamda BQaZQMr gdm CnbãYH$ê$Z XÊ`mÀ`m Ñïrm VgM H$m_H$mO {S{OQb ìhmd `mgmRr 2,50,000 Jmd d 1,50,000 nmïm Am{\$g `mZm BQaZQ g{dYm àmá H$ê$Z XÊ`mM bú` Rdb Amh.

4) B-emgZ :

`m ñV^mÛma gaH$maZ Amnb H$m`H$_ {S>{OQ>b H$ê$Z, gdM ì`dhma, _m{hVr, ghH$mar `mOZmMr _m{hVr, gaH$maMr _m{hVr, {d^mJmMr _m{hVr B-_m{hVrÀ`m AmYma OZVo g_ma CnbãY H$ê$Z {Xbr Amh.

5) B-H$mVr :

`m ñV^mÛma emgZmZ OZVbm aïr` {eî`dÎmr nmQ>b, OrdZ à_mU, B-hmpñnQ>b Am{U dÚH$s` gdmMr ZmXUr, B-aïr` eVr ~mOma, {S>{OQ>b bmH$a, BbŠQ>m{ZH$ {dgm, B-Ý`m`mb`, emgH$s` B-~mOmanR> BË`mXr gdm {S>{OQ>b ^maV CnH$_mAVJV CnbãY H$ê$Z {Xbë`m AmhV.

6) _m{hVrMr CnbãYVm :

`m ñV^mÛma gaH$ma d ZmJarH$ `mZm gmeb {_S>r`m Am{U BQ>aZQ>À`m _mÜ`_mVZ OmSZ _m{hVrMr XdmU-KdmU H$aÊ`mM C{ÔîQ>ç Ra{dÊ`mV Amb Amh. gaH$maZ _m{hVrMr CnbãYVm ìhmdr `m CÔemZ MyGov.in hr d~gmBQ> {Z_mU H$ê$Z ZmJarH$mZm Amnë`m _mJÊ`m, gMZm, g_ñ`m WQ> gaH$mabm {dMmê$ eH$VmV.

7) BbŠQ>m{ZH$ CËnmXZ :

XemVrb BbŠQ>m{ZH$ CËnmXZmV dmT> ìhmdr `mgmRr `m ñV^mÀ`m AVJV XemV 127 H$Ð {Z_mU H$br AgZ `Ë`m H$m i mV BbŠQ>m{ZH$ CËnmXZmMr Am`mV H$_r H$aÊ`mda ^a XÊ`mV `Uma Amh.

8) Am`.Q>r. j Ì mV amOJma :

XemVrb VêU$mZm Skill India À`m _mÜ`_mVZ Q>qZJ CnbãY H$ê$Z XdZ Am`Q>r. j Ì mV amOJma XÊ`mM Ü`` `m ñV^mÀ`m _mÜ`_mVZ pñdH$maÊ`mV Amb Amh. `mgmRr ndmÎma ^maV {dH$mg `mOZAVJV {~PZg àmgg AmD$Q>gm{gJ (BPOs) gê$ H$aÊ`mV Amb AgZ {def gdbVrÀ`m `mOZm gê$ H$aÊ`mV Amë`m AmhV.

9) Early Harvest H$m`H$_ :

`m H$m`H$_mAVJV XemVrb gd {dÚmnrRmZm wi-fi gdm XÊ`m~am~a, OZVbm wi-fi gdm, B-nñVH$, OZVgmRr B-gpìhgg `mgma» `m gdm-g{dYm XÊ`mV `Uma AmhV.

{S>{OQ>b B{S>`m CnH$_mg_ma `Umar AmìhmZ :

{S{OQb B{S`m hm CnH$_ {dH$mgmMr nZaMZm H$aUmam Agbm Var Ë`mÀ`mg_ma AZH$ Amìhm Z C^r AmhV. Ë`m AmìhmZmZm gm_ma OmdZ {dH$mgmMr JVr dmT{dU _hÎdmM Amh.

1. {S{OQb {Za j Vm _mRçm à_mUmV Agë`mZ `m CnH$_mÀ`m A_b~OmdUrM _mR AmìhmZ Amh.
2. gaH$mar H$m`mb`m_Ü` ghH$m`mMr ^mdZm H$_r Amh.
3. {S{OQb B{S`m hm CnH$_ \$ma I {MH$ Amh.
4. {S{OQb B{S`m CnH$_mMr A_b~OmdUrH$arVm nm`m^V g{dYmMr H$_VaVm.
5. {S{OQb B{S`m CnH$_ Jm_rU ^mJmn`V nmM{dU H${RU H$m_ Amh VgM hr à{H$`m d i I md Amh.
6. I mOJr H$nÝ`mMm gh^mJ{df`r gmeH$Vm.
7. Jm_rU ^mJmV `m CnH$_mda _mRçm à_mUmV JVdUH$ H$amdr bmJb.
8. XemV Od i Od i 1600 ^mfm AmhV. naV gdM _mV^mfV {S{OQb gdm XU h _mR AmìhmZ Amh.

gmame :

{S{OQb B{S`m hm EH$ {dH$mgmMr nZaMZm H$aUmam _hËdH$m j r CnH$_ AgZ XemÀ`m {dH$mgmbm JVr AmUUma {dH$mgmM _mSb Amh. _m{hVr VÌkmZ j ÌmV hmUmar àJVr, Jm_rU j ÌmV nga{db OmUma AVJV _m`mOmb (Internet) `m_i gXe, _m{hVrMr XdmU-KdmU, _mH$Q CnbãYVm, B-~qH$J g{dYm `m gma»`m g_mOmbm ñd`nU ~Z{dUmè`m CnH$_mMm {dH$mg hmUma Amh. åhUZM {S{OQb B{S`m {dH$mgmM nZaMZm H$aUmam CnH$_ Amh AgM åhUmd bmJb.

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gX^ :

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- *`mOZm _m{gH$ {d{dY AH$*

I i d Amam½`

àm.dm`.E.Amd i

em[aarH {e j U gMmbH$, O`dV _hm{dÚmb`, BMbH$aOr.

evan1968@gmail.com

àñVmdZm

I i mSbm {d{e ï I i àH$mamV A{V C ƒ àm{dÊ` àmá H$aÊ`mgmRr qH$dm H$d i Amnb XZ{XZ Amam½` MmJb ahmd åhUZ ì`m`m_mMr em ór` ÑïrZ àW_ Ü`` C{Ôï Ra{db OmV. ì`m`m_mMr H$m`à{ÌH$m (Work Out) Ra{dVmZm ì`m`m_m{edm` Amhma, {d I mVr, _gmO, ^mJm{bH$ ñWmZ H$m_mMr énafm BË`mXtMm {dMma H$éZ {d{dY KQH$mMm MmMÊ`m KD$Z ì`m`m_Z I i mMr d Amam½`mMr {H$VnV àJVr Pmbr Amh VgM AOZ {H$Vr àJVr An{ j V Amh h nar j U H$b OmV.

ì`m`m_ : BJOr ^mfV ì`m`m_mg EŠgagmBO (Exerxise) Agm eãX Amh. àm._mAa hmD$gZ ""{d{e ï hV gmÜ` H$aÊ`mgmRr ñZm`Mr H$bbr {d{e ï hmbMmb åhUO ì`m`m_ hm`.''

**Amam½`** : hr gkm I i d H$sSmemó `mÀ`mer g~{YV Amh. ""XZ{XZ H$m` Z X_Vm Z WH$Vm CËghmZ H$aÊ`mMr pñWVr åhUO Amam½`.''

amJ hmBn`VÀ`m gd g m_mÝ` AdñWg Amam½` åhUVmV.

I i : gdgm_mÝ` bmH$ I i mH$S _ZmaOZ d emar[aH$ ì`m`m_ `m ÑïrH$mZmVZ nmhVmV. I a nmhVm I i m_i I i mSM Amam½`m ~am~a gá H$bmJU {dH${gV hmVmV. VgM _mZ{gH$, ^md{ZH$ d gm_m{OH$ H$meë`mV ghH$m`, ZVËd,gh^mJ, _Ìr, EH$mJVm, AmË_{dídmg, gK^mdZm BË`mXr JUmMm {dH$mg hmVm. d Ë`mMr amJ à{VH$ma eº$s dmTV.

Amam½` HmaH emar[aH$ gÑTVM d MmMUrM nTrb à_I KQH$ AmhV.

1) é{YaídgZ j_Vm : (Cardiovascular Ability)

""_mR`m ñZm`À`m gmhæ`mZ emar[aH$ X_Xma hmbMmb XrKH$m i H$arV amhU, Vr H$Vr Vm ì`m`m_ nU hmVmM, earamda A{ZîQ n[aUm_ Z hmVm öX`mMr ñnXZ ndpñWVrV AmUÊ`mMr j_Vm åhUO é{YaídgZ j_Vm hm`.''

ñZm`_Ü` dmnabm OmUma 1) àmUdm` 2) nmfH$ ag(Blood Plazma) BYZ åhUZ {H$Vr dJmZ d {H$Vr à_mUmV na{dbm OmVm Ë`mda hr j_Vm Adb~Z AgV H$m` H$aUmè`m ñZm`Zm aº$ na{dÊ`mÀ`m öX`mÀ`m EH$m AmH$MZmV Om X_XmanUm AgVm Ë`mda hr é{YaídgZ j_Vm Adb~Z AgV. \$â\$gmV hdm AmV KU, H$m~{ÛàmUrb dm` ~mha QmH$U Am{U gnU eara ^a aº$m{^gaUmMm dJ H$_r-A{YH$ H$aU `m KQH$mMm é{YaídgZ j_Ver g~Y AgVm.

I i mSg X_ bmJU h öX`mg H$_H$dVnUmM b j U Amh. gd gm_mÝ` I i mSM öX` ñnXZmM 72 RmH$ Xa {_ZrQmg dJ AgVm. I i mS nm`è`m d bm~ AVa YmdUMr H$s`m H$ë`mZVa Vm dmTVm. 3 {_ZrQmÀ`m H$mbmdYrVb h i h i Zh_rM RmH$ nSÊ`mg àma^ hmVm. öX`mÀ`m ñZm`Vrb {dX`V bhar ZmX KVm `VmV. `mg (E.C.G. Electro Cardiography) åôUVmV.

~m`{gH$b BJm_rQa, QS_rb d ñnm`am_rQa hr CnH$aU I i mSÀ`m öX`mM d ñZm`M nar j U H$aVmV. h gdM I i mVrb I i mSgmRr Cn`º$ Amh.

2) gmY - MbZdbZ XrKVm:

AþñW~YZ (Lingaments), ñZm`~Y(Tendons) d `mda bd{MH$Vm Adb~Z AgV. npíM_mÎmmZmgZ, ^OJmgZmV gmY {OVH$ VmUb OmD$Z nT qH$dm _mJ Jbb AgVmV Ë`mZgma d âbŠPm_Pa Z hr _mOVm `V.

{OåZmpñQH$, _„ I m~, `mJmgZ `m H$sSmàH$mamZr hr j_Vm {dH${gV hmV d `m àH$mamgmRr A{YH$ Cn`º$ Amh.

3 . ñZm`Mm X_XmanUm (Muscular Endurance) :

E I mX H$m` AZH$Xm d XrKH$m i H$aÊ`mMr ñZm`Mr j_Vm. CXm. Oma - ~RH$m H$mTU, dOZ CMbU BË`mXr H$m`m_ i ñZm`Mr hr H$m` j_Vm dmTV. eara I M (Pull-ups) MmMUrZ h j_Vm _mOVm `V.

A) VmH$X (Strength) :

E I mX H$m` H$aVmZm {def H$m i dmnaÊ`mMr ñZm`Mr j_Vm åhUO VmH$X. ì`m`m_mZ H$_mdbë`m ñZm`Mr VmH$X OmñV AgV. ñZm`À`m VmH$XrZ VrZ àH$ma nTrbà_mU:

1.pñWa VmH$X (Isometric Strength):

E I mX H$mnQ TH$bVmZm qH$dm E I mXr dOZXma dñV AmTVmZm AmnU O ~b dmnaVm Ë`mg pñWa VmH$X åhUVmV. hqQJa d å`ba eml ókmZr ì`m`m_mZr 33 V 81% VmH$X dmT eH$V Ag {gÜX H$b. _mÌ hr VmH$X gnU earamMr ZgV Va Ë`m Ë`m {d{eï {RH$mUÀ`m ñZm`Mr AgV. Jrn Sm`Zm_m_rQa Z hr pñWa VmH$X _mOVm `V.

2) Mb VmH$X (Isotonic Strength):

""E I mÚm H$m`mV ñZm`M AmH$MZ àgaU Or VmH$X {Z_mU hmV Vr Mb VmH$X hm`.'' {d{eîQ AVamdéZ dOZ CMbÊ`mZ hr VmH$X dmTV. VgM gdmJ gXa ì`m`m_mZ gÜXm hr VmH$X dmTV. (Sit-ups) (nmRrda PmnZ CRZ g_ma _mSr/H$mna ñne H$aU) hr VmH$X _mOVm `V.

3) PQH$m VmH$X (Explosive Strength):

""EH$m {d{eï H$mbmdYrV EH$mM gbJ H$VrgmRr Vr ñZm`eº$ dmnabr OmV {Vbm PQH$m VmH$X åhUVmV.'' `m j_VÀ`m ñZm`Mr VmH$X Am{U V H$m_ H$aÊ`mMm dJ h XmÝhr KQH$ AgVmV. EH$ X_mV Jm i m qH$dm _{SgrZ ~mb ~gZ d C^ amhZ {H$Vr Xada \$H$bm OmVm Ë`mM _mO_mn H$éZ h VmH$X _mObr OmV.

4) J{V_mZ VmH$X (Isokinetic Strentgh):

""earamÀ`m J{V_mZV_ i {Z_mU hmUmar VmH$X åhUO J{V_mZ VmH$X hm`.'' AVr dJmV YmdZ ^mbm \$H$bm. {d{eï ñZm`g_hmZm {defV: hmVmm`mÀ`m ñZm`Zm A{YH$ ì`m`m_ (Over Load) XD$Z hr VmH$X dmT{dVm `V. H$_mZ ñZm`Mr eº$ dmTV.

~)H$meë`naH$ j_Vm:

{d{dY H$sSmàH$mamV I mg àmdrÊ` {_ i {dÊ`mgmRr Ë`m I i mg `m½` Aem emar[aH$ H$Vr, H$meë`mMm OmUrdndH$ {dH$mg H$amdm bmJVm. Ë`mÀ`m {dH$mgmMr d _mO_mnmMr VÌ H$mUVr `mMm gm{dñVa Aä`mg H$bbm AgVm. Vr åhUO AWb{QH$ A{~brQr, Ë`mgmRr nTrb j_VmMr Amdí`H$Vm AgV.

1) dJ (Speed):

I i mSZ {d{eï d i V Ram{dH$ jÌmV nU H$bb AVa åhUO dJ.

2) à{V{H$`m H$mb (Reaction Time):

kmZ{Ð`mZr ~mø n[agamVZ gdXZ JhZ H$éZ Ë`mZgma H$_{Ð`mZr Ëd[aV H$Vr H$aÊ`mg bmJUmam H$m i .

3) Mn i mB (Agilit):

eara gmY d ñZm` hd Ë`m {Xebm hì`m Ë`m dJmZ PQH$Z d i Ê`mMr j_Vm.

4) Vmb (Balance):

JéËdmH$fUmÀ`m {déÜX earapñWVr AgVmhr (PmnU, nmhU gmSZ) naña {déÜX ñZm`g_hmÀ`m VmUmZ {d{eï JVrZ, earamMm Vmb gm^m i U.

5) bd{MH$Vm (Elasticity):

eara ghOVZ dmH$dU, d i U d {n i U åhUO bd{MH$Vm.

6) {XJAd{YkmZ (Kinesthetic Sense):

earaH$VrMm {Xem d d i ñWb-H$mb AVamMm AXmO KU åhUO {XJAd{YkmZ hm`. (earapñWVr, earampñWVrM AdH$meemVrb OmUrd d Vmb)

SmH$ CKS RD$Z d Sm i {_QZ VrM H$Vr H$éZ Ambë`m \$aH$mZgma {XJAd{YkmZmV _mOVm `V. CXm.ìhmbr~mb.

7) gh{Z`_Z:

EHH em[aarH$ j_Vm Ë`m-Ë`m H$m`mg naH$ Agm {dH$mg H$aV. `m {dH$m{gV j_Vm nañnanaH$ hmbMmbr H$éZ Ë`mM gh{Z`_Z (Crd i nat i n) gmYVmV Vìhm hr j_Vm {XgZ `V.

H$) I i d em[aarH$ Amam½`mgmRr Amdí`H$ à_I KQH$:

1) {Z`{_V nagm ì`m`m_
2) gV{bV Amhma
3) Pmn
4) dOZ {Z`ÌU
5) {d I mVr
6) eara VmÊm-VmUZ ì`m`m_
7) _gmO
8) {Zì`gZr

{ZîH$f:

1. I i jÌmVrb ~Xb n[aUm_HmaH[aË`m emYVm `VmV.
2. I imSÀ`m H$meë`mV, nmÌVV, XOmV gYmaUm H$éZ àJVr gmYVm `V.
3. H$mUË`m KQH$mMm I imSda H$m` n[aUm_ hmVm? h {ZpíMV emYZ `m½` KQH$mMm H$sSm jÌmV Cn`mJ H$éZ KVm `Vm.
4. H$meë` j_Vm MmMÊ`m_i I imSMm H$m`_mZ nSVm i Z nmhVm `V Agë`mZ gË`Vm emYU gmn OmV d BVamZm nQdZ XVm `V.
5. I imSM em[aarH$, _mZ{gH$, ^md{ZH$, gm_m{OH$ Amam½` gÑT amhV.

==

gX^gMr :

- *ì`m`m_ {dkmZ - H$.nr.^mJdV*
- *{H$Sm dYH$ emó - Sm.{d.J.nmRH$*
- *ì`m`m_ {Xnrbm - H$.nr.^mJdV*
- *e j {UH$ _mZgemó - em.J.HaHa*
- *~mb_mZgemó - à_bm H$m i .*
- *àJV {H$Sm_mZgemó - n._.AmbJmdH$a*

qhXr '| Bb³Qm{ZH$ 'mÜ¶'m| H$m A{YH$ma

Sm. Ama. E. H$'bmH$a,

a.^m.'mS>I mbH$a 'hm{dÚmb¶, MXJS>, {O. H$mëhmna

B-'b… ranjanasurya2015@gmail.com

'Zî¶ EH$ ~pX²YOrdr Ama g'mOerb àmUr h& AnZ ~pX²Y g dkm{ZH$ AZgYmZ Z Ama Vrd JVr g àJ{V H$s h& {d{dY {df¶m| H$s OmZH$mar àmßV H$aZ H$ {bE 'Zî¶ Bb³Qm{ZH$ 'mÜ¶'m| '| Vrd J{V g ~Xbmd H$a ahm h& AmO h' dídrH$aU, ~mOmarH$aU, ^'S>brH$aU Am{X Zm' h' Bb³Qm{ZH$ 'mÜ¶'m| g hr X ah h& Bb³Qm{ZH$ 'mÜ¶' qhXr àMma-àgma '| 'hÎdnU ^{'H$m {Z^m ah h& Bb³Qm{ZH$ 'mÜ¶'m| H$ AVJV Q>br'$mZ, a{S>Am, XaXeZ, {'$ë', BQ>aZQ>, '$g~H$, dmQ>gAn, pQ>dQ>a, B-'b Am{X 'mÜ¶' h BZ 'mÜ¶'m| g Ka ~R> na {díd H$s OmZH$mar nb^a '| {'b gH$Vr h& AmO Bb³Qm{ZH$ 'mÜ¶'m| g 'mZd H$s nar OrdZ ebr hr ~Xb MH$s h&

Bb³Qm{ZH$ 'mÜ¶'m| '| BQ>aZQ>, Ama d~gmBQ> H$ én '| AVaamï>r¶ ñVa H$m Z¶m km¶ CnbãY hm MH$m h& AmY{ZH$ ¶J '| qhXr kmZ-{dkmZ H$ jÌ '| ge³V ~ZmZ '| ~hV ~Sm ¶mJXmZ h& Zd Bb³Qm{ZH$ 'mÜ¶' g OZVm EH$ Xga H$ gmW OS>r hB h& g'¶ Ama A{YH$ n[aI' Z H$aZ H$ AmO H$ nmR>H$ VËH$mb BQ>aZQ>, '$g~H$ VWm B-'b H$m AmYma bH$a Zd OmZH$mar hm{gb H$a ahr h& BQ>aZQ> X{Z¶m H$s gdm{YH$ gj' gMZm àUmbr h& BgH$ 'mÜ¶' g H$amSm| ì¶p³V¶m| H$m g'Xm¶ AnZ {dMmam| VWm gMZmAm| H$m AmXmZ-àXmZ H$åß¶Q>a H$ ghma H$aVm h& {H$gr ^r {df¶ H$s OmZH$mar àmßV H$aZ H$m g~g gj' 'mÜ¶' BQ>aZQ> h& BQ>aZQ> H$s dOh g 'mZd H$

OrdZ '| gXe dhZ VO J{V g hm ahm h& BQ>aZQ> g ~H$ gMZm gMma, 'ZmaOZ, Ib, ¶mÌm, gdm ¶mV¶mV H$s g{dYm, dÚ{H$¶ nñVH$mb¶, AZgYmZ H$m¶, 'mg' H$s OmZH$mar Am{X jÌm| '| ~hV ~Sm H$m{VH$mar ~Xbmd Am¶m h& ^maV '| BQ>aZQ> H$m àgmaU 15 AJñV, 1995 '| {dXe gMma {ZJ' {b{'Q>S> Z eé {H$¶m h& Xe H$ Mma à'I 'hmZJam| {Xëbr, '~B, MÝZB Ama HmbHÎmm H$m BQ>aZQ> g OmSm J¶m h& AmO 'Zî¶ H$ hmW '| 'm~mBb AmZ g 'mZd BQ>aZQ> H$m hmW '| bH$a K' ahm h&

Bb³Qm{ZH$ 'mÜ¶'m| '| "'$g~H$' BQ>aZQ> g OS>r EH$ {Z…eëH$ gm'm{OH$ ZQ>dH$sJ gdm h& {OgH$ 'mÜ¶' g h' AnZ {'Ì n[adma, n[a{MV VWm An[a{MV H$ gmW gnH$ aI gH$V h& ¶dm dJ H$m '$g~H$ ¶h ngXrXm {df¶ ~Z MH$m h& BgH$m BñV'mb g'h, 'hm{dÚmb¶, H$m¶ñWb, {d{dY jF$, {d{dY gñWmAm| VWm é{M H$ AZgma '$g~H$ ZQ>dH$ '| em{'b hm gH$V h& '$g~H$ H$m Cn¶mJ H$aZdmb AnZm EH$ àm'$mBb nð> V¶ma H$aH$ AnZr {ZOr OmZH$mar XV h& {Og'| g EH$ Xga H$m Zm', '$mQ>m, OÝ'{VWr, H$m¶ñWb, {dÚmb¶, {dí{dÚmb¶ H$m g'mde {H$¶m OmVm h& Bgr nð> H$ 'mÜ¶' g h' AnZ {'Ì Ama n[a{MVm| H$m Zm' B-'b TT> gH$V h& BgH$ 'mÜ¶' g EH$ gmW g^r H$m Am'{ÌV ^r {H$¶m Om gH$Vm h& gmW hr AnZr é{M H$ AZgma {MÌ, pìh{SAm, Am[SAm VWm AÝ¶ 'mÜ¶'m H$m bm^ CRm gH$V h&

BQaZQ H$m Ama EH$ à^mdr 'mÜ¶' dmQgAn h& BgH$s bmH${à¶Vm BVZr ~T J¶r h {H$ bmJ g~h g bH$a AmYr amV VH$ BgH$ AmYrZ hm J¶ h& gXe dhZ H$s ObX gdm H$ H$maU ~mH$s g^r gdmA H$m nrN NmS {X¶m h& AmO dmQgAn bmJm H$ {Xbm-{X'mJ na amO H$a ahm h& {díd '| g~g OmXm dmQgAn H$m BñV'mb ^maV '| H$aV h&

B-'b H$m Bb³Qm{ZH$ 'b H$hV h& {H$gr EH$ ¶m EH$ g OmXm A{YH$ bmJm H$m gXe ^OZ H$ {bE BgH$m Cn¶mJ {H$¶m OmVm h& B-'b ^OZdmbm Ama àmßV H$aZdmbm XmZm BQaZQ g OS ahZm Oéar h& B-'b H$ Xdmam SmQm ¶m OmZH$mar H$ én '| nÌ, AmXe, {dkmpßV, gMZmE Am{X {Z{Xï Cn^m³Vm H$ nmg VËH$mb nhM OmV h& AmOH$b B-'b Xdmam ñàSerQ, SmQm~g, Jm['$³g Og {MÌ nr.Sr.E'$. '$mBb Am{X {d{^ÝZ àmJm' '$mBb gb½Z '$mBb ^r ^O gH$V h& BZ g^r Zd Bb³Qm{ZH$ 'mÜ¶'m H$m X I Z H$ ~mX qhXr amï^mfm H$m Bb³Qm{ZH$ 'mÜ¶' H$m {'b hE A{dîH$ma hr h&

gX^...

1. Bb³Qm{Z³g {'{S¶m Ed gMZm àm¶m{JH$s - Sm.¶.gr. JßVm.
2. qhXr d~gm{hË¶ - Sm. gZrVH$'ma bdQ.
3. ZE OZgMma 'mÜ¶' Ama qhXr - Sm. gYre nMmar.
4. gMma 'mÜ¶'m '| qhXr H$m à¶mJ - Sm. bú'rH$mV nmÊS¶.
5. OZgMma ... H$b Ama AmO - MÐH$mV gaXmZm/H${f 'hVm.

vu|okn dk vrjk"Vh; egŸo

Mk- Lugy Jhdkr xt!ikVhy

x.k"kuxj] fLerk fuokl] cke.kkyh]rk- fej t] ft- lkxyh-
snehalgarjepatil@gmail.com

oreku ;x d¨ ^lkoHk©fedrk* v©j ^of'odj.k* dk ;x dgk tkrk gA vxj vkt ijk fo'o ,d l= c/kk g r¨ mldk e[; dkj.k g eu"; dh ftKklk vFkkr mldk vf/kdkf/kd Kku Áklr dj yukA eu"; vkt gj {k= e vkx c<u dh g¨M e yxk gvk gA mlh dkj.k of'odj.k dh ÁfØ;k c<rh tk jgh gA vkt fo'o e Hkk"kkv¨ dk vknku&Ánku g¨ jgk gA vxj Hkk"kk ugÈ g¨rh r¨ ge lc 'kU; e jgrA llkj e y¨x fHkUu&fHkUu Hkk"kkv¨ d¨ c¨yuoky gA blfy, ,d&nlj¨ d fopkj¨ d¨ vknku&Ánku dju d fy, ,d rhljh Hkk"kk ;k 0;fDr dh t:jr iMrh gA rHkh vuokn v©j vuoknd dk lgkjk fy;k tk ldrk gA vuokn d nokjk gh vud n'k ;k Án'k viuh dykl] lLdfr] Kku] foKku] lkfgR;] /kkfed {k= v©j rduhdh {k=¨ d ckj e tkudkjh Áklr dj jg gA oLrr% vuokn d ek/;e l gh fo'o lkfgR;] lLdfr] Áxfr] ijijkv¨ v©j jhfr&fjokt¨ vkfn dh ijLij tkudkjh lHko gA vuokn d dkj.k gh ^ol/ko dVEcde* vFkkr ^fo'o ,D; dh Hkkouk* dk Ápkj&Álkj g¨ ikrk gA

vu|okn &

^vuokn* lLdr dk rRle 'kCn gA lLdr 0;kdj.k d vulkj ;g ^on* /kkr l cuk g] ftldk vFk g ^c¨yuk* ;k ^dgukA ^on* /kkr d lkFk ^/k=* ÁR;; tMu l og Hkkookpd lKk ^okn* cu tkrk gA ^okn* dk vFk g ^dgu dh fØ;k* vFkok ^dgh gÃ ckr*A ^okn* l igy ^vu* milx t¨Mu l ^vuokn* 'kCn curk gA ^vu* milx dk vFk lkekU;r *ihN* ;k ^ckn e* g¨rk gA bl –f"V l ^vuokn* 'kCn dk vFk g & ^dgu ;k c¨yu d ckn c¨yuk* vFkok ^fdlh dh dgh gÃ ckr d¨ ckn e dgukA* M,-d".kdekj x¨Lokeh nokjk nh xÃ vuokn dh ifjHkk"kk bl Ádkj l g & ^^vuokn d ek/;e l ekuo e 0;kIr lkoHk©fed ,frgkfld v©j lkekftd ,drk d n'ku g¨r g] ftle Hkk"kkv¨ d ckgjh Hkn d g¨r g, Hkh ekuoh; vfLrRo d leku rŸo¨ dk ifjp; feyrk gA**[1] Ápphu dky l ydj vc rd vuokn u dÃ efty r; dh gA ;g lp g fd vk/kfud dky e vuokn d¨ t¨ xfr feyh g] og vHkrio gA exj ;g Hkh mruk gh lR; g fd vuokn dh vko';drk gj ;x e] gj dky e rFkk gj LFkku ij vuHko dh tkrh jgh gA fo'o e ærxfr l g¨ jg foKku v©j VDu,y,th rFkk lkfgR;] /ke&n'ku] vFk'kkL= vkfn Kku&foKku¨ e fodkl u vuokn dh vko';drk d¨ cgr vf/kd c<kok fn;k gA

vu|okn dk vrjk"Vh; egŸo &

ekuo lH;rk d mRrj¨Rrj fodkl d lkFk&lkFk vrjk"Vh; lid¨ v©j lc/k¨ u tc viuh vifjgk;rk fln/k dj nh g r¨ vuokn dh vko';drk fufookn fln/k g¨ tkrh gA ^^;g vuoknd gh g t¨ n¨ lLdfr;¨] jkT;¨] n'k¨ ,o fopkj/kkjkv¨ d chp ^lr* dk dke djrk gA v©j r¨ v©j ;g vuoknd gh g t¨ Hk©x¨fyd lhekv¨ d¨ ykÄdj Hkk"kkv¨ d chp l©gkn] l©euL; ,o lnHkkouk d¨ LFkkfir djrk g rFkk ge ,dkRedrk ,o of'odj.k dh Hkkoukv¨ l v¨rÁ¨r dj nrk gA bl –f"V l ;fn vuoknd d¨ leUo;d] e/;LFk] lokgd] Hkk"kk;h nr vkfn dh lKk nh tk, r¨ d¨Ã v;fDr u g¨xhA**2 fofHkUu lH;rkv¨ v©j lLdfr;¨ d¨ tkuu v©j le>u d fy, vuokn d¨ ek/;e cukuk gekjh fu;rh gA fofHkUu {k=¨ e vuokn dk vrjk"Vh; egÙo bl Ádkj ÁLrr g &

1- foKku v©j Á©|¨fxdh {k= &

foKku v©j Á©|¨fxdh d fodkl d ;x e nfu;k N¨Vh g¨rh tk jgh gA gekj vrjk"Vh; dk;dyki mru gh rth l c<r tk jg gA thou d fofHkUu lnHk¨ d¨ ,d n'kh; ifjÁ{; e u n[kdj ekuork d lnHk e n[ku yx gA Hk©x¨fyd lhekv¨ d¨ ihN N¨Mr g, cgRrkj lc/k¨ dh LFkkiuk dh gA bud fo'o0;kih Álkj u ekuo pruk d fodkl e u, vk;ke¨ dk foLrkj fd;k gA foKku v©j Á©|¨fxdh d {k= e uÃ l uÃ [k¨t¨ rFkk ltukRed lkfgR; d {k= e cnyrh gÃ vfHk#fp;¨] Áj.kkv¨ v©j mnHkkoukv¨ d dkj.k fodfl r uÃ ÁofRr;k vuokn dh ekx d¨ c<krh tk jgh gA nljh v¨j vuokn dk; fofHkUu jk"V¨ d chp e=h i.k lc/k¨ d fodkl e v©j lkLdfrd lr d :i e lgk;d g¨ jgk gA

2- okf.kT; v©j 0;kikj {k= &

okf.kT; v©j 0;kikj d vrjk"Vh; foLrkj v©j Álkj u cgHkk"kh lekt¨ v©j jk"V¨ d¨ ,d&nlj d lid e yk fn;k g] ftll bl {k= e gÃ Økfr u vuokn dh t:jr d¨ c<kok fn;k gA fofHkUu jk"Vh; rFkk cgjk"Vh; difu;¨ nokjk fuÆer oLrv¨ dk Ápkj&Álkj v©j foØ; l lcf/kr lkexh] lpuk,] foKkiu vkfn fofHkUu Hkk"kkv¨ e nu dh t:jr g v©j mld fy, vuokn gh ,dek= ek/;e gA

3- tulpkj {k= &

fofo/krk e ,drk yku d fy, lkLdfrd] lkfgfR;d v©j jk"Vh; xBc/ku dh ldYiuk e vuokn lcl egÙoi.k dMh gA vuokn u ÁR;d lpkj ek/;e¨ dk dk; vklku fd;k g rFkk mle 0;kidrk yku d Á;kl e Hkh gA N¨V xko¨ v©j dLc¨ l ydj 'kgj¨ v©j egkuxj¨ rd vuokn lpkj d fdlh u fdlh lk/ku d lkFk miyC/k gA vuokn u lpkj ek/;e¨ d rduhdh ;x e u;kiu dk l=ikr fd;k gA vkuokyk dy Hkh lpkj d bu fofHkUu ek/;e¨ d fy, vuokn ij gh vkfJr jgxk ,lh lHkkouk gA

4- v/;;u] v/;kiu v©j vul/kku {k= &

vuokn u v/;;u v©j v/;kiu d¨ 0;kidrk nh gA Hkkjrh; lkfgR; d¨ mldh lexrk v©j fofo/krk e tkuu v©j >kdu dk lkjk e©tnk 0;kikj vuokn ij gh voyfcr gA vuokn u Hkkjrh; lkfgR; d v/;rkv¨ d¨ ,d&nlj d fudV yku dk Á;kl fd;k gA

vuokn d dkj.k gh V,yLV,; d miU;kl¨ v©j 'kDlfi;j d ukVd¨ l ifjfpr g, gA vuokn d dkj.k gh ^dke lk=* v©j cdV lydj ;klukjh dok ckrk ikCy¨ u:nk v©j uknhuk xkÆMuj rd dh jpukdkj¨ l Hkkjrh; ikBd ykHkkfUor g, gA vuokn u u doy ikBdh; :fp d¨ vrjk"Vh; vkLokn Ánku fd;k g] cfYd v/;;u v©j vul/kku d¨ uÃ fn'kk, Hkh nh gA vrjk"Vh; lkfgR; dk v/;;u vrhr v©j oreku d fo'o l ifjfpr djkrk gA ^^vrjk"Vh; Ádk'ku Äjku¨ u u doy Çgnh Ádk'ku dh 'k:vkr dh g cfYd J"B foØh y{; Ákl djus okyh iLrd¨ d¨ cM ieku ij vufnr :ikrj ¼Çgnh e½ Ádkf'kr djuk 'k: dj fn;k gA**3 lkj llkj dh fofHkUu Hkk"kkv¨ e fofHkUu fo/kkv¨ e jp tk jg lkfgR; d v/;;u e lyXu v/;;rkv¨ d f'k{k.k e Hkh vuokn dh vuojr Hkkfedk yf{kr g¨rh gA

5- vu|okn dh fo'o0;kih mikn;rk &

Á'kklu] fpfdRlk] dyk] lLdfr] foKku fof/k Á©|¨fxdh] vulU/kku] 0;olk;] i=dkfjrk] tulpkj vkfn {k= vuokn ij gh fuHkj gA Kku&foKku] v©|¨fxd fodkl v©j okf.kT; 0;olk; d fofHkUu {k=¨ e vuokn d 0;kid mi;¨x u bUg vf/kdkf/kd y¨dfÁ; cuk;k gA bu lc u feydj vuokn dh fo'o0;kih mikn;rk] Ákl fxdrk v©j Hkfo"; d¨ j[kkfdr fd;k gA futh v©j lkotfud {k= d miØe¨ l ydj nfud cktkj rd ,o 'k;j cktkj l ydj reke foŸkh; lLFkkv¨ rd ftl 0;kolkf;d Hkk"kk dk foLrkj g rFkk g¨ jgk g] mld lE;d :i e bu {k=¨ dh Á;fDr e vuokn dh vÁfre Hkfedk jgh gA v©|¨fxd fodkl ftu l¨iku¨ ij p<dj jk"Vfuek.k ,o lH;rk d mRFkku e lgk;d g¨rk g] mle vuokn dk gh fo'k"k :i l cgr cMk ;¨xnku g¨rk gA vunku d lefpr mi;¨x d fcuk llkj dh bruh lkjh Hkk"kkv¨ e miyC/k Á©|¨fxdh v©j 0;kolkf;d n{krk viuh&viuh Hkk"kkv¨ e Ákl r ugÈ dj ldrA

6- ,drk dh dfM+;k t¨Mrk vu|okn &

jk"Vh; v©j vrjk"Vh; Lrj ij foHkktu d bl n©j e ,drk dh dfM+;¨ d¨ t¨Mu dk ,d egŸoi.k Á;kl vuokn d ek/;e l gh lHko g¨ ldrk gA vuokn og l'kDr ek/;e g] ftld nokjk jk"V dh ,d l=rk d¨ lgh fn'kk feyrh gA vuokn u li.k jk"V d¨ ,drk d c/ku e ck/k j[kk g v©j jk"Vh;rk d l=¨ d¨ fo'k[kfyr g¨u l j¨dk gA

Hkkjrh; lLdfr dh lkekftd vfLerk d¨ vuokn d vufxur Á;kl¨ u l©"Bo Ánku fd;k gA vuokn dk; Hkkjr dh cgvk;keh lkLdfrd ijijkv¨ v©j miyfC/k;¨ d leUo; dk i;k; dgk tk ldrk gA bl lkxj e Hkkjrh;fe ij fopj.k djuokyk fofHkUu /kkÆedrk] opkfjdrk] lkÁnkf;drk] nk'kfudrk rFkk lkLdfrd fojklr¨ v©j thou eY;¨ dh lkekftd Nfo d¨ vuokn ÁfØ;k u lgh fn'kk nh gA

lH;rk d e©tn n©j e vuokn dh vifjgk;rk dk vuHko blh dkj.k rhork l fd;k tk jgk g fd llkj d fdlh Hkh n'k] Hkk"kk v©j 0;fDr d fy, 'k"k fo'o dh reke miyfC/k;¨ l tMu d fy, vuokn l cgrj d¨Ã ek/;e ugÈ gA Hkk"kkv¨ d ikjLifjd vknku&Ánku l eu"; d opkfjd rFkk vfHk0;tuk eyd Lo:i e ifjoru nokjk vuokn u viuh mi;¨fxrk Áekf.kr dh gA jk"Vh; ,drk l ydj vrjk"Vh; lehirk rd vud lkekftd l=¨ dk fu;eu vuokn l gh lHko g¨rk gA Kku&foKku d fofHkUu {k=¨ e llkj dh Áxfr v©j miyfC/k;¨ dh vn;ru tkudkjh d fy, Hkh eu"; vuokn ij fuHkj gA u; rduhdh llk/ku¨ v©j v/kukru vul/kku¨ l ifjfpr g¨u d fy, vuokn gh lolyHk ek/;e gA 'k"k fo'o d lkeu viuh igpku ljf{kr j[ku v©j vuojr fodklleku lH;rk dh n©M e fiNMu l cpu d fy, vuokn dk mi;¨x djuk eu"; v©j lekt d fy, ije vko';d gA bl i"BHkfe e vuokn d oreku v©j Hkfo"; d ckj e d¨Ã lng ugÈ g¨uk pkfg,A

lnHk lph &

1. https://hindimgi.wordpress.com
2. hindinest.com/mibandh/n/6 htm
3. hindi.indiawaterportal.org

^ujd&;k=k* miU;kl esa fpf=r ljdkjh vLirky dh fLFkfr ,oa xfr

ik-Mk- lnhi tkrhjke fdnr
v/;{k]fgnh foHkkx] vkj- vkj- ikVhy egkfon;ky;] lkoyt]rglhy & rklxko
ftyk& lkxyhA
b&ey&sandipjkirdat@gmail.com

lkLrkouk&

oreku dky foKku] rduhdh ,o vuql/kku dk dky gA lokHkko rFkk ekuorkoknd l= idMdj thou;kiu djuoky ijijkxr on;dh; 0;olk; e foKku] rduhdh u Økfr dh gA Lor=rkio dky dh ryuk e Hkkjro'k e MkDVjk rFkk vLirkyk dh rknkn c<h gA on;dh; 0;olk; djuoky MkDVj mPp&ox e vkr gA Hkkjrh; lekt MkDVjk dk lEeku nrk gA on;dh; 0;olk; djuokyk dk thou vU; 0;kolkf;dk dh vi{kk vyx fn[kkb nrk gA ek= vkt on;dh; {k= e lok d cny vkb0;kolkf;drk fprk ,o fpru dk fo'k; gA fgnh d cgr de jpukdkj g ftUgku Hkkjrh; vLirkyk dk ;FkkFk fp=.k fd;k gAMk- Kku pronh th dk ^ujd&;k=k* miU;kl dk dnh; dFkkl=ljdkjh vLirkyk dk dkyk i{k gA vr% bl ii= e ^ujd&;k=k* miU;kl e fpf=rljdkjh vLirky dh fLFkfr ,o xfrdkfoopu ,o fo"y'k.k iLrr gA

vFkdfnr lok &

on;dh; {k= e MkDVj dhiFkeikFkfedrk jkxh gA fdr vkt eY;&fo?kVu d dpØ e Ql on;dh; 0;olk; e i th yxkvk vkj ukV fxuk dk 0;kikjh rÙo [kyvke ifjyf{kr gkrk gA bl dkj.k on;dh; {k= e ekuorkokn l tMk lokHkko dk fp= /kfey vkj vFkdfnr lokHkko dk Qyd foLrr gk jgk gA iLrr miU;kl e /ku d ykHkh ljdkjh ,o futh MkDVjk dk fp=.k vf/kd feyrk gAmiU;kl e fpf=r ljdkjh efMdy dkyt d Mk- pkc] Mk- "kek] Mk- xykVh rFkk Mk- vxoky jkx fpfdRlk dh vi{kk jkxh dh gfl;r n[kdj bykt djr gA o ftruh fprk #i, deku dh djr g mruh fprk fpfdRlk dh ugh djr gAvLirky d efMdy Li"kkfyLV Mk- pkc #i, d vykok fdlh vU; fo'k; ij ckr djuk iln ugh djr&^^o gj ejht dk ilk dh ckjh] il ;k xYyd ekudj n[kr FkA o ejht dk n[ku l igy mldh gfl;r ij xkj djr FkA**1 Mk- pkc fcuk otg iloky ejht dk vifMDlu dk vkij"ku djr g] rk ân;jkx l =Lr xjhc ejht dk vLirky l Hkxkr g &^^gVkvk mlA ge cM pkfg,] HkbA lhfj;y g rk ?kj tk,A ipkl #i, tc e Mkydj vki gkV dk bykt ugh djk ldr] ;kjA**2Mk- pkc viu tfu;j MkDVjk dk Hkh /kudfnr 0;olk; dju d ikB i<kr gA iLrr miU;kl d MkDVj "kek #i, dh ckr iDdh djd gh ikLVekVe djr gA Mk- "kek Hkkb dh vkRegR;k l cgky vkneh dh xjhch dk etkd mMkr gA bll Li'V g fd Mk- "kek dh nf'V l jkxh dh lok xk.k vkj ilk egRRoi.k gA miU;kl e fpf=r xlrjkx rFkk peMhjkx fo"k'kK Mk- xykVh ejhtk dk vkrfdr dj fcuk dN dg vkj dj /ku cVkjr gA

okluk/k rFkk 0;luh MkDVj ,o deipkjh &

mPp&f"kf{kr MkDVjk dk lc/k iR;d vk; d L=h&i:'k l vkrk gA MkDVjk l vi{kk jgrh g fd o viu ân; dh dkeokluk dk fojpu ufrd ekx l djA fdr fooP; miU;kl e fpf=r vf/kdRkj MkDVj 0;olk; dh vkM l L=h&ng dk Li"kl[k] nf'Vl[k rFkk "kjhjl[k ikflr dk ;Ru djr g] rk ekufld rku&ruko e Ql ;ok MkDVj flxkj] "kjkc] xktk ,o vQhe dk lgkjk yr g, ifjyf{kr gkr gA^ujd&;k=k* miU;kl d Mk- "kek] tfu;j MkDVj] jlkb;k jkeyxkV rFkk ,Ecyl dk Mk;0gj tkudh ckc okluk/k gA Mk- "kek ejht dh tkp djr le; L=h ejht d "kjhjLi"k dk l[k yVr gA o ejhtk dk tkpr le; L=h ejht dh jkg n[kr gA vLirky eMkDVjk l gkrk ;ku "kk'k.k fprktud rk g(ij MkDVjh 0;olk;k e pyrh viiofŸk;k dh ;FkkFkrk mn?kkfVr djrk gA 0;luk/khu Mk- oek ikLVekVe djr le; tn dk iku [kk, fcuk ikLVekVe ugh djrAiLrr miU;kl e fpf=r okluk/k tfu;j MkDVj uflx Nk=kvk dk ;ku "kk'k.k djr gA o vkij"ku fFk,Vj e] yckjVjht e rFkk tgk ekdk feyrk g ogk uflx Nk=kvk dk nckpr rFkk Li"kl[k dk vkun mBkr gA tfu;j MkDVj xe Hkyku d fy, 0;lu dk lgkjk yr g, fn[kkb nr gA bu MkDVjk dh fLFkfr n[ku d ckn Mk- Ñ'.k dekj dh 0;lu lc/kh dh fVli.kh lkFkd yxrh g &^^viu vkidk Hky tkukA viu vkidk Hkyu d fy, eu'; u ftl lgkj dk viuk;k og Fkk u"kkA**[3]^ujd&;k=k* miU;kl e fpf=r v/kM me d rFkk vle; c< g, toku MkDVj "kjkc] xktk] ekQhu d btD"ku rFkk flxjV dk 0;lu djr gA vf/kdrj ;ok MkDVj v/;;u dh vi{kk 0;lu dk lgkjk ydj eu dh mdrkgV de djr gAmiU;kl e fpf=r ljdkjh vLirky e doy L=h& ejht gh ugh rk ejhtk d lkFk vkuokyh fj"rnkj efgyk Hkh vLirky d okluk/k depkfj;k dh gol dk f"kdkj gkrh gA gM jlkb;k dk okluk/k cVk jkeyxkV vf/kd n/k nu dk ykyp fn[kkdj xko dh Hkkyh efgykvk dk Hkkxrk g] rk okluk/k Mk;0gj tkudh ckc ,Ecyl e gh vkjrk dk nckprk gA Mk- "kek dk pijklh fpfdRlk dej e gh efgyk ejhtk dh NM[kkuh djrk gA Mk- "kek NM[kkuh l Hk;Hkhr efgyk dk gh QVdkjr gA

Hk'Vkpkjh MkDVj ,o depkjh &

vkt Hk'Vkpkj lo0;kid ,o lopfpr fo'k; cuk gA eY;k dh pk[kV yk?kdj vufrdrk l dh gj Ñfr Hk'Vkpkj gA Hk'Vkpkj lc/kh rul[kjke xlr d fopkj g& ^^Hk'Vkpkj dk jkx eu dk jkx g] ekufld fodkj gA fpŸk&ofŸk dk foÑr dju d fy, vrdj.k dh ,d iofŸk gA--- bl jkx dh piV e ekuo "kh?k vkrk gA**[4]mDr mn/kj.k l Li'V g fd Hk'Vkpkj "kCn doy vkfFkd /kk/kyh dk vFk /ofur ugh djrk gA iLrr ^ujd&;k=k* miU;kl e ljkdkjh Mk- dij] Mk- ik.M] Mk- pkc] Mk-"kek] Hkrh ckc okti;h] okM ck;] gM jlkb;k jkevorkj rFkk jkeyxkV dh Hk'Vkpkjh&iofŸk dk fp=.k foLrkj l feyrk gA Mk- "kek #i, fy, fcuk ikLVekVe ugh djr gA o ifyl l lkB&xkB dj #i, dekr gA Hk'Vkpkjh Mk- "kek #i, feyu ij tlk pkg olk fjikV nr g & ^^vkRegR;k dh cukuk g--- dgk rk gR;k dk cuk nA**[5]bll Li'V g fd Hk'Vkpkjh Mk- "kek cbekuh MkDVj gA vkRegR;k djuoky vkneh dk Hkkb fxMfxMkrk g] rk Hkh Mk- "kek #i;k dh ckr r; gku rd en dk gkFk ugh yxkrA fdpu bpkt Mk- ikM jlkb?kj dh [kjhnnkjh e deh"ku yr gA Hk'V MkDVjk d dkj.k ljdkj dh vkj l nh tku okyh lfo/kk, vko";denejhtk rd igprh ughA Mk- ikM jlkb[kku dh lCth] nky] n/k] ?kh] vkVk] pkoy viu ?kj igpkr gA o [kn ge"kk vM [kkr g vkj foHkkx e vkuoky MkDVjk dk vM f[kykr gA Mk- dij] Mk- ikM d foHkkx dh bDok;jh djkr g] rk vk"kfdr Mk- ikM jlkb?kj dk lp dguoky depkfj;k dk ekjihB dju dh /kedh nr gAmiU;kl dk Hkrh ckc okti;h th gj ejht l nl #i, yrk gA

cfQØ rFkk dkepkj MkDVj ,o dkepkjh &

Hkkjrh; tu&thou ij miHkkDrkoknh lLÑfr d vPN&cj ifj.kke g, gA Hkkjrh; lLÑfr vkj miHkkDrkoknh lLÑfr e vrj gA miHkkDrkoknh lLÑfr 0;fDrxr Lor=rk dk lokifj ekudj ,”kkjkeh thou;kiu dk gh l[kdj ekurh g] rk Hkkjrh; lLÑfr 0;fDr dh Lor=rk ifjokj] lekt] vkj n”kfgr e lhfer ,o l;fer ekurh gA ryuk e oreku dky dk cknf/kd ox miHkkDrkoknh lLÑfr e vf/kd Qlk g A on;dh; 0;olk; ij miHkkDrkoknh lLÑfr dk iHkko fn[kkb nrk gA iLrr ^ujd&;k=k* miU;kl d ljdkjh vLirky d Mk- vxoky] Mk- pkc] Mk- xykVh] Mk- “kek] Mk- lkuh rFkk jlkb;k jkeyxkV] ,Ecyl dk Mk;0gj tkudh ckc rFkk Hkrh ckc okti;h dkepkj ,o cfQØ gA vLirky d ltjh foHkkx d ikQlj Mk- vxoky cfQØ ,o dkepkj gA nljk dk e[k ekuuoky Mk- vxoky ltjh dju l drjkr gA o ejhtk dk vkij”ku dk Mj fn[kkdj Hkxkr g A dkepkj Mk- vxoky ,e-,l- dh mikf/k dk v/;;u djuoky tfu;j MkDVjk dk viu yDpl yu dk vkn”k nr gA Mk- vxoky d gkFkk ejht d iV e rkfy;k] dph] p”ek] udyh nkr] fcx] :b] iVVh rFkk ?kMh e l ,dk/k oLr jgrh gA Mk- vxoky u vkij”ku fd,vf/kdRkj ejht dh eR; gkrh gA vkij”ku d oDr cgk”kh d MkDVj lkuh jkxh dh vi{kk lekpkji= dh pViV [kcj i<u ,o luku e 0;Lr jgr gAcfQØ MkDVj pkc yxHkx nkMr g, ejhtk dk jkmM djr gA o vDlj jkxh dk chekjh d vulkj fVfd;k nr ugh gA o dejnn l cgky jkxh dk jRkk/kh dh fVfd;k nr gA dkepkj Mk- pkc viu vf/kdRkj jkfx;k dk nlj MkDVj d ikl Hktr gA cfQØ Mk- “kek [kku&iku lc/kh dh lykg iNuoky ejhtk dk eupkg 0;tu crkr gA xlrjkx rFkk peMhjkx fo”k’kK Mk- xykVh jkxh dk chekjxLr gh ekur ugh gA

on;dh; Kku l vliDr jguoky MkDVj &

on;dh; {k= e fofHkUu idkj dk vul/kku pyrk gA MkDVjk l ;g vi{kk dh tkrh g fd o doy mikf/k xg.k d le; rd ikIr fd, Kku d cr fpfdRlk dju d cny dkylki{k fodflr gb in/kfr;k ,o nok&nk: dk i;kx dj ejhtk dh lok djA fdr db MkDVj vk/kfud on;dh; rduhdh l liDr ugh jgr A o v/;;u ,o vul/kku dk QgM ekudj on;dh; Kku l liDr jgu dh vi{kk in] ilk] lEeku ,o ukjh&ng e my>r gA^ujd&;k=k* miU;kl d ltj Mk vxoky on;dh; Kku l liDr jguk vko”;d ugh ekur gA tkM&rkMdj MkDVj cu vxoky ltjh dju l drjkr gA viuh {kerk l okdhc Mk- vxoky d lc/k e miU;kldkj fy[kr g &^^o tkur Fk fd o vKkuh] ltjh dk ^d] [k] x* gh ef”dy l le>uoky ukyk;d rFkk mYy d iVB gA**[6]vif{kr Kku u gku d dkj.k Mk- vxoky jkx dk funku ugh dj ldrAiLrr miU;kl d efMdy&Li”kkfyLV Mk- pkc lehukj d uke ij Qkyr cgl djr g vkj jkxh dh lHkkfor chekjh lc/kh ppk djr jgr gA Mk- ikM rFkk Mk- “kek ekur g fd fy[kh gb ckr dh lPpkb efMdy {k= e dkb n[krk ugh gA nkuk Hkh vk/kfud Kku l vliDr jgu e gh Hkykb ekur g &^^geu rk blhfy, efMlu dh fdrkc rd i<uh cn dj nh gA u tku D;k&D;k fy[kr g lljA ub&ub ckrA ;gk ijkuh rd rk i<h ugh] ub D;k lh[kx **[7] Mk-“kek ekur g fd MkDVjh ,d dyk g vkj ejhtk dk tkpu e MkDVjh fdrkck dh vko”;drk ugh gkrh gA Mk- ikM Hkh “kek d fopkjk d leFkd gA Mk- ikM lkpr g fd ,d ckj MkDVj cuu d ckn u, fo’k;k lc/kh

v/;;u ,o vul/kku dju dh vko";drk ugh gA

dr0;dBkj MkDVj &

nkok gh ugh cfYd lPpkb g fd vkt #i;k d ykyp d dkj.k on;dh; lok {k= e bekunkjh l ejhtk dh ekufldrk le>dj lok djuoky ekuorkoknh ,o dr0;dBkj MkDVjk dh rknkn de gA fdr tk MkDVj vkn"koknh g mudk thou ub ih<h d ;ok MkDVjk d fy, iFkn"kh gA^ujd&;k=k* miU;kl e miU;kldkj u ljdkjh vLirky d dr0;dBkj] "kjhQ] yxu"khy ,o cnf/keku MkDVj d :i e Mk- Hkkxor dk pfj=&fp=.k fd;k gA Mk- Hkkxor ejhtk dh lok ikekf.kdrk l djr g] ij 'kM;=h MkDVjk l l?k'k dju dh vi{kk mul nj jgr gA Mk- Kku pronh d "kCnk e &^Mk- Hkkxor cgr "kjhQ] bekunkj] egurh] dk;d"ky] gkf"k;kj rFkk xjhcijoj MkDVj gA ; bud x.k g--- bu x.kk d dkj.k vLirky dh jktuhfr e bUg dkb iNrk ugh gA**[8] Mk- Hkkxor "kjhQ MkDVjk d ifrfuf/k MkDVj g tk lonu"khyrk rFkk lokHkko l ejhtk dh lok djr gA fdr ftl rjg vkt dh nfu;k e Hk'V ykx ikekf.kd vkneh dk ikih ekur gA 'kM;=h MkDVj pkc vkj Mk- vxoky Mk- Hkkxor dk yfr;kr gA MkDVj Hkkxor dk uk le; ij iek"ku feyrk g vkj uk yk;d DokVj feyrh gA vLirky e vkuoky ejht ek= Mk- Hkkxor dk lEeku djr gA Hk'V MkDVj fdlh Hkh xV e "kkfey u gkuoky Mk- Hkkxor dh HkRluk djr gA Mk Hkkxor frdMeckt MkDVjk l ikyk u iM bl fopkj l i"kkcxg e fNir gA Mk- Hkkxor dk i"kkcxg e fNiuk bekunkj vkneh dh etcjh] foo"krk rFkk iR;{k l?k'k d le; enku NkMu dh cnf/kthfo;k dh fo"k'krk v/kkjf[kr djrk gA dr0;dBkj Mk- Hkkxor dk "kjhQ ;ok MkDVj lEeku nr g rc mUg MkDVjh i"k d mTToy Hkfo'; dh vk"kk mRlkfgr djrh gA

fu'd'k%

vkt on;dh; {k= e lok d cny utj vkrh 0;kolkf;drk fprk dk fo'k; gA ^ujd&;k=k* miU;kl e fpf=r ljdkjh vLirky d MkDVj jkxh l vf/kd Qhl dh fprkdjr g, ifjyf{kr gkr gA ;g MkDVj gfl;rokyk ij bykt djr g ek= fu/ku jkxh dk ljdkjh vLirky l Hkxkr gAfooP; miU;kl e fpf=r vf/kdrj ljdkjh MkDVj] pijklh] tfu;j MkDVj] Mk;0gjrFkk jlkb[kku d depkjh okluk/k utj vkr gA cM MkDVjk dh ryuk e tfu;j MkDVj ruko rFkk jth"k efDr gr 0;lu dk lgkjk yr gAljdkjh vLirky d MkDVj vLirky l lcf/kr oLrvk dh [kjhnnkjh e deh"ku ydj]nokvk dk dkyk ckt djd] fofHkUu Qth ,ykml rFkk ikboV iDVhl djd Hk'Vkpkj djr gA vf/kdRkj Hk'V MkDVj nykyk d nokjk vkfFkd yu&nu djr gA cfQØ ,o dkepkj MkDVj fpfdRlk&dk; d nkjku lrd ugh jgr rFkk vf/kdRkj ejhtk dk nlj vLirky ;k MkDVjk d ikl Hktr gA dkepkj ,o ykijokgh viukuoky MkDVjk dh otg l ejhtk dh thou;k=k lekIr gkrh g] rk Hkh MkDVj viu dk nk'kh ekur ugh gAmiU;kl e vk/kfud rduhdh l liDr jgdj bykt djuoky MkDVjk dh rknkn de gA ctx MkDVj ejht dh fpfdRlk dh nf'V l ub fdrkc ,o vul/kku if=dk i<uk ,o le>uk vko";d ugh ekur g vkj u gh tfu;jk dk i<u nr gA ;Fkk;kX; Kku u gku d dkj.k db MkDVj xyr bykt djr g(ftld ifj.kke jkxh Hkxrr gA dr0;dBkj MkDVj lonu"khy]l;r] /kefuji{k] dk;rRij ,o dk;fu'B thou&0;ogkj djr gA ljdkjh vLirky e vkn"koknh MkDVjk dh rknkn de utj vkrh gA "kjhQ MkDVj frdMeckt MkDVjk

l l?k'k dju dh vi{kk 'kM;=h MkDVjk l nj jguk iln djr gA vr% dguk lgh gkxk fd ^ujd&;k=k* miU;kl oreku dky d ljdkjh vLirkyk dk dMvk lp c;ku djrk gA

lnHk lpr

1-Mk- Kku pronh] ujd & ;k=k] ¼ fnYyh] jktdey idk"ku] i-l-1994 ½]i- 15

2-ogh]i-16

3-Mk- d'.k dekj] 21 oh lnh dk ;ok vkj Hkkjrh; lekt] ¼dkuij] fodkl idk"ku] i-l- 2012 ½]i- 82

4-Rkul[kjke xlr] fgnh fuc/k] ¼ fnYyh] l; idk"ku] i-l- ½] i- 336

5-Mk- Kku pronh] ujd &;k=k] ¼ fnYyh] jktdey idk"ku] i-l-1994 ½]i- 79

6-ogh] i- 9

7-ogh]i- 47

8-ogh]i- 135

महिला विषयक कायदे

प्राचार्य,डॉ. राजेंद्र मोरे
श्री. आर. आर. पाटील महाविद्यालय, सावळज
तालुका- तासगाव, जिल्हा सांगली [महाराष्ट्र]

प्रस्तावना

स्वातंत्र्योत्तर काळात खऱ्या अर्थाने महिलांच्या प्रश्नाला प्राधान्य देवून ते सोडविण्याच्या दृष्टीने प्रयत्न झाल्याचे दिसते भारतीय समाजात स्त्रियांना गौण स्थान दिले आहे अर्थात प्राचीन धर्मग्रंथांमधून पुराणांमधून स्त्रियांसंदर्भात उल्लेख आले असले तरी त्यांच्या गुणाचा गौरव करणे, त्यांना सन्मान देणे, एक व्यक्ती म्हणून स्त्रियांना बरोबरीचे स्थान देणे यासाठी हे उल्लेख आले नव्हते अधिकतर ग्रंथांमध्ये त्यांना हीन ठरविण्यासाठी एक्स त्यांच्यावर निर्बंध लादण्यासाठी त्यांना गौण ठरविण्याचे हेतूनेच हे उल्लेख मोठ्या प्रमाणात आले आहेत केवळ चूल आणि मूल हीच स्त्रीच्या जीवनाची इतिकर्तव्यता मानली जात होती स्त्रियांना शिक्षणाचा अधिकार भारतीय समाजाने दिला नाही. त्यामुळे स्वतंत्र विचार करणे, विचार मांडणे, विचार ऐकणे यापासून तिला जाणीवपूर्वक दूर ठेवण्यात आले होते. पुरुषांइतकीच संख्या असणाऱ्या स्त्रियांचा एक मोठा वर्ग सर्व हक्क अधिकारांपासून जाणीवपूर्वक वंचित ठेवण्यात आला होता स्वातंत्र्यपूर्व काळात स्त्री शिक्षण व त्यांच्या हक्क अधिकाराच्या दृष्टीने त्यांच्या उद्धाराचा दृष्टीने काही समाजसुधारकांनी प्रयत्न केल्याचे दिसते.

उद्दिष्टे

महिला विषयी कायदे या अनुषंगाने
१. महाराष्ट्रातील महिला चळवळीची पार्श्वभूमी समजावून घेणे
२. महिलांच्या समस्या जाणून घेणे
३. महिलाविषयक कायद्यांचा आढावा घेणे
या उद्देशाने सदरचा संशोधन लेख तयार केला आहे.

महाराष्ट्रातील समाजसुधारकांचे कार्य

पाश्चात्त्यांच्या शिक्षणामुळे व सहवासामुळे भारतात अनेक धर्म सुधारक व समाज सुधारक निर्माण झाले विशेषतः पाश्चात्त्यांच्या आणि ब्रिटिशांच्या शिक्षणप्रसाराच्या कार्यामुळे पहिल्या पिढीतील अनेक तरुण शिक्षण घेऊ लागले

शिक्षणामुळे ते विचार करू लागले आपल्या समाजातील अनिष्ट रूढी परंपरा अंधश्रद्धा यामुळे आपला समाज मागासलेला आहे हे त्यांच्या लक्षात येऊ लागले अठराव्या एकोणिसाव्या शतकात सती प्रथा बालहत्या, बालविवाह, बहुपत्नीत्व, विधवांची समाजातील स्थिती या अनेक दुष्टचालीरीती रूढी परंपरा समाजात होत्या.

<u>सती पद्धत-</u>

भारतामध्ये सतीची चाल अस्तित्वात होती, ती पुरातन काळापासून चालू होती, मध्ययुगीन काळात सम्राट अकबराने ही पद्धत बंद करण्याचे प्रयत्न केले. ग्रीक लोकांच्यात सतीची चाल होती पण त्यांच्या इतिहासाच्या प्रारंभीच ती नष्ट झाली भारतात मात्र विधवा स्त्रियांना जाळण्याची अमानुष प्रथा मध्य आणि सरंजामशाही युगात जोरदारपणे चालू होती[१] महाराष्ट्रात ही पद्धत उत्तर भारतीयांच्या अनुकरणाने रुजली[२]. महाराष्ट्रातील छत्रपती शिवाजी महाराजांनी शहाजी राजांच्या मृत्यूनंतर जिजाबाईला सती जाऊ दिले नाही, पण शिवाजी महाराजांच्या मृत्यूनंतर त्यांची पत्नी पुतळाबाई सती गेली होती. बंगाल प्रांतात सतीची पद्धत घटना संख्येने जास्त घडत होत्या महाराष्ट्रात हे प्रमाण कमी होते. राजा राम मोहन रॉय यांनी या सती प्रथेला विरोध केला. सतीची प्रथा नष्ट करण्यासाठी समाज प्रबोधन सुरू केले, चळवळ सुरू केली. याची परिणीती अशी झाली लॉर्ड विल्यम बेंटींक याने 4 डिसेंबर १८२९ मध्ये सतीची प्रथा बंद करण्यासाठी कायदा केला. प्रारंभी हा कायदा बंगाल प्रांतापुरते मर्यादित होता पुढे १८७० मध्ये तो मद्रास व मुंबई प्रांतात लागू करण्यात आला[३].

<u>बाल हत्या</u>

मुलगी जन्माला आल्यानंतर तिची हत्या करणे म्हणजे बालहत्या होय. ही दुष्ट प्रथा रजपुत लोकांमध्ये व बंगाल प्रांतामध्ये मोठ्या प्रमाणात होती. राजस्थान, बंगाल प्रांतात या अनिष्ट प्रथेची सुरुवात झाली होती मुलीच्या जन्मानंतर तिला उपाशी ठेवून किंवा मादक पदार्थ देऊन मारण्यात येईअगदी स्वातंत्र्यानंतर देखील राजस्थान सारख्या प्रदेशात मुलीच्या जन्मानंतर तिला दुधामध्ये बुडवून मारण्याची प्रथा चालू होती.१७९५ मध्ये नियम 21 आणि 804 नियम तीन ब्रिटिशांनी बाल हत्या करणे बेकायदेशीर ठरविण्यात आले.१८७०मध्ये कायदा पास करून बालकांची नोंद करणे अनिवार्य ठरविण्यात आले[४]. महाराष्ट्रामध्ये महात्मा फुले यांनी बाल हत्येचे प्रमाण

थांबविण्यासाठी, ही अमानुष पद्धत बंद करण्यासाठी विशेष प्रयत्न केले १८६३मध्ये त्यांनी आपल्या घरामध्ये एका बालहत्या प्रतिबंधक गृहाची निर्मिती केली होती. बाल हत्या प्रतिबंधक ग्रहात अनाथ मुलांचा तसेच विधवा स्त्रियांचा सांभाळ केला जात होता. पुणे शहरामध्ये अनेक ठिकाणी बालहत्या प्रतिबंधक ग्रहाबद्दल त्यावेळी पोस्टर जाहिरात लावली होती.

<u>विधवा पुनर्विवाह-</u>

त्यावेळच्या समाजामध्ये विधवांची स्थिती अतिशय बिकट होती. पतीच्या मृत्यूनंतर स्त्रियांना वैधव्यात दिवस काढावे लागत होते. विधवा सुंदर दिसू नयेत म्हणून तिला विद्रूप केले जाई तिच्या शरीरावर डाग दिले जाई तिचे केशवपन करीत. एकंदरीत समाजातील अशा विधवांची स्थिती अतिशय दयनीय होती. एखाद्या स्त्रीचा पती निधन पावला तर तिला आयुष्यभर अश्या वाईट परिस्थितीत जीवन जगावे लागत होते. राजा राम मोहन रॉय यांनी स्थापन केलेल्या ब्राम्हो समाजाने विधवांच्या स्थितीमध्ये सुधारणा घडवून आणण्यासाठी विधवा पुनर्विवाह घडवून आणण्यासाठी प्रयत्न केल्याचे दिसते कलकत्त्याच्या संस्कृत महाविद्यालयाचे प्राचार्य पंडित ईश्वरचंद्र विद्यासागर यांनी या संदर्भात विशेष प्रयत्न केल्याचे दिसते.

जुनी शास्त्रे धर्मग्रंथांचा अभ्यास करून वेदांमध्ये विधवा विवाहास मान्यता होती हे त्यांनी दाखवून दिले. सरकारकडे एक हजार लोकांच्या सह्यांचे निवेदन पाठवले.१८५६ मध्ये सरकारने विधवा पुनर्विवाह कायदा संमत केला व त्याद्वारे होणारी संतती कायदेशीर ठरविण्यात आली विधवांच्या स्थितीमध्ये सुधारणा घडवून आणण्यासाठी महात्मा फुले यांनी खूप मोठे प्रयत्न केले १८६४मध्ये त्यांनी पुण्यामध्ये एक विधवा पुनर्विवाह घडवून आणला होता पुण्याच्या फर्ग्युसन कॉलेजचे प्राध्यापक महर्षी धोंडो केशव कर्वे यांनी१८९३मध्ये विधवेशी विवाह केला होता तसेच १८९९ मध्ये विधवा आश्रमाची स्थापना करून अनेक विधवांना आधार दिला होता.

<u>समंती विवाहाचा कायदा-</u>

१८७२ च्या नागरी विवाह कायद्याद्वारे विवाह प्रसंगी मुलीचे वय कमीत कमी 14 वर्षे व मुलाचे वय 18 वर्षे ठरविण्यात आले होते तसेच बहुपत्नीत्वाची प्रथा समाप्त करण्यात आली होती पण हा कायदा हिंदू मुस्लिम व इतरांना लागू नव्हता मुंबई येथील पत्रकार बेहरामजी मलबारी यांनी बालविवाह विरुद्ध चळवळ सुरू केली

त्याकाळी मुलींची लवकर लग्न होत असत मुलगी वयात येण्याअगोदर तिचा पती शरीर संबंध ठेवत असे त्यामुळे अशा मुलींवर अत्याचार होत असे म्हणून मलबारी यांनी पत्नीशी शरीर संबंध ठेवण्यासाठी चे वयोमर्यादा दहा वरून बारा वर्षे करावी अशी सरकारकडे मागणी केली होती. त्यासाठी ते इंग्लंड येथे गेले व तेथील लोकांना देखील आपल्या मागणीचे गांभीर्य पटवून दिले बेहरामजी मलबारी यांच्या चळवळीला यश आले.१८९१मध्ये संमती विवाहाचा कायदा पास झाला मलाबरीच्या टीपानाविषयी महात्मा फुले यांनी समेटाची भूमिका घेतली होती. ज्योतिराव यासंदर्भात म्हणतात, सरकारने 19 वर्षाखालील मुलास आणि अकरा वर्षाखालील मुलीस लग्न करण्यास परवानगी देऊ नये, सरकारला न जुमानता अल्पवयीन मुला विवाह मुलींची-दंड मातापित्यांकडून करणाऱ्या साजरे कर म्हणूनवसूल करावा आणि कररूपाने गोळा झालेली रक्कम शूद्र अतिशूद्रांच्या शिक्षणासाठी खर्च करावी. [५]

महात्मा फुले यांनी स्त्री उद्धार व स्त्री शिक्षणासाठी मोठे प्रयत्न केले महात्मा फुले यांनी सार्वजनिक सत्यधर्म या ग्रंथांमध्ये पुरुषापेक्षा स्त्री श्रेष्ठ आहे.[६]असे सार्वजनिक सत्यधर्म या ग्रंथात नमूद केले आहे.महात्मा फुले यांनी बालविवाहाचा प्रश्न विशेषत्वाने मांडला या प्रथांबद्दल फुले म्हणतात 60, 70 वर्षाच्या विधुराचा अज्ञान मुलीबरोबर विवाह करायचा परंतु बालविधवांचा पुनर्विवाह करायचा नाही अशी दुष्ट चाल धर्मशास्त्रांचा बळकट आधार मिळाल्यामुळे चालू राहिली.[७]

<u>भारतातील महिला चळवळ</u>-

भारतातील महिला चळवळीची पार्श्वभूमी समजावून घेताना राजा राम मोहन रॉय, महात्मा ज्योतिबा फुले, सावित्रीबाई फुले, लोकहितवादी आगरकर, महर्षी कर्वे, पंडिता रमाबाई, व डॉक्टर आंबेडकर अशा अनेक सुधारकांच्या कार्याचा स्त्री चळवळीसाठी उपयोग झाला किंवा या सर्व सुधारकांचे योगदान मिळाले. स्वातंत्र्यपूर्व काळात महात्मा गांधी आणि डॉ. आंबेडकर यांनी स्त्रियांचा सन्मान, शिक्षण त्यांचा स्वातंत्र्य चळवळीत सहभाग व दलित चळवळीतील सहभाग वाढविण्यासाठी निश्चित प्रयत्न केले. गांधी आणि आंबेडकर यांच्या हाकेला स्त्रियांनी सकारात्मक प्रतिसाद दिला होता स्वातंत्र्यानंतर स्त्रियांच्या विकासाकडे प्रश्नांकडे फारशी कोणाचे लक्ष गेल्याचे दिसत नाही 1960 ते 70 च्या दशकात जगभरातील स्तीमुक्ती चळवळीचे

वळीपडसाद भारतातही उमटत होते काही महिला संघटनांनी स्त्रियांवरील अत्याचार पुरुषांच्या तुलनेत स्त्रियांना दिले जाणारे दुय्यम स्थान, याविरुद्ध आवाज उठविण्यास सुरुवात केली होती या काळातच जागतिक महिला दिन देखील साजरा केला जात होता.8 मार्च १९०८ रोजी अमेरिकेतील न्यूयॉर्क शहरातील वस्त्रोद्योग क्षेत्रातील काम करणाऱ्या स्त्रियांनी संप पुकारला. स्त्रिया व मुलांचे कामाचे तास कमी व्हावेत, व त्यांची मजुरी वाढवावी म्हणून त्यांनी संघटितपणे लढा पुकारला होता. स्त्रियांमध्ये स्वातंत्र्य व समानता प्रस्थापित करण्यासाठी समाजरचना बदलण्यासाठी ते पुरोगामी विचारांच्या संघटना पुण्यामध्ये एकत्र आल्या यामध्ये भारतीय महिला फेडरेशन, समाजवादी महिला सभा, पुरोगामी स्त्री संघटना, श्रमिक महिला संघ, महिला दक्षता समिती,[८]इत्यादी संघटनांनी जोरात काम सुरू केले होते 1960 च्या दशकातील ही घटना होती.

१९१० मध्ये कोपनहेगन येथे विविध देशातील महिला प्रतिनिधींची आंतरर्ष्ट्रीय परिषद भरली होती. त्यात जर्मन कार्यकर्त्या क्लेर झेटकिन ८ मार्च हा जागतिक महिला दिन म्हणून साजरा करण्याचा ठराव मांडला. तेव्हापासून ८ मार्च हा जागतिक महिला दिन म्हणून जगभर साजरा होत आहे.[९]

<u>आंतरराष्ट्रीय महिला वर्ष 1975</u>

संयुक्त राष्ट्राने महिलांच्या प्रश्नाकडे लक्ष वेधण्यासाठी महिला परिषदांचे आयोजन केले होते 1975 हे आंतरराष्ट्रीय महिला वर्ष म्हणून जाहीर केले होते. त्यानिमित्त मेक्सिको शहरात पहिली महिला परिषद भरविण्यात आली होती. या परिषदेस 133 प्रतिनिधी हजर होते त्यापैकी विविध देशातून आलेल्या 113 महिला प्रतिनिधी होत्या. भारतामध्ये 1975 नंतर महिला चळवळीला गती प्राप्त झाली या काळातच भारतातील महिलांच्या स्थितीचा व दर्जाचा अभ्यास व्हावा यासाठी एका राष्ट्रीय समितीचे गठण श्रीमती फुलरेणू गुहा यांच्या अध्यक्षतेखाली केले गेले. या समितीने 1974 मध्येसाली समानतेच्या दिशेने towards equality हा अहवाल सादर केला. स्त्रियांच्या स्थितीबाबाची आरोग्य, शिक्षण, रोजगार, सहभाग याविषयी धक्कादायक माहिती पुढे आली.स्त्रियांनी केली जाणारी मारहाण, बलात्कार, हुंडाबळी, मुलींचा गर्भपात, सती प्रथा, महिलांचे शिक्षण असे अनेक प्रश्न भारतीय महिलांपुढे होते 1975 नंतर भारतातल्या

स्त्री चळवळीला कामाची दिशा मिळाली व अनेक स्त्री संघटना महिलांसाठी काम करण्यास पुढे आल्या.महाराष्ट्रात आज अनेक गट स्त्रियांच्या प्रश्नावर काम करीत आहेत. त्यातले किमान ९०% गट किंवा सघटन या दशकाची निर्मिती आहे.(१०)दुसरी जागतिक महिला परिषद १९८० साली कोपेनहेगन येथे घेण्यात आली.1985 साली तिसरी जागतिक परिषद नैरोबी येथे घेण्यात आली.1995 साली चौथी महिला परिषद चीनची राजधानी बीजिंग येथे घेण्यात आली. भारतीय महिलांचा देखील या परिषदेत सहभाग होता. [११]

महिला आरक्षण

राजीव गांधी यांच्या सरकारने महिलांना सर्व प्रतिनिधी ग्रहांमध्ये 30 टक्के आरक्षण असावे असा प्रस्ताव मांडला होता प्रथम कर्नाटक राज्याने पंचायत स्तरावर 25 टक्के महिला आरक्षणाची तरतूद केली. १९९३ मध्ये पी व्ही नरसिंहराव सरकारने एक तृतीअंश आरक्षणाचे विधेयक मांडण्यात आले.73 व्या व 74 व्या घटनादुरुस्तीने पंचायत स्तरावर 33 टक्के महिला आरक्षणाचे धोरण स्वीकारले गेले.

स्त्रियांवरील अन्याय अत्याचार कमी व्हावेत, महिलांना विकासाची संधी मिळावी म्हणून केंद्र शासन प्रयत्न करीत होते. कैंद्राच्या महिला विषयक धोरणांची अंमलबजावणी प्रभावीपणे करण्यासाठी राज्य महिला आयोगाची स्थापना महाराष्ट्रात 25 एप्रिल 1993 रोजी केली. हा आयोग म्हणजे एक स्वायत्त संस्था होती(१२).

1994 मध्ये महाराष्ट्रात श्री. शरद पवार मुख्यमंत्री असताना त्यांच्या सरकारने महिला विषयक धोरण जाहीर केले. महाराष्ट्र हे महिला विषयक धोरण जाहीर करणारे भारतातील पहिले राज्य होते. पुढे 2001 मध्ये नवीन महिला विषयक धोरणजाहीर करण्यात आले.2001 च्या महिला धोरणात बदल करून तिसरे महिला धोरण 2013 -14 मध्ये जाहीर करण्यात आले त्यामुळे महिला सक्षमीकरणाच्या प्रक्रियेला अधिक गती मिळाली.

महिला कल्याणाचे कायदे

कैंद्र सरकार आणि राज्य सरकार यांचे महिला कल्याणासाठीचे खूप सारे कायदे आणि योजना आहेत. महिला कल्याणासाठी च्या कायद्यांची थोडक्यात माहिती पुढीलप्रमाणे घेता येईल.1.हुंडा प्रतिबंधक कायदा-

1961 च्या कायद्यने हुंडा मागणी आणि देणे गुन्हा आहेत. हा कायदा अधिक प्रभावी होण्यासाठी भारतीय दंड संहितेमध्ये 304 आणि 498 ही नवीन कलमे अंतर्भूत करण्यात आली आहेत.

2.महिला संरक्षण कायदा कौटुंबिक छळकायदा प्रतिबंधक (संरक्षण महिला)-

स्त्रीला कौटुंबिक, सामाजिक, आर्थिक व शारीरिक संरक्षण देतो. हा कायदा फक्त पुरुषाविरुद्ध लागू होतो. यात अंतरिम आदेश देणे, नुकसान भरपाई देणे, संरक्षण अधिकाऱ्याची नियुक्ती करणे,घरात राहण्याचा अधिकार कायदेशीर व वैद्यकीय मदत देण्याची तरतूद आहे आहे.

3.अश्लील ते विरुद्ध कायदा –

भारतीय दंड संहितेच्या कलम 292 ते 294 मध्ये महिलांशी अश्लील वर्तन करणाऱ्या ना शिक्षा देण्याची तरतूद आहे. त्याच प्रमाणे जाहिराती, पुस्तक, चित्र आदी माध्यमातून करणाऱ्या लेखनातून अश्लीलता सादर करणाऱ्यांविरुद्ध कायदा 1987 नुसार अटक करण्याचा अधिकार आहे.

४.बालविवाह प्रतिबंध कायदा–

बालविवाहाची प्रथा बंद करण्यासाठी बालविवाह प्रतिबंधक अधिनियम शारदा) (अॅक्ट1987 मध्ये सुधारणा झाली आहे. लग्नाच्या वेळी मुलीचे वय किमान 18 मुलाचे वय 21 वर्षाहून कमी असल्यास शिक्षेची अशी तरतूद आहे सर्व कायदा हा . .आहे लागू सारखाच लोकांना जातीधर्माच्या

5.कौटुंबिकन्यायालय कायदा-

दाम्पत्य व कौटुंबिक कलहाची प्रकरणे एकाच ठिकाणी सोडविण्यासाठी कौटुंबिक अधिनियम 1984 लागू करण्यात आला आहे. कुटुंब न्यायालय नसल्यास तिथल्या जिल्हा कोर्टना कुटुंब न्यायालयाचा दर्जा देण्यात आला आहे.

६छेडछाड करणे गुन्हा-

स्त्रीची अब्रू, लुटणे हात धरणे, तिच्या वस्त्रांना हात घालणे अशाप्रकारे विनयभंग करणाऱ्यांना भारतीय दंड संहिता 354 खाली शिक्षेची तरतूद आहे. तसेच छेडछाड केल्याबद्दल भारतीय दंड संहिता कलम 509 अंतर्गत पोलिसात तक्रार दाखल करता येते.

७.मुलावर हक्क-

एखाद्या स्त्रीचा घटस्फोट झाल्यास तिच्या पाच वर्षापर्यंतच्या मुलांना ती स्वतः जवळ ठेवू शकते मात्र पाच वर्षाहून अधिक वयाच्या मुलांच्या बाबतीत कोर्टाने दिलेला निर्णय बांधील असेल.

८.समान वेतन कायदा–

समान वेतन कायद्यानुसार एकाच कामासाठी स्त्री व पुरुष दोघांना समान वेतन मिळाले पाहिजे विशिष्टक्षेत्रातील नोकऱ्या सोडता अन्य ठिकाणी स्त्रियांना रात्रपाळीला कामाला बोलावता येत नाही.

९.प्रसूती सुविधा कायदा-

नोकरीपेशातील स्त्रियांसाठी बाळंतपणाची आणि नवजात बाळाची देखभाल करण्यासाठी रजेची तरतूद करण्यात आली आहे अशा स्त्रियांना भरपगारी रजा मिळते मात्र ही भरपगारी रजा बाळंतपणासाठी मिळते.

१०.लैंगिक गुन्हे-

लैंगिक गुन्हे या संबंधात भारतीय दंड संहिता कलम 375 व 373 नुसार शिक्षा देण्यात येतात अशा लैंगिक प्रकरणांची सुनावणी कोर्टाच्या बंद खोलीत होते.

११.हिंदू विवाह कायदा-

भारतीय दंड संहिता कलम 125 नुसार स्त्रीला पोटगीची मागणी करण्याचा हक्क आहे. हिंदू विवाह कायदा 1955 कलम 25 नुसार अर्ज दाखल केल्यानंतर कोर्टपोटगीची रक्कम देण्याचे आदेश देते. निकाल लागेपर्यंत पत्नीच्या उदरनिर्वाहासाठी अंतरिम पोटगी रक्कम देण्याची तरतूद कायद्यात आहे.

१२.गर्भलिंग चाचणी-

स्त्रीभ्रूणहत्या रोखणे व गर्भाचे लिंग जाणून घेण्याच्या तंत्राचा दुरुपयोग करणे यावर अंकुश ठेवण्यासाठी प्रसूतिपूर्व निदान आणि तंत्रज्ञान विनिमय निवारण अधिनियम 1994 आहे.2 नोव्हेंबर 2010 रोजी सर्वोच्च न्यायालयाने स्त्री भ्रूण हत्या संदर्भात एक महत्वाची टिपण्णी केली होती.'भारतीय समाज आजारी आहे' असे म्हटले होते. वीस वर्षात देशातील दशलक्ष मुलींची हत्या करण्यात आली.2011सालच्या जनगणनेनुसार एकट्या पंजाब मध्ये एका वर्षात दहा लाख मुलींची हत्या होण्याचा अंदाज आहे[१३].

लिंग गुणोत्तर प्रमाण पुढील प्रमाणे आहे 1901 मध्ये हजार पुरुषामागे 972 मुलींची संख्या होती.1991 मध्ये हे प्रमाण 927 इतके होते, तर 2011 मध्ये 1000 पुरुषांमागे 940 इतके महिलांचे प्रमाण होते. या आकडेवारीवरून आपल्या लक्षात येईल की भारतामध्ये अजूनही मुलींच्या जन्माचे स्वागत केले जात नाही, ही बाब गंभीर आहे.2001 ते 2011 या काळातील बाल लिंग गुणोत्तर प्रमाण शून्य ते सहा या वयोगटातील 1000 मुलांच्या मागे 913 वरून 894 इतके खाली आले आहे. महाराष्ट्रातल्या 35 जिल्ह्यांचा विचार केला

तर सहा जिल्ह्यांमध्ये मुलांच्या तुलनेत मुलींचे प्रमाण चांगले आहे किंवा वाढलेले आहे. मुलांच्या तुलनेत मुलींचे प्रमाण किंवा संख्या जास्त असलेले जिल्हे पुढील प्रमाणे सांगली 851(867),कोल्हापूर 839(863) सातारा 878(895),गोंदिया 958(856),चंद्रपूर 939(953)बीड जिल्ह्यात सर्वात कमी प्रमाण आढळून आले आहे. तेथे 894 वरून हे प्रमाण 807 इतके झाले आहे तिथे हे लिंग गुणोत्तर प्रमाण 2001 ते 2011 याकाळातील आहे.[१४]

<u>१४.लैंगिक छळ प्रतिबंधक समिती-</u>

केंद्र सरकार व राज्य सरकारने कामाच्या ठिकाणी व अन्य संस्थांमध्ये काम करणाऱ्या महिलांसाठी लैंगिक छळ प्रतिबंधक समितीची स्थापना करण्याचे आदेशदिले. या ठिकाणी होणारा लैंगिक छळ थांबवण्यासाठी प्रयत्न केले जातात. लैंगिक चाळे आणि तक्रारी थाबावण्याचीजबाबदारी संस्थांवर तसेच अधिकार्यावर आहे. तसेच अशा तक्रारींचा झटपट निवारा करण्यासाठी प्रत्येक विभागात ही लैंगिक छळ प्रतिबंधक समिती कार्य करीत असताना दिसते.

महिलांच्या अटकेसंबंधी महत्वाच्या सूचना महिलांना फक्त महिला पोलीस सूर्योदयानंतर आणि सूर्यास्तापूर्वी अटक करू शकतात. कुटुंबाच्या सदस्यांच्या उपस्थितीत व योग्य कारण असेल तरच स्त्रीला पोलिस ठाण्यात चौकशीसाठी बोलावता येते. एखाद्या स्त्रीला अटक केल्यास फक्त महिला कक्षामध्ये ठेवता येते. वरील काही महिला कल्याणासाठीच या कायद्यांचा आपण आढावा घेतला. याशिवाय महिला संबंधात जवळजवळ 53 इतर कायदे आहेत, शिवाय महिला विकासाचे राष्ट्रीय कार्यक्रम देखील आहेत. उदाहरणार्थ निवासस्थान, महिलांसाठी वस्तीग्रह, कौटुंबिक समुपदेशन केंद्र, महिलांसाठी प्रशिक्षण व रोजगार कार्यक्रम, राष्ट्रीय महिला कोशाची निर्मिती, महिला व बालकांच्या व्यापारास प्रतिबंधक,स्वयंसिद्धा,स्वाधार, महिला सक्षमीकरण धोरण 2001,राजीव गांधी किशोरवयीन मुलींची सक्षमीकरणासाठी योजना, इंदिरा गांधी मातृत्व सहयोग योजना, उज्वला, महिलांच्या सक्षमीकरणासाठी राष्ट्रीय मिशन, बेटी बचाओ बेटी पढाओ योजना, वन स्टॉप सेंटर स्कीम ,वूमेन्स हेल्पलाइन स्कीम अशा अनेक योजना केंद्र सरकार आणि राज्य सरकार महिलांच्या विकासासाठी व त्यांच्या प्रगतीसाठी राबवीत असताना

दिसते.

निष्कर्ष

महिला कल्याणासाठी केंद्र सरकार आणि राज्य सरकार अनेक योजना राबवित असताना पाहायला मिळते, परंतु एकविसाव्या शतकामध्ये आपण वावरत असताना महिलांची स्थिती अजूनही ग्रामीण भागात दयनीय आहे. समाजातल्या फार मोठ्या वर्गाकडे पुरुष प्रधान संस्कृतीदुर्लक्ष करीत आहे. देशातल्या व महाराष्ट्रातल्या समाजसुधारकांनी महिलांच्या स्थितीमध्ये सुधारणा घडवून आणण्यासाठी केलेले प्रयत्न कार्य महिलांसाठी तसेच राष्ट्रासाठी ही उपयुक्त आहे. आज ही इतर देशांशी तुलना करता आपल्या देशातील स्त्रियांची परिस्थिती केव्हा बदलेल हा प्रश्न मनामध्ये निर्माण होतोच, खेड्यातून आज ही स्त्रीला चूल आणि मूल येवढे स्वातंत्र्य दिले जाते. कधी जातीच्या अभिमानापोटी तर कधी धर्माच्या अभिमानापोटी कधी शिक्षणाच्या अभावामुळे तर कधी खोट्या प्रतिष्ठेसाठी समाज माणूस म्हणून स्त्रीकडे महिलांकडे पाहताना दिसत नाही. अर्थात पूर्वीपेक्षा स्त्रिया मुक्तपणे वावरताना दिसत आहेत, सर्व प्रकारच्या क्षेत्रांमध्ये त्या निर्भीडपणे वावरताना दिसत आहेत. आपणाला आपली विचार करण्याची पद्धती बदलावी लागेल या सर्व महिला शक्तीचा उपयोग राष्ट्र उभारणीसाठी समाजाच्या प्रगतीसाठी करून घेता येईल शासनाने कितीही कायदे केले सोयी सुविधा निर्माण करून दिल्या तरी यंत्रणेमध्ये अजूनही पुरुषी मानसिकता आहे ही मानसिकता बदलणे अत्यंत गरजेचे आहे. एकविसाव्या शतकामध्ये स्त्रिया कुठेही कमी पडत असताना दिसत नाहीत त्या पुरुषांच्या खांद्याला खांदा लावून प्रत्येक क्षेत्रामध्ये काम करीत असताना दिसतात भारताचे राष्ट्रपती,पंतप्रधान विविध राज्यांच्या राज्यपाल, मुख्यमंत्री अशा अनेक महत्त्वाच्या पदांवर महिलांनी काम केले आहे आणि त्यांच्या कार्याचा ठसा उमटवला आहे. त्यामुळे महिला कल्याणासाठी असणाऱ्या कायद्यांचा उपयोग करून ग्रामीण भागातील महिलांना मुख्य प्रवाहामध्ये आणणे त्यांच्यावरील अन्याय अत्याचार थांबवणे त्यांना शिक्षणाची संधी उपलब्ध करून देणे आणि त्यांना निर्णय प्रक्रियेमध्ये सहभागी करून घेणे आवश्यक आहे. तसेही हे अनेक बाबतीत महिला या हुशार असल्याचे दिसते उदाहरणार्थ म्हणून सांगता येईल शिक्षण क्षेत्रामध्ये आज सर्व महाविद्यालय आणि विद्यापीठ तसेच दहावी बारावी चे बोर्ड

यांच्या निकालांची मेरिट लिस्ट पाहिली तर अनेक ठिकाणी मुली पुरुषांच्या पेक्षा पुढे असल्याचे दिसून येते सकारात्मक दृष्टीने महिलांच्या प्रश्नाकडे पाहणे आवश्यक आहे आणि त्यांचे प्रश्न सोडविण्याचे प्रामाणिकपणे प्रयत्न होणे गरजेचे आहे.

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Cƒ {ejUmnT`rb AmìhmZ

àm.Sm. AemH$ qeX

{d^mJà‘I, AH$mQ>Ýgr; ¶edVamd MìhmU AmQ>g AÊS> H$m°‘g H$m°bO, Bñbm‘na

Aä¶mg ‘S>i gXñ¶ (AH$mQ>Ýgr) {edmOr {dÚmnrR> H$mëhmna

àñVmdZm :

gÜ¶m Cƒ {ejU jÌmV ZdZdr AmìhmZ {Z‘mU Pmbr AmhV. AZH$ g‘ñ¶m J^ra ~ZV AgVmZm Xe ‘hmgÎmm ~Z{dÊ¶mgmR>r Vê$UmB {OW KS>{dbr OmV Ë¶m Cƒ {ejU jÌmV I nM gYmaUm hmU Amdí¶H$ Amh.

d[að> ‘hm{dÚmb¶m‘YZ dVZÎma AZXmZmMm A^md, ‘hm{dÚmb¶mVrb [aº$ nX, AZH${dY H$maUmZr {dÚmï¶mMr H$mbOg‘YZ KQ>Umar CnpñWVr, H$ÌmQ>r-Vm{gH$m VÎdmdarb {ejH$mMm ^aUm, {ejU ì¶dñWda AmH$‘U H$aUma AYZ‘YZ ¶Uma AZ nÝhm bJM ~XbUma {dÚmnrR> d emgZ AmXe, "ZH$'M Zì¶mZ ~Xbbb AmìhmZmË‘H$ {ZH$f; Aem AZH$ MH$ì¶hmVZ CÀM {ejU jÌ T>d i Z {ZKmb Amh.

gÝ¶mZm ¶Õ qOH$Ê¶mgmR>r {VV³¶mM VmH$XrMr agX nadmdr bmJV, dfmZdf JObbr AZ JOV Mmbbbr eñÌ KdZ ¶Õ qOH$Vm ¶V ZgV; Ag åhQ>b OmV. ¶m nmíd^‘rda nmanm[aH$ Cƒ {ejU jÌm‘Ü¶ gYmaUmZm I nM ‘mR>çm à‘mUmda dmd Amh.

Jë¶m AmR>-Xhm dfmnmgZ amÁ¶mV hOmam [aº$ nXmda H$mhr {R>H$mUr H$ÌmQ>r nÕVrZ Va H$mhr {R>H$mUr Ë¶m OmJmM [aº$ R>dZ AmYrÀ¶m H$‘Mmè¶mda H$m‘mMm VmU dmT>{dbm OmV Amh. emgH$s¶, {Z‘emgH$s¶ Aem AZH$ H$m¶mb¶m‘YZ ¶m [aº$ nXm‘i YS> hJm‘r H$‘Mmar Ë¶m H$m‘mZm ZrQ> Ý¶m¶ XVmV, Zm AmYrÀ¶m H$‘Mmè¶mH$S>Z H$m‘mMm {ZnQ>mam hmVm.

{ejU ì¶dñWnmgZ amÁ¶mVrb ~hVm e m I m-{d^mJm‘YZ dfmZdf Agbë¶m [aº$ nXmMm ’QHm gm‘mÝ¶ OZVbm XaamO ~gV AgVmZm Ë¶mM H$mUmghr AZ H$gbhr gm¶agVH$ am{hbb Zmhr; hr A{Ve¶ I XmMr ~m~ Amh.

EH$m ~mObm OJmVrb {dH${gV amï‘m‘YZ {ejUbm-gemYZmbm A{YH$ ‘hÎd {Xb OmV Amh. Amnë¶mH$S>hr ‘hmË‘m Om{Vamd ’$b ¶mZr "{dÚ{dZm ‘Vr Jbr...AZ edQ>r EdT> AZW EH$m A{dÚZ H$b', Ag åhQ>b hmV. ¶m {ejUmM ‘hÎd CËH$mVr nÕVrZ H$m hmBZm, nU 16 ì¶m V 19 ì¶m eVH$mnmgZ éO{dÊ¶mMm à¶ËZ H$bm Jbm.

{ejUmMr OmUbr ‘hVr...

‘hmË‘m Á¶m{Vamd ’b, HmVrÁ¶mVr gm{dÌr~mB ’$b ¶mÀ¶mnmgZ V N>ÌnVr emh ‘hmamO AZ 20 ì¶m eVH$mV H$‘dra ^mD$amd nmQ>rb, Sm. ~mnOr gm i I Aem EH$ Zm AZH$ VËH$m{bZ g‘mOgYmaH$mZr, OmUH$ma ZË¶mZr, {X½JOmZr {ejUmMr {~O éO{dÊ¶mMm à¶ËZ H$bm.

amOH$maU-ghH$mamV dmdabë¶m nÙ^fU Sm. dgVXmXm nmQ>rb, bmH$ZV amOmam‘~mn nmQ>rb, ñd. I m. Eg.S>r. nmQ>rb V AJXr A{bH$S> amï>r¶ ñVamnmgZ V I SmnmS>çmn¶V {ejUmMr JJm CXmÎm hVZ nmhmM{dUmè¶m H$. Sm. nVJamd H$X‘ ¶mÀ¶mgma»¶m AZH$ VËH$m{bZ ZV‘S>i tZr Amnmnë¶m n[agamV {ejU gñWmÀ¶m ‘mÜ¶‘mVZ àmW{‘H$ V nXì¶Îma (H$Or Q> nrOr) Mr gH$ënZm {d{dY VÌ{ejU-ì¶dgm¶ Aä¶mgH$‘mgh am~{dbr.

CÔe :

1. gmJbr {Oëhm, dmi dm VmbH$m n[agamVrb {ejUmMr gÚpñWVr OmUU.
2. ~amOJmarMr H$maU emYU.
3. Cƒ {ejUmVrb g‘ñ¶mM {díbfU.
4. Cnm¶¶mOZm gM{dU.

Cƒ {ejUmVrb g'ñ¶m-{díbfU.

dmTVr ~amOJmar...

A{bH$S {ejUmMm g»¶Z AZ JUdÎmZ PnmQçmZ {dñVma hmV Amh. Cƒ {ejUmV B{O{ZA[aJ'Ü¶ 'mRçm à'mUmda {ZKmbbr 'hm{dÚmb¶ AZ Ë¶mVZ ~mha nSUma bmI m A{^¶V ¶mÀ¶m hmVmbm H$m' Zmhr. gmYmaUV: EH$U à{Vdfu nXìr¶m KdZ ~mha nSUmè¶m A{^¶Ë¶mÀ¶m g»¶À¶m VbZV AJXr 10-20 Q¸$gÕm amOJmamÀ¶m-ì¶dgm¶mÀ¶m-ñd¶amOJmamÀ¶m gYr CnbãY ZmhrV. AerM H$mhrer AdñWm dÚ{H$¶ jÌmMr Amh.

VÌ d dÚ{H$¶ {ejUmMr hr AdñWm Agb Va Ë¶m n{bH$S nmanm[aH$ H$bm, dm{UÁ¶ d {dkmZ emI À¶m nXdrYa d nXì¶Îma {dÚmÏ¶mMr Pmbr Amh.

n{hë¶m nMdm{fH$ ¶mOZnmgZ...

XemMm, amÁ¶mMm {dMma H$aVm H$mQçmdYr ~amOJma nXdrYamÀ¶m hmVmbm H$m' Zmhr h dmñVd Amh. Amnë¶m XemÀ¶m n{hë¶m nMdm{fH$ ¶mOZnmgZÀ¶m H$mhr g'ñ¶m AmOhr H$m¶' AmhV. gÎmm ~Xbë¶m, amOH$maUmMr g'rH$aU ~Xbbr Var ~amOJmamMr g»¶m 'mÌ ~aOZ Zìh JUmH$mamZ dmTVr Amh. ¶mMm AW {dH$mg PmbmM Zmhr Agm Zìh Va VbZmË'H$ AmOhr ~amOJmar AZ Xm[aÐç hr OmSr bmI m Vê$UmÀ¶m dmQçmbm Ambr Amh.

"Am¶Sb 'mBS BO Sìhrëg dH$emn' Aer EH$ BJOrV åhU Amh. "[aH$m' 'Z AZ gVmZmM Ka' Ag åhQb OmV. hmVmbm H$m' Zgb H$s ZgV CÚmJ gMVmV Am{U dÎmnÌmÀ¶m n{hë¶m nmZmda I Z-'mam'mè¶m-ì¶gZmYrZVZ dmTbbr JÝhJmar nhm¶bm {'iV. ¶m JÝhJmarÀ¶m nmRr'mJ Or AZH$ H$maU dfmZdf KVbr OmVmV. Ë¶m'Ü¶ ngm-gnÎmr h à'I H$maU Amh. AZ 'J nemgmRr dmÅb V gê$ hmV.

~amOJmarÀ¶m nmRr'mJ OmdZ Xadfu {H$Vr nXdrYa amÁ¶mV nXì¶m KdZ ~mha nSVmV ¶mMm {dMma Jm{^¶mZ H$aÊ¶mMr Amdí¶H$Vm Amh. EH$Qçm gmJbr, H$mëhmna d gmVmam {Oëhm H$m¶jÌ AgUmè¶m {edmOr {dÚmnrRm'Ü¶ Xadfr g'ma 50 hOma {dÚmWu {d{dY àH$maÀ¶m nXì¶m (~r.E., ~r.H$m'. V ~r.ES., ~r.~r.E., ~r.gr.E. Aem gd) KdZ ~mha nSVmV. gZ 2015 gmbr 53 hOma Va AmÎmm Pmbë¶m nXdrXmZ g'ma^m'Ü¶ (gZ 2018) 50 hOma 444 OUmZr {d{dY emI mÀ¶m nXì¶m KVë¶m. '$ma I mbda OmdZ {dMma Z H$aVm AJXr OO~r Aä¶mg H$bm Var H$mUmÀ¶mhr ghO bjmV ¶Bb H$s, à{Vdfr ¶m VrZ {Oëøm V 50 hOmamÀ¶m 10 Q¸$ åhUO 5 hOmaOUmZmX I rb gd àH$maÀ¶m jÌmV ZmH$arÀ¶m gYr {'iV ZmhrV h {dXmaH$ dmñVd H$di {edmOr {dÚmnrR Zìh Va amÁ¶mVrb gdM {dÚmnrRmÀ¶m H$jV hr bmI m ~amOJmamMr g»¶m AmU I r dmTV Agë¶mM ñnï M Amh.

emgH$s¶-{Z'emgH$s¶ ñVamda Jë¶m XeH$mnmgZ AJXr MVW I Ur dJmnmgZ V àW' I Urn¶V amÁ¶mV hOmam nX [aº$ AmhV. eH$Sm Vê$UmÀ¶m hmVmbm H$m' XUma Zd CÚmJ ~amOJmamÀ¶m g»¶À¶m VbZV 'i rM {ZKV ZmhrV. ñd¶amOJma, ì¶mnma-ì¶dgm¶-CÚmJ jÌmVhr [aH$m'r AgUmar hr Vê$UmB 'mRçm g»¶Z ì¶mnbbr {XgV Zmhr.

Anè¶m gm¶r-g{dYm...

amÁ¶mV CÚmOH$Vm {dH$mg, ì¶dgm¶ à{ejU, H$meë¶ {dH$mg; ¶mgma»¶m AZH$ Cnm¶¶mOZm emgZ ñVamdê$Z gê$ Agbë¶m {XgVmV. naV Ë¶mhr ¶m ~amOJmarÀ¶m VbZV I nM Anè¶m AmhV. Ë¶mÀ¶m {Z¶mOZmnmgZ V àË¶j H$m¶dmhrn¶VÀ¶m AZH$ ÌQr Ë¶m'Ü¶ {XgZ ¶VmV. {d{dY {RH$mUÀ¶m ¶m {df¶mÀ¶m AZfJmZ hmUmè¶m n[afXm d MMmgÌm'YZ Cnm¶¶mOZm{df¶r Chmnmh hmVm. nU àË¶j "n[adVZ' 'mÌ {XgV Zmhr.

[aº$ OmJm...

amÁ¶mVrb AJXr 'mOH$s 'hm{dÚmb¶ d AndmXmË'H$ {dÚmnrR dJiVm ~hVme {RH$mUr d[að 'hm{dÚmb¶m'YZ A{Yì¶m»¶mË¶mMrhr hOmam nX [aº$ AmhV, H$s Á¶m nXmda Jë¶m 8-10 dfmnmgZ Ad¿¶m Xa'hm 4-5 hOma én¶mda Vm{gH$m VÎdmda, H$ÌmQr nÕVrZ ¶dm dJ am~V Amh.

AmnU H$m' H$aV Agbë¶m nXmMr H$YrVar Om{hamV {ZKb, Ë¶m nXmda Á¶m-Ë¶m AmajUmZgma

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AmnUmgM gYr {‘ i b; ¶m ^mù¶m-^m~Sçm AnjZ am~V Agbbr VêŠUmB åhmVmar hmV Ambr Var Ë¶mÀ¶m [aVga Z‘UH$sMm nÎmmM Zmhr.

‘Yë¶m H$mhr dfmV nbmIIbZ ~aM nmUr dmhVmZm A{YH¶m»¶mË¶mÀ¶m d {ejH$Îma H$‘Mmar dJmÀ¶m OmJm ^aVmZm AmajUmM dJdJi Ambb {Z¶‘, {dÚmnrRmMr nX‘mÝ¶Vm, {ejU ghgMmbH$mMr ‘mÝ¶Vm, amÁ¶ emgZmM dJdJi AÜ¶mXe, {ejU gñWm d ‘hm{dÚmb¶mÀ¶m ñVamda Agbb nXmgmRrMr q~X Zm‘mdbr (amñQa); Aem AZH$ bmQm ¶dZ Jë¶m. naV nX^aVrbm ‘mÌ ‘hV gmnSbmM Zmhr.

Jë¶mM ‘{hÝ¶mV A{YdeZ H$m i mV {dYmZg^À¶m g^mJhmVXIrb hm {df¶ Ambm. ‘Ìr ‘hmX¶mZrXIrb nX^aVr Wm~ë¶mÀ¶m {damYH$mÀ¶m AmamnmZm XOmam {Xbm.

EH$m ~mObm Cƒ {ejU jÌmV ‘hm{dÚmb¶mZm "ZH$'gma»¶m AmìhmZmZm gm‘ma Om¶M Amh. gÜ¶m ‘hm{dÚmb¶mg‘ma dVZÎma AZXmZmMm J^ra àíZ Amh. ~XbË¶m n[apñWVrV {dÚmÏ¶mgmRr "B-b{ZJ, {SOrQb ³bmgê$‘, BQaZQ, H$måß¶Qa, H$[aAa Am[aEQS H$mgg' Aem AZH$ ì¶dñWm Amdí¶H$ AmhV. naV ¶mgmRr {ZYrMr ì¶dñWm Zmhr.

nX^aVr ~X...

nX^aVrA^mdr ~hVme ‘hm{dÚmb¶mV H$m¶‘, [aVga A{Yì¶m»¶mË¶mBVH$ qH$dm H$mhr ‘hm{dÚmb¶mV Va H$m‘¶ {ejH$mnjm H$ÌmQr-Vm{gH$m VÎdmdarb àmÜ¶mnH$mMr g»¶m A{YH$ Pmbr Amh.

{ejH$Îma H$‘Mmè¶mMrhr ^aVr H$bbr Zmhr. EH$-XmZ ³bmH$da H$m‘mMm àMS dmTVm VmU Amh. amÁ¶ emgZ, {dÚmnrR d {ejU ghgMmbH$ H$m¶mb¶mH$SZ "VmVSrZ, VmËH$m i , A{YH$ ‘hÎdmM' ¶m Zmdm I mbr ZdZdr nÌ ¶V AmhV. Ë¶mMr VmËH$m i A‘b~OmdUr Z Pmë¶mg g~{YV àmMm¶mZm d BVamZm O~m~Xma YaÊ¶mMhr Ë¶m nÌm‘YZ Y‘H$m{db OmV Amh. Agm gJi m gmdi m JmYi AgVmZm {dÚmWu ‘mÌ MmJbM d n[anU KSb nm{hOV hr g‘mOmMr Anjm AgUXIrb Ja Zmhr. naV ¶m dmñVdmH$SXIrb bj XdZ H$mhr Cnm¶¶mOZmMm XIrb {dMma ìhm¶bm hdm H$m ZH$m?

Ad¿¶m 5 hOma én¶ nJmamda {dÚmÏ¶mZm KSdm¶M AmìhmZ H$ÌmQr {ejH$mg‘ma Amh. gÜ¶m Cƒ {ejU jÌmV gÌ narjm nÕVr (g‘rñQa {gñQr‘) dê$Z JmYi gê$ Amh. {edmOr {dÚmnrRmÀ¶m A{Yg^‘Ü¶ g‘rñQa narjm nÕVr ~X H$aÊ¶m{df¶r {ZU¶ Pmbm Agbm Var àË¶jmV {dÚmnrR AZXmZ Am¶mJ (¶Orgr) d amÁ¶ emgZmH$SZ gd ‘mÝ¶Vm KdZ Ë¶mMr H$m¶dmhr H$aU I nM H$RrU {XgV Amh. gÜ¶mÀ¶m ¶m nÕVrV Va ¶m gÌ narjm gbJ XmZ-VrZ ‘{hZ gê$ AgVmV. Ë¶mÀ¶mZVa {ZH$mb, nTÀ¶m narjmM '$m‘ d gÌ g‘mßVr; AemVM gJi m di OmVmZm g‘mO d emgZmH$SZ {ejU ì¶dñWH$SZÀ¶m Anjm ‘mÌ dmTV AmhV.

gÜ¶m amÁ¶mV AZH$ ‘hm{dÚmb¶ Jë¶m 10-12 dfmnmgZ "H$m¶‘ {dZm AZXm{ZV' VÎdmda gê$ Amh. H$Yr AZXmZ {‘ i Uma ¶mMm nÎmmM Zmhr. {ejU gñWm MmbH$ d VQnÁ¶m nJmamda YSnSUmam àmÜ¶mnH$ dJ amÁ¶ emgZmH$SZ ‘mRçm Anjm RdZ Amh. H$mhr {RH$mUr Va AJXr EdTçm ASMUrV AgVmZmhr AZXm{ZV ‘hm{dÚmb¶mÀ¶mhr nT OmdZ Aem {dZmAZXm{ZV ‘hm{dÚmb¶mVZ XIrb CÎm‘ {ejU {Xb OmV Amh. OmSrbm {d{dY CnH$‘XIrb am~{db OmV AmhV. ¶m ‘hm{dÚmb¶mg‘maXIrb ZH$bm H$g gm‘ma Om¶M? hm àíZ Amh.

àíZ ZQ-gQMm...

Cƒ ‘hm{dÚmb¶mVZ 19 gßQ>~a 1991 Am{U A{bH$SÀ¶m AÜ¶mXemZgma Am³Qm~a 1992 ZVa gdV Ambb Am{U ZQ-gQ hr A{Yì¶m»¶mË¶mgmRrMr narjm CÎmrU Z Pmbb amÁ¶mV hOmam àmÜ¶mnH$ Jë¶m g‘ma 20-22 dfmnmgZ gbJ gdV AmhV. Aem ZQ-gQ~m{YV àmÜ¶mnH$mMr g»¶m g‘ma 8 V 10 hOma gm{JVbr OmV.

H$mhtZr Z'UH$sZVa ZQ-gQ-nrEM.Sr. nXdr gnmXZ H$br. naV Ë¶mVrb hOmam àmÜ¶mnH$mZm d[að d {ZdS>IUrM bm^ {Xbb ZmhrV. amÁ¶mVrb H$mhr {dÚmnrRmVZ ZQ-gQ ZgVmZm dVZ{ZpíMVr H$ë¶mMr H$mhr CXmhaU gm{JVbr OmVmV. H$mhtZm ¶OrgrÀ¶m d {dÚmnrRmÀ¶m 'mÝ¶VZ E'.'$rb nXdr KVë¶mnmgZ H$m¶' H$ë¶mMr nÌ Ambr. nU dVZ{ZpíMVrM bm^ XÊ¶mV Amb ZmhrV. ¶mCbQ H$mhr {dÚmnrRmVZ 'mÌ E'.'$rbYmaH$mZm dVZ{ZpíMVrM bm^ XÊ¶mV Amb. H$Rhr AZ H$gbrhr EH$dm³¶Vm {XgV Zgë¶mÀ¶m AZH$ VH$mar AJXr Ý¶m¶mb¶mn¶V nmhmMë¶m AmhV. naV nSÚm'mJÀ¶m ¶m {MÌmM dmñVd AZH$mZm 'm{hV ZgV.

{ZdÎmrÀ¶m C~aRçmda 'J H$m¶' 'mÝ¶Vm H$Yr?

hOmam ZQ-gQ~m{YV àmÜ¶mnH$mZm H$m¶' 'mÝ¶Vm ZmhrV. H$m¶' {ejH$mer VbZm H$aVm Ë¶mMm nJma {Zåå¶mda AgZ H$m' 'mÌ nU diM Amh. gÜ¶m ¶m ZQ-gQ ~m{YV àmÜ¶mnH$mM H$mhr IQb CÀM Ý¶m¶mb¶mV Va H$mhr IQb gdmƒ Ý¶m¶mb¶mV àb{~V AmhV. H$m¶' 'mÝ¶Vm Zgë¶mZ 15-20-22 df ZmH$ar H$ê$Z, ZQ-gQ-nrEM.Sr. H$ê$Zhr dVZ{ZpíMVr Z Pmbë¶m H$mhr àmÜ¶mnH$mM 'Ë¶X Irb Pmb AmhV.

gmJbr {OëømVrb EH$m àmÜ¶mnH$mÀ¶m 'Ë¶ZVa H$m¶' 'mÝ¶Vm Zgë¶mZ nÝeZA^mdr H$Q~mM Am{WH$ hmb gê$ Pmb AmhV. Aer AZH$ CXmhaU KSbr AmhV KSV AmhV. Aem àmÜ¶mnH$mÀ¶m {dYdm nËZtZm nÝeZX Irb {Xbr OmV Zmhr. amÁ¶mV ¶m ZQ-gQÀ¶m J^ra g'ñ¶À¶m Nm¶V Ag hOmam àmÜ¶mnH$ AgZ Ë¶mZr {eH$dbb {dÚmWu nmÌ, {dÚmÏ¶mÀ¶m nXì¶m Jmø, nnagQa V nna VnmgUr ¶m½¶ 'mZbr OmV. 'mÌ h H$m' H$aUmam àmÜ¶mnH$ 'mÌ "AnmÌ'M Amh.

{dÚmnrRmda Aä¶mg 'Si gXñ¶, ñWm{ZH$ MmH$er d ZdrZ gb½ZrH$aU g{'VrM Vk gXñ¶; Aem AZH$ O~m~Xmè¶m h hOmam àmÜ¶mnH$ nma nmSVmV, nU Ë¶mZm AZ Ë¶mÀ¶m H$Q{~¶mZm XmZ XeH$ CbQë¶mda Var Amnë¶m ZmH$arV "H$m¶'' eãX ¶mdm, Ag dmQV Zgb H$m?

ñnYm OrdKUr...

amÁ¶mV ñnYm narjmWvMr g»¶m bmIÀ¶m KamV Amh. EH$m-EH$m OmJgmRr nd-'»¶ narjmVZ eH$Sm Vê$U ñnYV ¶VmV. EIm Úm {ejU gñWV A{Yì¶m»¶mVm nXmgmRr OmJm {ZKmbr. Va ZQ-gQ-nrEM.Sr. CÎmrU AgUmam {H$'mZ 100-150 ~amOJma (¹$m{b'mBS ~Q AZEåßbmBS) 'bmIVrg ¶VmV. EH$mg ZmH$ar eH$Sm ~amOJma! Xadfu naV Zì¶mZ ZQ-gQ-nrEM.Sr. CÎmrU hmdZ AmYrM dfmZdf gmMbë¶m ~amOJmarV ^a KmbVmV. h {MÌ '$º$ Cƒ {ejUmV Zmhr Va gdM ñVamda ~hVme jÌmV nhmd¶mg {'ib. 'J V Sr.ES., ~r.ES., B{O{Z¶atJ; Aem gd emIVZ Agë¶mM gemYZ d AZH$ nmhUr Ahdmbm\VZhr dimdir ñnï Pmb Amh.

ZQ-gQ-nrEM.Sr. nmÌVmYmaH$mÀ¶m EH$m gKQZÀ¶m 'm{hVrZgma amÁ¶mV ghmæ¶H$ àmÜ¶mnH$mM g'ma 9500 [aº$ nX AmhV. amÁ¶mÀ¶m H$bnVtZm ¶m [aº$ OmJm ^aÊ¶mgmRr XaamO nÌ nmR{dÊ¶mMm CnH$'hr gê$ H$aÊ¶mV Ambm Amh.

qOXJr H$ ~mX ^r?

{'aO Vmb³¶mVrb dm{UÁ¶ emIÀ¶m nrEM.Sr. d ZQ-gQ CÎmrU AgUmè¶m EH$m àmÜ¶mnH$mM H$mhr '{hÝ¶mndu {ZYZ Pmb. Ë¶mÀ¶m 23-24 dfmÀ¶m gbJ gdZVa (AZXm{ZV H$mbO) 'Ë¶ Pmë¶mZVa d H$Q{~¶mMm nÝeZgmRr gKf gê$ Pmbm Amh. "EdTr ZmH$ar, EdTr ej{UH$ nmÌVm nU hmdZhr nÝeZ H$er Zmhr hm' ¶m Ë¶mÀ¶m H$Q{~¶mÀ¶m àíZmZ Am'M öX¶ hbdUma Zmhr H$m;? amÁ¶mV Aem ZQ-gQ ~m{YV H$mhr àmÜ¶mnH$mda nÝhm AerM di Ambr Va Amü¶ dmQm¶bm ZH$m. àmÜ¶mnH$mMr hr XIUr EH$m AWmZ "qOXJr H$ gmW ^r Ama ~mX ^r'AerM åhUmdr bmJVrb. AmVm H$mUr OmË¶mV Va H$mUr gnmV AmhV.

Cn¶¶OZ : 1. $Cƒ {ejU VrVb gÚpñWVrVrb g'ñ¶M AH$bZ VkZr H$ê$Z Ë¶Zr Á¶ egZ d H$Ð egZÀ¶ g~{YV {d^JZ Cn¶ gM{dU.

2. Á¶Vrb àb{~V [aº$ OJ VVSrZ ^aÊ¶Mr à{H$¶ gê$ H$aU.

3. nÝeZA^dr 25-30 df ZH$è¶ H$ê$Z gd{ZdÎrÀ¶ C~aRçda AgUè¶ ZQ-gQ ~{YV àÜ¶nH$M àíZ gS{dU.

4. Cƒ {ejU XUè¶ gñW-'h{dÚb¶'YZ n¶^V g{dYgRr {ZYr na{dU.

5. g'rñQa narj nÕVr~~V nZ{dMa H$aU.

{ZîH$f : Á¶V ñnY narjWvMr g»¶ bIÀ¶ KaV Ah. EH$-EH$ OJgRr nd-'»¶ narjVZ eH$S VÊ$U ñnYV ¶VV. EIÚ {ejU gñWV A{Yì¶»¶V nXgRr OJ {ZKbr. Va ZQ-gQ-nrEM.Sr. CÎrU AgUa {H$'Z 100-150 ~aOJa (¹${b'BS ~Q AZEåßbBS) 'bIVrg ¶VV. h {MÌ '$º$ Cƒ {ejUV Zhr Va gdM ñVada ~hVe jÌV nhd¶g {'ib. 'J V Sr.ES., ~r.ES., B{O{Z¶atJ; Ae gd eIVZ Agë¶M geYZ d AZH$ nhUr AhdbVZhr didirñnï Pb Ah.

Ad¿¶ 5 hOa én¶ nJada {dÚÏ¶Z KSd¶M AìhZ H$ÌQr {ejH$g'a Ah. gÜ¶ Cƒ {ejU jÌV gÌ narj nÕVr (g'rñQa {gñQr') dê$Z JY i gê$ Ah. gÜ¶À¶ ¶ nÕVrV Va ¶ gÌ narj gbJ XZ-VrZ '{hZ gê$ AgVV. Ë¶À¶ZVa {ZH$b, nTÀ¶ narjM '$' d gÌ g'ßVr; AeVM gJi di OVZ g'O d egZH$SZ {ejU ì¶dñWH$SZÀ¶ Anj 'Ì dTV AhV.

'Yë¶ H$hr dfV nbIbZ ~aM nUr dhVZ A{Yì¶»¶Ë¶À¶ d {ejH$Îa H$'Mar dJÀ¶ OJ ^aVZ AajUM dJdJi Abb {Z¶', {dÚnrRMr nX'Ý¶V, {ejU ghgMbH$Mr 'Ý¶V, Á¶ egZM dJdJi AÜ¶Xe, {ejU gñW d 'h{dÚb¶À¶ ñVada Agbb nXgRrMr q~X Z'dbr (ñQa); Ae AZH$ bQ ¶dZ Jë¶. ¶gX^V {ejU ì¶dñWZ, Á¶ gaH$aZ J{^¶Z bj KbÊ¶Mr JaO Ah.

gX^ :

1. Á¶ egZM didir {ZKbb Cƒ {ejUgX^Vrb AÜ¶Xe.

2. egZ, {dÚnrRH$SZ Cƒ {ejU, narj, [aº$ OJ ¶gX^V {ZKbb AXe.

3. [aº$ nXÀ¶ g'ñ¶~~V dÎnÌ'Yrb bI.

4. BQaZQ

VkmÀ¶m ‘mJXeZmVZ D$g CËnmXZ dmT>rbm dmd

àm.Sm. AemH$ qeX

{d^mJà‘w I , AH$mQÝgr; ¶edVamd MìhmU AmQ>g AÊS> H$m‘g H$mbO, Bñbm‘na.

Aä¶mg ‘S>i gXñ¶ (AH$mQÝgr) {edmOr {dÚmnrR> H$mëhmna.

àñVmdZm : {nT>çm{nT>çm eVr ìddgm¶mV AgUmè¶m H$Q>~m‘Ü¶ nT>rb {nT>çm‘Yrb ‘bmÀ¶m dmQ>çmbm ¶Umar eVO‘rZ ‘mR>çm à‘mUmda KQ>V Amh. EH$a-XmZ EH$a EdT> j Ì H$mhtÀ¶m dmQ>çmbm ¶V Va H$mhtZm 20-30 JR> EdT>çm j Ìmda CXa{Zdmh H$amdm bmJV Amh. H$mhtÀ¶mH$S> nmUr Zmhr, Va H$mhr {R>H$mUr nmÊ¶mMm A{VdmnamZ jmanS> O‘rZ g‘ñ¶m {Z‘mU hmV Amh. g‘ñ¶m H$mUVr H$m AgZm, nU àm‘»¶mZ ~mJm¶Vr {nH$ AgUmè¶m D$gmM à{VEH$ar CËnmXZ dmT>m¶bm hd Amh. ‘hmJmB‘ i eVH$è¶mÀ¶m eVr‘mbmbm A{YH$ h‘r^md {‘ i{dÊ¶mgmR>r eVH$ar gKQ>Zm d gaH$maX I rb à¶ËZ H$aV Amh. Ë¶m‘Ü¶ D$g ¶m ‘hmamï>mVrb à‘ I ZJXr {nH$mbm A{YH$ h‘r^md {‘ i{dÊ¶mgmR>r Xadfr D$g J i rV hJm‘mAmYr eVH$ar gKQ>ZmM AmXmbZ {MK i V Amb Amh.

H$mhr OmUH$ma eVH$ar dJ àm‘»¶mZ à{VEH$ar D$g CËnmXZX I rb dmT>{dÊ¶mgmR>r PQ>V Amh. amÁ¶mV g‘ma 8 V 9 bm I h³Q>a O{‘Zr‘Ü¶ D$gmM {nH$ KVb OmV. D$gmM à{VEH$ar CËnmXZ A{YH$m{YH$ KÊ¶mgmR>r eVH$ar dJ PQ>V Amh. Amnë¶m Aën AgUmè¶m O{‘ZrÀ¶m jÌmVZ CXa{Zdmh A{YH$ MmJbm Mmbmdm åhUZ OmñV gm I a CVmam XUmè¶m D$g OmVrMr bmJdS> H$aÊ¶mda eVH$ar dJ ^a XV Amh.

amÁ¶mV dgVXmXm eJa BpÝñQ>Q>çQ> hr amÁ¶mVrb ghH$mar gm I a H$ma I mZ d Ë¶mÀ¶m ‘mÜ¶‘mVZ bm I m eVH$ar dJmbm ‘mJXeZ ìhmd åhUZ dJdJ i CnH$‘ am~dV AgV. Ë¶mbm OmS> åhUZ AZH$ ghH$mar gm I a H$ma I mZ dJdJ i CnH$‘ am~dV AmhV. AgmM CnH$‘ npíM‘ ‘hmamï>mVrb amOmam‘~mn nmQ>rb gm I a H$ma I mZm VgM ¶edVamd ‘m{hV H$îUm ghH$mar gm I a H$ma I mÝ¶mÀ¶m ‘mÜ¶‘mVZ Jë¶m g‘ma 2 XeH$mnmgZ JVrZ gê$ Amh. ¶m ghH$mar gm I a H$ma I mÝ¶mM ì¶dñWmnZ nmhUmè¶m ghH$mamVrb XmÝhr H$ma I mÝ¶mÀ¶m OmUË¶m ZVËdmZr ¶mH$m‘r nT>mH$ma KVë¶mZ Ë¶mM ¶e AmVm {XgV Amh. ¶edVamd ‘m{hV H$îUm gm I a H$ma I mÝ¶mM AÜ¶j gae ^mgb ¶mZr EH$m Omhra H$m¶H$‘mV gm{JVb H$s, EH$ar 100 Q>Zmn j m A{YH$ D$g CËnmXZ H$mT>Umè¶m eVH$è¶mMr g»¶m dmT>V Amh. ¶mgmR>r am~{dÊ¶mV Ambë¶m EH$m ñdVÌ nm¶bQ> àmO³Q>Zgma H$îUm H$ma I mÝ¶mÀ¶m H$m¶j ÌmV Vã~b 1 hOma 700 EH$a j ÌmV à{VEH$ar 100 Q>Zmn j m A{YH$ D$g CËnmXZ KVm Amb. VgmM ¶eñdr à¶ËZ ghH$mamVrb amOmam‘~mn H$ma I mÝ¶mZhr H$bm Amh. XmÝhr H$ma I mÝ¶mÀ¶m Aä¶mg ZVËdm I mbr H$ma I mÝ¶mZ gê$ H$bë¶m EH$ar 100 Q>ZmM bú¶ hm CnH$‘ AmVm EH$ar 150 Q>Zmn¶V nmhmMV Amh. ¶m AZfJmZ hm gemYZ {df¶ ‘hÎdmMm Amh.

CÔe :

1. EH$ar D$g CËnmXZ dmT>{dÊ¶mgmR>rÀ¶m Cnm¶¶mOZm emYU.
2. EH$ar100 Q>Z D$g CËnmXZmM bú¶ JmR>U.
3. gm I a H$ma I mÝ¶mÀ¶m d VËg‘ gñWmÀ¶m D$g CËnmXZ dmT>r~m~V ¶mOZmMm Aä¶mg H$aU.
4. VkmM ‘mJXeZ d Ë¶mÀ¶m Cn¶mo$VM {díbfU H$aU.

g‘ñ¶mMm Aä¶mg...

EH$ar 40-50 Q>ZmM Aën CËnÞ...

H$îUm d dmaUm ZÚmÀ¶m I mè¶m‘Ü¶ gmJbr {OëømVrb dm i dm, {eam i m, VmgJmd, gmJbr, {‘aO ¶m Vmbw³¶mMm VgM H$mëhmna {OëømVrb hmVH$UJb, emhdmS>r, dmaUmZJa ¶m n[agamMm g‘mde hmVm. ¶mVrb H$mhr A{YH$ D$g CËnmXZ

XUmam Ram{dH$ ^mJ dJ i Vm ~hVme n[agam'Ü¶ eVH$è¶mZr {H$Vrhr à¶ËZ H$bm Var amÁ¶mVrb ~hVme gm I a H$ma I mÝ¶mÀ¶m H$m¶ j ÌmVrb à{VEH$ar D$g CËnmXZ 40, 50 V AJXr gamgar OmñVrV OmñV 60 QZmn¶V Agë¶mM {XgZ Amb Amh. Ë¶mbm AZH$ ñdénmMr {d{dY H$maU Agë¶mM {XgV.

à[V EH$ar D$g CËnmXZ I M dmTÊ¶mMr AZH$ H$maU AmhV. Ë¶m'Ü¶ D$g bmJUnd I M, 'emJV I M, I V, {~¶mU, nmUr, {nH$mM gdYZ, D$g VmSUr Aem AZH$ H$maUmMm g'mde Amh. Ë¶m' i D$g CËnmXZ 'mÌ Z dmTë¶mZ eVH$ar dJmM bm I m én¶mM CËnÞ ~SV Amh. H$mhr {RH$mUr D$gmbm nmUr Zmhr. Va H$mhr {RH$mUr jmanS O'rZ g'ñ¶m Amh. AmY{ZH$ d Aä¶mg nÕVrZ D$g eVrH$S b j {Xb OmV Zmhr, {nH$mMr H$m i Or, nmÊ¶mMm ¶m½¶ dmna, AmVa'emJV, amJ d {H$SrM {Z¶ÌU V AJXr D$g VmSUrn¶V {Z¶mOZ~Õ à¶ËZ ZgU; Aer AZH$ H$maU Agë¶mZ à{VEH$ar D$g CËnmXZ dmTV Zmhr.

Aä¶mg {df¶ :

EH$ar D$g CËnmXZ dmTrbm dmd...

amÁ¶mVrb ~hVme ghH$mar gm I a H$ma I mÝ¶mÀ¶m n[agamV AJXr gm I a H$ma I mÝ¶mH$S gd AMH$ d AÚ¶mdV ZmXtZgma Oar 'm{hVr KVbr Var Ag {XgV H$s à{VEH$ar D$g CËnmXZ 35-40 QZmnmgZ 50-60 QZmn¶VM nmhmMb Amh. 1990 V gZ 2000 À¶m XeH$mV H$îUm ghH$mar gm I a H$ma I mÝ¶mZ H$bë¶m EH$m Aä¶mgm'Ü¶ Ag ñnï AmTi b hmV H$s à{VEH$ar gamgar D$g CËnmXZ 27 V 33 QZ EdTM Amb hmV.

à{VEH$ar nmanm[aH$ D$g CËnmXZ 40-50 QZmÀ¶m Amgnmg AgVmZm H$mhr àJVerb eVH$è¶mZr EH$ar 100 QZmÀ¶m nT OmdZ AmY{ZH$ eVrM nm¶S nmSb. Ë¶mn j m nT OmD$Z ¶edVamd 'm{hV H$îUm ghH$mar gm I a H$ma I mZm d amOmam'~mn nmQrb ghH$mar gm I a H$ma I mÝ¶mÀ¶m j Ìm'Ü¶ à{VEH$ar D$g CËnmXZ dmTrgmRr AJXr 'mVr narjUmnmgZ V D$g VmSrn¶VÀ¶m àË¶H$ Qßß¶mda H$mUVr H$m i Or ¿¶m¶Mr ¶mgX^mV 'mJXeZmMm à¶ËZ H$bm OmV Amh. D$g CËnmXH$ H${f^fU gOrd 'mZ ¶mÀ¶m 'mJXeZm I mbr ¶W à¶mJerb eVr H$br OmV Amh. amOmam'~mn ghH$mar gm I a H$ma I mÝ¶mMm D$g {dH$mg {d^mJ VgM eVrVk Sm.~m i H$îU O'X½Zr, Sm. AéU 'amR, Sm. ~r.nr. nmQrb, {dO¶ OmYd, ~m i mgm Jad AmXtÀ¶m 'mJXeZm I mbr D$g gOrdZr gOrd 'mZ ¶mÀ¶m JnÀ¶mdVrZ ¶m n[agamV Cƒ mH$s D$g CËnmXZmMm à¶ËZ H$bm OmV Amh. H$îUm H$ma I mÝ¶mÀ¶m H$m¶ j ÌmVhr 'mVr narjU H$aUmar AÚ¶mdV Aer à¶mJem i m {Z'mU H$br Amh. D$gmM {~¶mU, D$g bmJdS, 'emJV, nmUr, I V Aem gJù¶mÑïrZ ¶m½¶dir d AMH$ 'mJXeZ H$ë¶m' i g'ma 1700 EH$a j ÌmM D$g CËnmXZ à{V EH$ar 100 QZmnT Jb Amh. Ë¶mM~am~a ¶Umè¶m dfr åhUO 2019-2020 À¶m D$g J i rV hJm'm'Ü¶ g'ma 5 hOma EH$amda hm à¶mJ hmVr KVbm OmUma Amh.

H$îUm d amOmam'~mn H$ma I mÝ¶mZ Amnë¶m J i rVmgmRr bmJUmè¶m DgmH[aVm namdb~r amh Z¶ åhUZ D$g CËnmXZ dmTrgmRr {d{dY ¶mOZm am~{dë¶m AmhV. ¶m ¶mOZm am~{dVmZm O{'ZrMr gnrH$Vm dmTmdr d D$g CËnmXZ I M H$'r ìhmdm ¶mH$S gmVË¶mZ b j {Xb Amh.

Ë¶mgmRr àm'»¶mZ H$ma I mÝ¶mZ -

eÕ D$g {~¶mU nadRm : (H$ma I mZm D$g {~¶mU 'ù¶m'YZ, D$g CËnmXH$ ßbmQ'YZ {~¶mU nadRm, D$g amn nadRm). 'mVr d nmUr narjU, amOmam' g'Õ d amOmam' JmS i I V, ~m¶mAW (H$nmñQ I V), O{dH$ I V, h'Ur H$sS {Z¶ÌU, amgm¶{ZH$ I V dmQn, VmJ/TMm {~¶mU dmQn, VUZmeH$ dmQn.

Ag AZH$ CnH$' amOmam'~mn H$ma I mZm Amnë¶m H$m¶ j Ì'Ü¶ am~dV Amh. Ë¶mVZ D$g CËnmXZ dmTrbm MmbZm {' i Z JVdfu dm i dm Vmb³¶mVrb 'mbdmSr ¶Wrb am'MÐ {ZdÎmr OmYd ¶m eVH$è¶mM à{VEH$ar D$g CËnmXZ 124.320 '. QZ EdT Cƒ mH$s {ZKmb. Ë¶mM~am~a kmZXd OZmXZ nmQrb (~maJmd), {^'amd H$ê$ ndma (~mdMr), ~m~mgm {eX (Amïm), ~m~amd ndma (BQH$a), em'amd nmQrb

(H$dR{namZ), gm. em^m MìhmU (KmJmd), à{dU ZbdS (XYmSr), Á¶mVram ‘ ‘m i r (H$a i n), bú‘U {ZH$‘ (OZ I S); Aem AZH$ eVH$è¶mZr à{VEH$ar 100 QZmÀ¶mnT D$g CËnmXZ H$mTb. ¶mM H$ma I mÝ¶mÀ¶m H$m¶ j ÌmV dm i dm Vmb³¶mVrb VmX i dmSr ¶Wrb éne nmQrb ¶m ¶dH$mZX I rb 30 JR j ÌmV 126.649 QZ åhUO à{V EH$ar 168.865 QZ {dH$‘r D$g CËnmXZ KVb.

‘¶m{XV j Ìm‘Ü¶ gd gYm[aV VÌmMm dmna, D$g {nH$mÀ¶m dmTrda Aä¶mg dÎmrVZ A{YH$ b j {Xb Va Am{U VkmM AMH$ ‘mJXeZ {‘ i mb Va CËnmXZ dmT eH$V. V ¶m{Z{‘ÎmmZ {gÕ Pmb Amh. ¶m gdmnjmhr D$g CËnmXZmMm ‘mRm {dH$‘ H$bm Vm Bñbm‘naÀ¶m AemH$ I mV ¶m eVH$è¶mZ.

D$g eVr‘Ü¶ D$gmÀ¶m I mSdm {nH$mMr H$m i Or KU, nmÊ¶mMm ¶m½¶ dmna H$aU, nd d AVJV ‘emJV AMH$ H$aU, I VmMm dmna à‘mU~Õ H$aU, MmJë¶m D$g {~¶mUmMm dmna H$aU; Aem AZH$ X j Vm VkmÀ¶m ‘mJXeZm I mbr ¿¶mì¶m bmJVmV. D$g CËnmXZ dmTrgmRr ~hVme {RH$mUr H$m-86032 ¶m OmVrMm A{YH$ dmna H$bm OmVm. dgVXmXm eJa BpÝñQQçQZ A{bH$Srb EH$m AhdmbmV åhQb Amh H$s, amÁ¶mVrb 8 gm I a H$ma I mÝ¶mda EH$ MmMUr KÊ¶mV Ambr. Ë¶m‘Ü¶ ìhrEgAm¶ 434 hr gdmV bdH$a d OmñV CVmam XUmar d 10 ì¶m ‘{hÝ¶mnmgZ V 16 ì¶m ‘{hÝ¶mn¶V gm I a CVmam {QH$dZ RdUmar OmV Agë¶mM {Xgb. VgM gYm[aV VÌmMm AmYma KdZ d VkmM ‘mJXeZ KdZ A{YH$ D$g CËnmXZ {‘ i eH$V AgX I rb eVH$è¶mZr {gÕ H$êZ Xm I {db Amh.

D$g CËnmXZ dmTrgmRr Aem AZH$ ~mO {dMmamV KdZ H${fVkmM ‘mJXeZ d amOmam‘~mn H$ma I mÝ¶mÀ¶m D$g {dH$mg {d^mJmM ‘mJXeZ KdZ Bñbm‘namVrb AemH$ I mV ¶mZr amÁ¶mV à{VQZ gdm{YH$ D$g CËnmXZmÀ¶mÑïrZ V¶mar gê$ H$br Amh. 2013 nmgZ AemH$ I mV ¶mM à{VEH$ar D$g CËnmXZ 100 QZmÀ¶mnT Jb. amOmam‘~mn H$ma I mÝ¶mMm eVr {d^mJ, D$g {dH$mg A{YH$mar Eg.E‘. nmQrb, eVr A{YH$mar àemV nmQrb, gJm‘ nmQrb, h~raamd nmQrb ¶mÀ¶merX I rb MMm H$êZ D$g bmJdSrnmgZ V D$g VmSUrn¶VM H$mQH$ma {Z¶mOZ I mV ¶mÀ¶mH$SZ H$b OmV. gZ 2018 À¶m A I arg I mV ¶mMm Om D$g amOmam‘~mn H$ma I mÝ¶mÀ¶m J i rVmg Jbm, Ë¶mM CËnmXZ à{VEH$ar 168 QZ BVH$ Pmb Amh. ¶mdê$Z EH$ b j mV ¶V Hs, EHar 100 QZ Zìh Va EH$ar 150 QZmMm nëbm JmRUma eVH$ar npíM‘ ‘hmamïmV KSV AmhV. AWmV à{VEH$ar D$g CËnmXZ dmT{dVmZm Ë¶mgmRrMm An{ j V I MX I rb dmTV AgVm. ¶mM Xm I b àË¶ j Ë¶m g~{YV eVH$è¶mH$SZ VgM Ë¶mÀ¶m àË¶ j ßbmQda Jë¶mda AÝ¶ eVH$è¶mZm {‘ i eH$VmV.

Bñbm‘namVrb 86032 ¶m OmVrÀ¶m àË¶H$ D$gmMr H$mSr 40 V 45 À¶m nT Jbr hmVr. D$gm‘Ü¶ 3 V 4 ’$Qmn¶VÀ¶m gar nÕVrMm Adb~, bmJdS nÕVrV ¶m½¶ Vm ~Xb, XmZ amnmVrb AVa, {R~H$ qgMZ nÕVr, XmZ Smù¶mÀ¶m H$mSrMm dmna, D$gmMr ‘a H$‘r hmÊ¶mgmRr à¶ËZ H$bm Jbm. A{YH$ g¶àH$me, I i Vr hdm Am{U D$gmbm dê$Z ‘mSçba pñàH$baÛma dê$Zhr nmÊ¶mM ’$dma Aem AZH$ Jmïr ¶m eVr‘Ü¶ H$ë¶m Jë¶m AmhV. amgm¶{ZH$ d gÐr¶ I VmM Smg {Z¶{‘VnU {Xb AmhV. CMrX I rb 18 V 20 ’$Q VgM D$g CM Pmë¶mZ H$mhr {RH$mUr D$gmMr AmSdr dmT ‘mRçm à‘mUmda Pmbr hmVr. ‘ ‘{hÝ¶m‘Ü¶ 2017 Mr bmJU Pmbr hmVr. AWmV 30 JRçm‘Ü¶ 150 QZmM b j RdZ Ë¶m nÕVrZ HmQHma {Z¶mOZ H$b hmV. Ë¶mgmRr 1 bm I 10 hOma én¶ AmÎmmn¶V gd ‘emJV I M Ambm AgZ Srn B[aJeZ d ‘mSçba pñàH$baMm gamgar I M {dMmamV KVm à{VEH$ar gìdm bm I mÀ¶m Amgnmg I M hmd eH$Vm. ¶m ßbmQ‘Ü¶ {H$‘mZ 130-135 QZ D$g d gamgar 3 hOma én¶ Xa JhrV Yaë¶mg 4 bm I én¶ CËnÞ {‘ i eH$V. I M dOm OmVm EH$ar {H$‘mZ 2 bm I én¶ CËnÞ {‘ i {dÊ¶mÀ¶mÑïrZ VkmÀ¶m ‘mJXeZm I mbr à¶ËZ gê$ Agë¶mM AemH$ I mV ¶mZr gm{JVb. Ë¶mMm AmOdaMm à{VEH$ar 125-150 QZ Cƒ mH$s D$g CËnmXZmMm {dH$‘ AgZ ‘hmamï, JOamV d

H$ZmQ H$mVrb AZH$ amOH$s¶, eVr{Zð Aem gdM ñVamVZ 2 hOmamhZ A{YH$ ì¶º$sZr ¶m ßbmQ bm ^Q {Xbr Amh. ¶W ¶Umè¶m àË¶H$mbm A{YH$ D$g CËnmXZ, I VmMr ‘mÌm, ‘emJV, nmUr ¶mgX^mV g{dñVa ‘m{hVr V XV AgVmV. Ë¶mMm AmXe KdZ amÁ¶mVrb bm I m eVH$è¶mZr {H$‘mZ EH$ar 100 QZmM C{Ôï RdÊ¶mMr Amdí¶H$Vm Amh.

AmÎmmn¶V amÁ¶mVrb ZmXUrH$V C ƒ mH$s D$g ZmXr‘Ü¶ à{Vh³Qar 345 QZ åhUOM EH$ar 138 QZ D$g CËnmXZ KVb Jb. Ë¶m nmíd^‘rda dm i dm Vmb³¶mVrb éne nmQrb ¶mÀ¶m~am~aM AmVm AZH$ eVH$ar à{VEH$ar 150 QZmÀ¶m nT OmV AmhV.

{ZîH$f :

1. VkmM ‘mJXeZ d H$ma I mÝ¶mÀ¶m D$g CËnmXZ dmT ¶mOZm‘ i Agë¶mZ eVH$è¶mMm {dídmg dmT bm Amh.

2 VkmÀ¶m ‘mJXeZm I mbr A{YH$ D$g CËnmXZ KVm ¶V.

3. à{VEH$ar 150 À¶m nT D$g CËnmXZ {‘ i eH$V.

4. à{VEH$ar 100 QZmM C{Ôï RdÊ¶mBVnV ghH$mar gm I a H$ma I mÝ¶mM d VkmM ‘mJXeZ {‘ i V Amh.

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gX^ :

1. ¶edVamd ‘m{hV H$îUm ghH$mar gm I a H$ma I mÝ¶mM 2016-17 ZVaM dm{f H$ Ahdmb.

2. dgVXmXm eJa BpÝñQQçQ àH$meZ nU.

3. amOmam‘~mn gm I a H$ma I mZm Ahdmb(2017-18).

4. BQaZQ BË¶mXr.

Jm‘rU ^mJmVrb X½Y ì¶dgm¶mÀ¶m g‘ñ¶m d Cnm¶

àm.Sm. AemH$ qeX
{d^mJà‘I, AH$mQ>Ygr, ¶edVamd MìhmU AmQ>g AÊS> H$m‘g H$mbO, Bñbm‘na.
Aä¶mg ‘S>i gXñ¶ (AH$mQ>Ygr) {edmOr {dÚmnrR> H$mëhmna.

àñVmdZm :

‘hmamï>m‘Ü¶ {dX^, ‘amRdmSm, HmHU ¶m ^mJmV VgM npíM‘ ‘hmamï>mV ghH$mar gñWm d I mOJr gñWm ¶mÀ¶m‘m’$V gK{Q>V j Ì mH$SZ EH$U 1.25 H$mQ>r {bQ>a à{V{XZ BVH$ XY gH$brV H$b OmV. AgK{Q>V j ÌmH$SZ gmYamU 1.28 H$mQ>r {bQ>a à{V {XZ Ag EH$U 2.58 H$mQ>r {bQ>a à{V{XZ BVH$ XY gH$brV hmV, ‘hmamï>mV EH$U 14921 BVŠ¶m àmW{‘H$ ghH$mar gñWm‘m’$V XY gH$brV hmV.

eVrbm naH$ åhUZ dfmZdf X½Y ì¶dgm¶mH$S nm{hb OmV. gÜ¶m amÁ¶mV D$g CËnmXZ ‘mRçm à‘mUmda dmT>b Amh. D$gmMm à{VQ>Z ^md KQ>bm Amh. gZ 2018 À¶m A I arg amÁ¶ gaH$maZ D$gmbm 3 hOma én¶mÀ¶m Amgnmg E’$Amanr Omhra H$br. Ë¶mnH$s EH$a¸$‘r E’$Amanr Z XVm ‘hmamï>mVrb AZH$ ghH$mar gm I a H$ma I mÝ¶mZr OmZdmar 2019 ‘Ü¶ à{VQ>Z 3 hOma Zìh Va 2 hOma 300 én¶mÀ¶m AmgnmgM E’$AmanrMm n{hbm hßVm XdZ QmH$ë¶mZ eVH$ar dJ AmUI r Am{WH$ ASMUrV Jbm. Ë¶m nmíd^‘rda D$gmbm, ~mJm¶Vr {nH$mZm n¶m¶ åhUZ XY ì¶dgm¶mM ‘hÎd A{YH$ dmT>V Amh. AWmV ¶m XY YÚm‘Ü¶gÕm AZH$ ASMUr ¶V AmhV. X^Ë¶m OZmdamÀ¶m Amam½¶mnmgZ V XYmM gH$bZ, à{H$¶m, X½YnaH$ CËnmXZ, à{H$¶mdaMm dmT>Vm I M, dmhVH$ d {dVaU ¶m~m~V EH$UM I M dmT>V AgVmZm XYmMm {dH$sMm ^md ‘mÌ dmT>bbm Zgë¶mZ XY gH$bZ H$aUmè¶m àmW{‘H$ ghH$mar XY gñWm, VmbH$m ñVamdarb XY gK, {Oëhm VgM amÁ¶ nmV irdarb ‘mRçm gKmnT>X I rb {d{dY g‘ñ¶m {XgV AmhV. Ë¶mda H$Ð gaH$ma, amÁ¶ gaH$maÀ¶m ‘mÜ¶‘mVZ VgM g~{YV gñWmZrX I rb EH${ÌV ¶dZ ‘mJ H$mT>Ê¶mMr Amdí¶H$Vm Amh.

X½Y ì¶dgm¶mg‘marb g‘ñ¶m-{díbfU :

‘hmamï>mV gÜ¶m XYmM dm{fH$ CËnmXZ 104.02 bm I ‘.Q>Z BVH$ Amh. X½Yì¶dgm¶ hm àm‘»¶mZ I mQ>m eVH$ar qH$dm ^‘r{hZ eVH$ar H$arV AgVm EdT> Agb Var XYmM qH$‘VrMm {hem~ H$ë¶mg EH$U Or.Sr.nr. ‘Ü¶ XYmMr dmT> hr eVr ì¶mdgm¶mVrb BVa KQ>H$mÀ¶m dmT>rn j m OmXm AgZ Vr 28% EdT>r Amh.Ë¶m‘i Cg qH$dm H$mXm ¶mgma»¶m ZJXr {nH$mn j m XYmM CËnmXZ {defVm bhmZ eVH$-¶mZm AË¶V ‘hËdmMr Amh. X½Yì¶dgm¶m‘Ü¶ {ÌñVar¶ ¶mOZm AgZ JmdnmV irda ghH$mar gñWm, {Oëhm nmV irda gK d amÁ¶ nmV irda ‘hmgK Aer ì¶dñWm Amh. d X½Yì¶dgm¶mbm XY ‘hmna ¶mOZ‘i ~aMe ñW¶ Ambb Amh. XY I aXr, à{H$¶m d {dH$s hr eVH$-¶mÀ¶m hmVmV Zgë¶m‘i XYmM I aXrM Xa H$m¶ Agmd d {dH$s Xa H$m¶ Agmd ¶mda {Z¶ÌU Zmhr.

gdÌ amï>r¶ XY ¶mOZm gê$ H$ê$Z XY CËnmXZ {H$’$m¶Vera H$aUMm à¶ËZ Pmbm. ‘mÌ amÁ¶ gaH$maZ X½Y ì¶dgm¶m~m~V gH$mamË‘H$ ^{‘H$m d X½Y ì¶dgm¶dÜXr H$m‘r ¶m emgZmZ Aä¶mgndH$ bj XU Amdí¶H$ dmQ>V Amh. ‘hmamîQ> amÁ¶ X½Y CËnmXH$ H$Vr g{‘VrÀ¶m åhUÊ¶mZgma emgZmÀ¶m MH$sÀ¶m ^{‘H$m d {ZU¶m‘i ‘hmamï>mVrb X½Y ì¶dgm¶mbm CVaVr H$i m bmJbr Amh. AWmV H$di emgZmbm Xmfr Z YaVm àmW{‘H$ ghH$mar XY gñWm, VmbH$m d {Oëhm XY gK ¶m gdmÀ¶m ñVamda X I rb XY gH$bZ, à{H$¶m d {dVaU ¶m ¶ÌUVrb Xmf Xa H$aÊ¶mMr Amdí¶H$Vm Amh. X½Y ì¶dgm¶ hm Jh, Ádmar d D$g ¶m VrZ {nH$mMr EH${ÌV dmfuH$ CbmT>mbrn j m OmñVrV dm{fH$ CbmT>mb AgUmam ì¶dgm¶ Amh. emgZmZ gÜ¶m eVH$è¶mZm H$mUË¶mhr eVr‘mbmg h‘r ^md {Xbbm Zmhr ’$º$ XYmgM h‘r ^md {Xbbm Amh.

A{bH$S dmTË¶m ‘hmJmBZ OZmdamZm bmJUma Mmam, ne I mÚ d X I ^mbrdarb I MmV ^a‘gmR dmT Pmbr Amh. emgZmH$SZ XYmg {‘ i Umam h‘r^md H$‘r nSV Amh. Ë¶m‘ i eVH$ar dJX I rb XY Xam~m~V g‘mYmZr {XgV Zmhr. Ë¶mM~am~a XY YÚm‘Ü¶ JaàdÎmr dmTrg bmJë¶m AmhV. XY YÚmVrb {d{dY ñVamda AZH$ JaàH$mam‘ i Am{WH$Ñï¶m AZH$ XY gK, XY gñWm ASMUrV Ambë¶m AmhV.

A{bH$S ‘hmamïm‘Ü¶ A{V[aº$ XYmMr g‘ñ¶m {Z‘mU Pmbr Amh. XY nmdSarbm ‘mH$Q‘Ü¶ Xa Zmhr. n[aUm‘r XY CËnmXH$mZm I mOJr XY gK H$‘r Xa Xd bmJbb AmhV. gÜ¶m ‘hmamïm‘Ü¶ à. {XZ 50.00 bm I .{b. XY A{V[aº$ hmd bmJbb Amh. Va XY ^H$Qrbm ‘mH$Q‘Ü¶ An{ j V Xa ZgbZ ‘hmamïm‘Ü¶ 43000 ‘. QZ BVH$s XY nmdSa Va Xem‘Ü¶ 1.98 bm I ‘. QZ XY nmdSa Mm gmRm {e„H$ Amh. ¶mMm ‘mRm ’QHm X½Yì¶dgm¶mbm ~gë¶mZ eVH$è¶mÀ¶m {ZH$SrMm AgUmam hm XY YXm AmU I r ASMUrV Jbm Va Amü¶ dmQm¶bm ZH$m.

ßbpñQH$ ~Xr -

ßbñQrH$~XrÀ¶m nmíd^‘rda ‘hmamï emgZmZ {X.23 ‘mM 2018 nmgZ AÜ¶mXe H$mTZ amÁ¶mV nm{bWrZ d ßbpñQH$ {dVaU d CËnmXZmda ~Xr KmVbbr Amh. ‘mÌ XY d X½YnXmW {dVaU H$m‘r bmJUm-¶m nm{bWrZ ~J ßbpñQH$ H$n d BVa ¶mg n¶m¶r ì¶dñWm Z H$aVmM gñWda VgM gKmda H$m¶Xera XSmË‘H$ H$madmB H$aUMr VaVX H$bbr Amh. emgZmMr ¶mgX^mVrb H$m¶dmhr hr X½Y ì¶dgm¶mÀ¶m Ñï‘rZ ‘maH$ Amh Ë¶m‘ i ¶mg emgZmZ n¶m¶r ‘mJ H$mTU Amdí¶H$ Amh.

BbŠQm{ZH$ dOZH$mQMm àíZ :

amÁ¶ emgZmM D$g d XY CËnmXH$ eVH$è¶m~m~V AZH$ {ZU¶ MmJb AmhV. AWmV H$mhr {ZU¶mMm ’$QH$m XY YÚmbmhr ~gV Amh. {SOrQb B{S¶mMm naÑH$ma H$aUma ‘hmamï emgZmM dY‘mnZ emó {d^mJmH$SZ BbŠQm{ZŠg dOZH$mQ ~X H$êê$Z ndùà‘mU ‘mnmMm dmna H$ê$Z XY pñdH$Vr H$aU~m~V gKmZm VgM àmW{‘H$ XY gñWmZm Zm{QgmgÅ {Xbë¶m AmhV.VgM gXa Zm{QerM A‘b~OmdUr Z H$bg ‘hmamï dY‘mnZ emó {Z¶‘ 2011 AÝd¶ H$madmB H$aÊ¶mV ¶Bb Agm Bemam {Xbm Amh. dmñV{dH$ nmhVm ‘mnmZ XY KU h XY CËnmXH$mM VmQ¶mM VgM Am{WH$ ZH$gmZrM Amh. gÜ¶m EH$m CËnmXHmHS 10 {bQa nmgZ 500 {bQa n¶V XYmM CËnmXZ Amh Ë¶mM Ñï‘rZ ‘mnmZ XY KU ASMUrM d Am{WH$ ZH$gmZrM RaUma Amh.

{d{dY amÁ¶m‘Ü¶ XY CËnmXH$mZm AZXmZ :

gÜ¶m XemVrb {d{dY amÁ¶m‘YZ XY ì¶dgm¶mbm MmbZm XUgmRr Ë¶m Ë¶m amÁ¶mZr CËnmXH$mZm nTrbà‘mU AZXmZ {Xbb Amh.

1.H$ZmQH$ amÁ¶ : H$ZmQH$ amÁ¶m‘Ü¶ H$ZmQH$ emgZmZ XY CËnmXH$mZm à.{b. 5 BVH$ AZXmZ h ghH$mar XY gñW‘m’$V ghH$mar gKmg XY nadRm H$aUmè¶m CËnmXH$mM WQ I mVda {Xb OmV Amh Va XY JmhH$mZm à.{b. 4.00 AZXmZ {Xb OmV Amh. Ë¶m‘ i ‘mH$‘Ü¶ Ë¶mM Z{XZr ~SMr nqH$J XYmMr {dH$s qH$‘V BVa ~ÊSMr qH$‘V H$‘r Agë¶mZ ‘hmamïmVrb BVa ~SMr {dH$s H$‘r hmd bmJbbr Amh. VgM H$ZmQH$ emgZmZ j ram ^m½¶ ¶mOZAVJV AJUdmSr d 1br V 10 dr n¶VÀ¶m {dÚmï¶mZm ‘m’$V XY nmdSa XUV ¶V.

2. Jmdm amÁ¶ : Jmdm amÁ¶m‘Ü¶ Jmdm emgZmZ XY CËnmXH$mZm à.{b. 6 V 8 é BVH$AZXmZ h WQ XY CËnmXH$mM I mVda {Xb OmV Amh. VgM XY CËnmXH$ eVH$-¶mZm Jm¶ I aXrH$arVm 50% AZXmZ XUV ¶V. Ë¶mM~am~a SAar gmhrË¶ I aXrda 75% AZXmZ, AZgMrV OmVr O‘mVrgmRr X½Y ì¶dgm¶mgmRr ^ard AZXmZ {Xb OmV.

3. VbJUm amÁ¶ : VbJUm amÁ¶m‘Ü¶ VbJUm emgZmZ XY CËnmXH$mZm à.{b. 4 BVH$AZXmZ h ghH$mar XY gñW‘m’$V ghH$mar gKmg XY nadRm H$aUm-¶m CËnmXH$mM WQ I mVda {Xbr OmV Amh.

4. npíM' ~Jmb amÁ¶ : npíM' ~Jmb amÁ¶m'Ü¶ npíM' ~Jmb emgZmZ XY CËnmXH$mZm à.{b. 2 é BVH$ AZXmZ ghH$mar XY gñW'm'$V ghH$mar gKmg XY nadRm H$aUm-¶m CËnmXH$mM WQ> I mVda XUMm {ZU¶ KVbbm Amh,

5. **h[a¶mUm amÁ¶ :** har¶mUm amÁ¶m'Ü¶ har¶mUm emgZmZ XY CËnmXH$mZm à.{b. 5 é BVH$AZXmZ Va har¶mZm {'ëH$ '$SaeZM Ë¶m'Ü¶ à.{b. 1.50 BVH$ AZXmZ Ag EH$U à.{b. 6.50 AZXmZ h Eàrb V gßQ>~a 2018 ¶m H$mbmdYr 'Ü¶ na{dbë¶m XYmg WQ> XY CËnmXH$mZm {Xbb Amh.

6. 'Ü¶àXe amÁ¶ : 'Ü¶àXe amÁ¶m'Ü¶ emgZmÀ¶m em i m / AJUdmSr 'Yrb 'bmZm emb¶ nmfU AmhmamVJV 'm'$V XY {Xb OmV.

7. **Vm'riZmS amÁ¶ :** Vm{' i ZmS amÁ¶m'Ü¶ Vm{' i ZmS ghH$mar XY gKmer {dMma {dMm{dZr'¶ H$ê$Z Xa dfu emgZmM negdYZ {d^mJm'm'$V 50000 Jm¶r IaXr H$arVm AZXmZ XUV ¶V. emgZm'm'$V eVH$è¶mZm Xadfu 300 '. QZm n¶V à.{H$. 25.00 ¶m AZXm{ZV XamZ {'Zab {'ŠMa na{dUV ¶V.

An{jV Cnm¶ ¶mOZm :

1. H$ZmQ>H$ emgZmà'mU 'hmamïmVrb XY CËnmXH$mZm hr à. {b. 6.00 ê$. WQ> Ë¶mM ImVda AZXmZ XUV ¶md. gÜ¶m 'hmamïm'Ü¶ ghH$mar gKmM 40 bm I {bQ>a. ImOJr SA-¶mM 60 bm I {bQ>a Va emgH$s¶ SAarM 1.00 bm I {bQ>a XY à{V{XZ gH${bV hmV. ¶mnH$s ghH$mar XY gKmg XY nadRm H$aUm-¶m XY CËnmXH$mZm 'hmamï emgZmZ VmVaË¶m ñdê$nmVà. {b. 6.00 ê$. à'mU AZXmZ {Xbg à {XZ 2.40 H$mQ>r ê$ {Xb Va 'hmamïmVrb X½Yì¶dgm¶mg WmSm'$ma hmV^ma bmJb.

2. emb¶ nmfU Amhmam'Ü¶ XYmMm VgM XY ^H$QrMm g'mde H$ê$Z ghH$mar XY gKmZm dmQ>n H$aUg àmYmÝ¶ Úmd. 'hmamïmVrb XY nmdSaMm {e„H$ gmRm hm {dÚmÏ¶mZm à{V {dÚmWu 200 J' XY nmdSa XUV ¶mdr.

3. Jm'rU ^mJm'Ü¶ AJUdmSr'm'$V JamXa 'mVmZm ^{dî¶mV gÑT> nrTrMr .{Z'uVr hmUH$m'r àË¶H$ 'mVg 200 {'{b XY d 50 J' Vn XUV ¶md OUH$ê$Z H$nm{fV ~mbH$ OÝ'mg ¶Uma Zmhr.

4. gÜ¶m 'hmamïm'Ü¶ XY nmdSaMm gmRm OmñVr AgbZ ghH$mar gKmZm I i V ^mSdb XUV ¶md.

5. ghH$mar XY gKmZm XY nmdSabm à{V XYmg XY nmdSa V¶ma HaUHm'r é. 5.00 BVH$ AZXmZ XUV ¶md.

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gX^: 1. 'hmamï amÁ¶ XY CËnmXH$ H$Vr g{'Vr Ahdmb, {ZdXZ.

2. amÁ¶ gaH$maM XY YÚm~m~V AÜ¶mXe.

3. amOmam'~mn nmQ>rb ghH$mar XY gKmM 2015-16, 2016-17 M Ahdmb.

4. BQaZQ.

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मुघल काळातील मुस्लीम स्त्रियांची सामाजिक स्थिती

प्रा. शुभांगी सुखदेव माने पाटील
सहकारभूषण एस. के. पाटील महाविद्यालय, कुरुंदवाड, ता. शिरोळ, जि. कोल्हापूर,
गाव – मु. पो. ढवळी, ता. मिरज, जि. सांगली
ईमेल आयडी – shubha1np@gmail.com

सारांश –

प्राचीन काळात स्त्रियांचा दर्जा उच्च होता. मात्र नंतरच्या काळात त्यांचा दर्जा कमी अथवा स्थान कमी होत गेले. मुस्लीम आक्रमणानंतर स्त्रियांचे रीतीरिवाज बदलत गेले. सुलतानकाळानंतर मुघलकाळातील मुस्लीम स्त्रियांची स्थिती अतिशय बिकट होती. सामान्य स्त्राला समाजात मानसन्मान नव्हता. समाजामध्ये बहुविवाह पध्दत, बुरखा पध्दत, बालविवाह, जरठविवाह, गुलामप्रथा, दासी प्रथा, इत्यादी वाईट पध्दती प्रचलित होत्या. राजघराण्यातील स्त्रियांना थोडी स्वतंत्रता होती. अकबराने स्त्रियांच्याबाबत अनेक समस्या सोडवल्याचा प्रयत्न केला होता. मुस्लीम स्त्रियांना मालमत्तेत मात्र समान वाटा मिळत असे. भाग कनिष्ठ वर्गातील स्त्रियांची स्थिती फार वाईट होती.

संशोधनाची उद्दिष्टे –

1. मुघलकाळातील मुस्लीम स्त्रियांचे समाजातील स्थान जाणून घेणे.
2. मुघलकाळातील मुस्लीम काळातील स्त्रियांसाठी असणाऱ्या कुप्रथा जाणून घेणे.
3. प्रथा व रितीरिवाज यामुळे स्त्रियांवर व समाजावर होणारे परिणाम जाणून घेणे.
4. स्त्रियांची शैक्षणिक स्थिती व अकबराने स्त्रियांबद्दल केलेले कायदे जाणून घेणे.

संशोधन पध्दत –

1. आधार पध्दती
2. संदर्भ पध्दती

संशोधनासाठी लागणारी साधने – दुय्यम साधने

1. संदर्भ ग्रंथ
2. मासिके
3. ऐतिहासिक लेख
4. इंटरनेट
5. कादंबरी

प्रस्तावना –

सन 1992 मध्ये मोहम्मद घोरी याने पृथ्वीराज चौहान यांचा तराईनच्या दुसऱ्या युध्दात पराभव केला. त्यानंतर भारतीय संस्कृतीवर मुस्लीम संस्कृतीचा विजय झाला. त्याचबरोबर भारतीय स्त्रियांच्या स्थितीत, राहणीमान, दर्जा यातही बदल झाला. परकीयांचे अत्याचार, धर्मांतरण या गोष्टींचा स्त्रियांच्या परिस्थितीवर परिणाम झाला. समाजातील स्थान हीन दर्जाचे बनत गेले. मध्ययुगात सुलतानशाही मुगलशाही व मराठेशाही या तीनही युगातील स्त्रियांचे समाजातील स्थान कमी दर्जाचे होते.

सुलतानशाहीच्या काळातही स्त्रियांना दुय्यम दर्जाचे स्थान होते. अमीर खुसो या

इतिहासकाराच्या मते एखादी स्त्री कितीही गुणी असली तरीही तिला पुरुषांपेक्षा कनिष्ठ समजले जात असे. त्या काळात तिच्या पावित्र्याकडे जास्त लक्ष दिले जात असे.

मुघलकाळ द्‌वितीयकाळ विभाग (1526-1707) मानला जातो. या काळात स्त्रियांना समाजात खालचाच दर्जा होता. स्त्रियांच्या विवाहपध्दती, आचरण, शिक्षण याला काही मर्यादा होत्या.

अ) बहुविवाह पध्दत –

पुरुषांना अनेक विवाह करण्यास संमती होती. त्यामुळे मुस्लीम स्त्रियांचा दर्जा अधिकच खालावला गेला. कुराणात प्रेषित महमंद यांनी एक पुरुषाला कमाल चार बायकांशी विवाह करण्याची संमती दिली. मात्र त्यांना चांगल्या प्रकारची वागणूक देण्याची जबाबदारी पैगंबरानी घातली होती. अकबराने मात्र एकपत्नीचा पुरस्कार केला. मात्र त्याला अनेक बायका होत्या. जवळ जवळ त्यांन 300 स्त्रियांशी विवाह केला.

अकबराचा मानलेला भाऊ मिर्झा अझीझकोका याच्या मते – एक पुरुषाने चार स्त्रियांशी विवाह करावा. बोलण्यासाठी व संगतीसाठी पर्शियन स्त्री असावी. घरकामासाठी खुरासनी स्त्री तर मुलांना सांभाळण्यासाठी भारतीय स्त्री असावी आणि या तिघींवर नियंत्रण
ठेवण्यासाठी तुर्कस्तानी स्त्री असावी आणि या सर्वांचा मालक मग त्याचा नवरा असेल.

या बहुविवाहाच्या पध्दतीमुळे त्या काळातील पुरुषांवर आर्थिक बोझा ठरत असते. कारण त्यांचा खर्च, सेवेसाठी दासदासी, घरे यावर खर्च होत असे. स्त्रियांमधील भांडणाने द्‌वेष, मत्सर निर्माण होवून त्याचा परिणाम त्या घराण्यावर होत असे. पहिल्या पत्नीला इतर बायकांपेक्षा जास्त किंमत असे. प्रत्येक पत्नी त्यांच्या पतीवर नियंत्रण व प्रभाव पाडण्याचा प्रयत्न करत असे. एकेक वेळा हे वैवाहिक जीवन त्यांना ओझे होत असे.

ब) विधवा पुर्नविवाह -

मुघल काळात स्त्रियांना पुनर्विवाहा अधिकार होता. पुर्नविवाह पध्दतीमुळे अनेक दोष व वाईट गोष्टीही घडून येत. जसे की बहुपत्नीक्त्व असलेल्या कुटूंबात जर विधवेचा विवाह झाला तर तिला तेथे दुय्यम स्थान प्राप्त असे तिचा तेथे सतत अपमान होत असे. इतिहासकार बदायूनी यांनी असे सांगितले आहे की विधवेच्या लग्नानंतरची मूले व तिच्या सवतीची मुले यांच्यात नंतर संघर्ष होत असे. व कुटूंबात ताणतणाव निर्माण होत असे.

क) विवाहाचे अनेक प्रकार –

मुघलकाळात अनेक बालविवाह होत असत. यामध्येही स्त्री वयाने लहान असे. पुरुष वयस्क असे. काही ठिकाणी स्त्रिया वयाने मोठ्या असत व पुरुष लहान असे. अकबराने याला आळा घालण्याचा प्रयत्न केला मात्र त्यांना यश आले नाही.

बालविवाहामुळे स्त्रियांच्या आरोग्यावर वाईट परिणाम होत असे. बाळंतपणातील त्रासामुळे त्या मृत्यूमुखी पडत. तसेच जरठविवाहामुळे तिचा पती आधीच वृध्द व ती तरुण असल्याने. पतीच्या मृत्यू आधी झाल्यास ती वाममार्गाला लागे किंवा इतर पुरुष तिला त्रास देत किंवा उदरनिर्वाहासाठी तिला सारे सहन करावे लागे. त्यामुळे मुघलकालातील स्त्रियांची
स्थिती ही लाचारीची होती.

ड) बुरखा पध्दत –

बुरखा पध्दत म्हणजे स्त्रियांनी बाहेर पडताना आपले शरीर व तोंड झाकून घेणे. मुस्लीम स्त्रिया विशेष प्रसंगाशिवाय बाहेर पडत नसत. त्यांना बाहेर पडण्यापूर्वी बादशहाकडून परवानगी घ्यावी लागत असे. बाहेर जाताना त्या बंद पालखीतून जात. राजकन्या रस्त्यावर फिरत असताना तेथे एकाही पुरुषाला जाण्यास बंदी होती.

काही कारणाने एखाद्या स्त्रीचा पडदा निसटला तर तिच्यावर सामाजिक संकटच येत असे. उमाशंकर मेहरा यांच्या मते, काबुलचा राजयपाल अमीर खान याने आपल्या पत्नीला वरील कारणानेच सोडले होते.

डॉ. वाहिद यांच्या मते, मध्ययुगात भारताच्या बाहेरील मुस्लीम देश पडदा पध्दतीशी अपरिचीत होते. डॉ. चिटणीस यांच्या मते मुस्लीम पुरुषांना त्यांच्या गैरहजेरीत त्यांचा भाऊ व वडील यांच्याशी त्यांच्या पत्नीने भेटलेले आवडत नसे. अकबराच्या आदेशानुसार एखादी स्त्री बुरख्याशिवाय बाहेर दिसली तर तिला वेश्यालयात पाठवावे असे बदायूनीने त्यांच्या ग्रंथांत मुस्तखाब उत तवारीख यात सांगितले आहे.

इ) स्त्रियांचे शिक्षण -

मुघल काळात राजघराण्यातील स्त्रियांना शिक्षण घेता येत असे. त्यांच्या शिक्षणाची सोय ही महालातच केली जाई. त्यांना गद्य, पद्य, धर्मशास्त्र, सामाजिक शास्त्र, फारसी, अरबी, भाषेचे ज्ञान दिले जाई. त्याचप्रमाणे कुराण शिकवले जाई. औरंगजेबाची मुलगी झेबुनिताने सातव्या वर्षी कुराण तोंडपाठ केले होते. या निमित्ताने औरंगजेबाने मोठा सभारंभ साजरा केला होता.

बाबरची आईला तुर्की व फारसी भाषा येत होती. मुलगी मुलबदन बेगमने तर हुमायुननामा हा ग्रंथच लिहला होता. नुरजहान फारसी व अरबी भाषेतील विद्वान होती.
मुमताजमहल फारसी भाषा बोलण्यात अग्रगण्य होती.

सामान्य स्त्रियांच्या शिक्षणाबद्दल त्या काळातील सम्राटांची आवड नव्हती. त्याचप्रमाणे मानसिकता ही नव्हती.

ई) दासी प्रथा –

मुघल काळात सम्राट व सरदारांकडे घरकाम तसेच त्यांच्या सेवेसाठी मोठ्या प्रमाणात स्त्री नोकर होते. त्यांना दासी म्हणत. दिसायला सुंदर असणाऱ्या दासीला

खुप, महत्व असे. मनोरंजन करणे व घरची कामे करणे हे दासीचे कर्तव्य असे. गुलांमापेक्षा दासींना चांगली वागणूक मिळे. देवदासीची प्रथा होती. नवस पूर्ण झाले की झालेले मुल लोक देवाला अर्पण करत. ते मुले जर मुलगी असेल तर ते मोठे झाल्यानंतर नृत्य गायन करुन आपला उदरनिर्वाह करत. समाजात देवाची सेवा करणारी म्हणून यांना मान होता.

उ) गुलाम प्रथा –

मुघलकाळात गुलामगिरीची पध्दत होती. युध्दात जिंकल्यावर तेथील स्त्रियांना ते गुलाम म्हणून आणत व त्यांना आपल्या सेवेसाठी ठेवत. गुलाम स्त्रियांकडून विना वेतन सेवा करवून घेतली जात असे. गुलाम स्त्रियांचा बाजार ही भरत असे. गुलाम स्त्रिया या सरकारी अधिकारी, सरदार, उमराव, मंत्री यांच्या घरीही असत. अशा प्रकारे स्त्री गुलाम प्रथा मुघलकाळात होती. यामुळे स्त्रियांचे अधिकच शोषण होत गेले.

ऊ) राजघराण्यातील स्त्रिया -

मुघलकाळात राजघराण्यातील मुस्लीम स्त्रियांची चांगली होती. शिक्षण घेण्याची त्यांना सोय होती. त्याबरोबर त्या भारी पोषाख, दागिने वापर ऐश्वर्य संपन्न जीवन जगत. बाबर कन्या हिने हुमायूनच्या जीवनावर आधारित हुमायूननामा लिहला, नुरजहूनने तर इ.स. 1611-1627 दरम्यान राज्यकारभार चालवत होता. याशिवाय मुमताज महल, जहांआरा, रोशनआरा झेबुन्निसा या शाही घराण्यातील स्त्रियांना मानाचे स्थान होते. नुरजहाँनला संगीत व चित्रकलेची आवड होती.

फ) कनिष्ठ वर्गातील स्त्रिया –

मुघलकाळात निकृष्ट स्थान असलेला गणिकांचा वर्ग होता. राज्यकर्ते व सरदार यांचे जनानखान असत. त्यात शेकडो स्त्रिया असत. त्या नाचगाणे करुन आपल्या मालकाचे मनोरंजन करत. या वर्गातील स्त्रियांना समाजात निकृष्ट दर्जाचे स्थान होते.

घ) मालमत्तेचा हक्क –

मुस्लीम समाजातील स्त्रियांना वडिलांच्या निधनानंतर संपत्तीचा वाटा मिळत असे. तिला भावाबरोबर वडिलांच्या मालमत्तेत वाटा मिळत असे. या बाबतीत मात्र मुस्लीम स्त्रीची चांगली बाजू मुघलकाळात दिसून येते.

ग) स्त्री सुधारणा –

मुघलकाळात अकबराने स्त्री सुधारणांचा विचार केला. तसेच काही कायदेही केले. अबुल फजलच्या आईन-ए-अकबरी या ग्रंथात याबद्दल माहिती मिळते.

बालविवाह बंदी – अकबराने बालविवाहास विरोध केला. 16 व्या वर्षापूर्वी मुलाचा नाणि 14 व्या वर्षापूर्वी मुलीचा विवाह करु नये असे त्याने फर्मावले होते. हे वय तपासण्याचे काम त्यांने कोतवालाकडे सोपवले होते.

तसचे अकबराने जवळच्या नात्यात होणाऱ्या विवाहास बंदी घातली. अकबराने विषमविवाहास आळा घातला. एखाद्या पुरुषापेक्षा जर स्त्री 12 वर्षांनी मोठी असेल हे अयोग्य आहे. पण वयस्क पुरुष व अल्पवयीन स्त्री विवाह यावर अकबराचा कटाक्ष नव्हता.

एकपत्नी विवाहाला अकबराने पाठिंबा दिला. उलेमांनी याला विरोध केला. मात्र त्याने सांगितले की सामान्य मुसलमानानेही एकपत्नीत्वाचे आचरण करावे. पण त्या पत्नीस संतती न झाल्यास गोष्ट निराळी. तसेच अकबराने हुंड्यांच्या चालीस आळा घातला. वेश्याव्यवसायाचे योग्य ते नियंत्रण करण्याचा प्रयत्न केला. यातील काही प्रकरणात अकबराने गुन्हेगारांना शिक्षा दिल्या होत्या. (श्री. रा. वि. ओतूरकर – ऐतिहासिक काळातील स्त्री या ग्रंथात)

अकबराने वयस्कर स्त्रियांनी निरनिराळी संमेलत प्रदर्शन इत्यादी समारंभात बुरखा न वापरता सहभाग घ्यावा असे सांगितले (व्हिन्सेट स्मिथ – अकबर चरित्र) अकबराने सतीच्या चालीस प्रतिबंध केला. तसेच पुनर्विवाहास मान्यता दिली. हिंदू मुलीचा जर जबरदस्तीने मुसलमानाबरोबर विवाह झाला असेल तर मुलीला पित्याकडे सुरक्षितपणे सोडावे असे असा नियम केला होता.

अकबराचा दृष्टिकोन चांगला होता. मात्र त्या काळातील सामाजिक वातावरणामुळे तो सुधारणा घडवून आणू शकला नाही.

निष्कर्ष –

उपरोक्त ग्रंथ, तसेच ग्रंथालयीन संदर्भ यातील माहितीवरुन मुघल काळातील मुस्लीम स्त्रियांचे स्थान याबाबत पुढील निष्कर्ष काढले.

1. मुघलकाळात मुस्लीम पण सर्वसामान्य स्त्रियांचे स्थान अत्यंत हलाखीचे, कंटाळवाणे, त्रासदायक होते.
2. पुरुषांच्या तुलनेत स्त्रियांना मानसन्मान कमी होता.
3. शिक्षण कमी प्रमाणात मिळत असे. गरीब स्त्रियांना तर शिक्षण मिळत नसे. राजघराण्यातील स्त्रियांना शिक्षण घेता येत असे. राजघराण्यातील स्त्रियांची स्थिती ही सर्वसामान्य स्त्रीपेक्षा थोडी चांगली होती.
4. मुघल काळातील मुस्लीम स्त्रियांना गुणांचा विकास करण्यास वाव देण्यात आला नाही.
5. विधवा स्त्रियांना समाजात फारच हीन दर्जा होता. त्यांना सामाजिक आर्थिक व मानसिक त्रास झाला होता.
6. बालविवाह पध्दतीमुळे स्त्रियांना आयुर्मान, आरोग्य लाभले नाही.
7. बुरख्यापध्दतीमुळे त्यांचा आत्मविश्वास कमी होवून त्यांना स्वत:ची प्रगती करता आली नाही. मानसिक विकासावर याचा परिणाम झाला असावा.
8. अकबरकाळात स्त्रियांना थोड्या प्रमाणात मदत झाली. वैवाहिक सामाजिक व शैक्षणिक बाबतीत मदत मिळाली.

==============================

संदर्भ –

- भारतीय इतिहासातील स्त्रिया – डॉ. सौ. पद्मजा पाटील, डॉ. सौ. शोभना जाधव
- मध्ययुगीन भारत – डॉ. एस. एस. तांबोळी

- मध्ययुगीन भारताचा इतिहास (खंड 3) – डॉ. जे. एल. मेहता
- मध्ययुगीन भारत – डॉ. रा. गो. कोलारकर
-
- मुघलकालीन भारताचा इतिहास – डॉ. दीपा साबळे, डॉ. घनश्याम महाडिक, डॉ. किशोरकुमार गव्हाणे
- इंटरनेट - गुगल

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^dkilldkG* dykl n©M th dk ejkBh miU;kl g tks lu 2009 e etfLVd ifCyÇ'kx gkÅl nokjk Ádkf'kr gvk g A dikl mRiknd fdlku d dæ e j[kdj ^dkilldkG* miU;kl dh jpuk gÃ g A dikl mRiknd fdlku d viuh dikl cpr le; ftu ij'kkfu;k dk lkeuk djuk iMk bldk ;FkkFk fp=.k ^dkilldkG* e gvk fn[kkÃ nrk g A miU;kl dk uk;d ukjk;.kokMh d tx mQ txUukFk xk;dokM g A tx fn[ku e dkyk&lkoyk ;ok fdlku g] ftld i'ruh rhu ,dM [kr l og dikl dh Qly yrk g A og viu Äj e iRuh l'kk] cVh deyh] cV lH;k vkj fo/kok ek d lkFk jgrk g A mldk ,d ÒkÃ Òh g ftldh viuh vyx xgLFkh g A

miU;kl d 'k:vkr e fdlku nokjk dikl puu dk dk; 'k: gu l tx Òh viu [kr dh dikl puu dh r;kjh e yx tkrk g A ,l e iRuh l'kk cV d c[kkj p<u dh ckr crk nrh g A tx cV d vLirky y tkuk pkgrk g ij mld ikl il ugÈ g A ij'kku cuk tx iRuh rFkk cV d [kr y tkdj dikl puu 'k: djrk g A n igj og iRuh l dgrk g] ^^ikp fdy dikl vkj lH;k d ydj Çiªh pyh tkvk A bl vkj dikl [kjhnuokyk y[kV;k 0;kikjh g A lLrk&egxk dlk Òh cpk vkj lH;k d vLirky l noknk: djd y tkvk A**[1] ;gk ge n[kr g fd tx tl N'Vh t'r d fdlku d xgLFkh pyku Áfrfnu dvk [k'ndj ikuh ihuk iMrk g A l'kk cV d vLirky ydj pyh tkrh g vkj tx etnj d lkFk dikl pudj Äj y vkrk g A vr% tx d dikl cpu dh Çprk lrkrh g A Äj d feVBh d nh, dh dkfy[k l dikl dkyh g'dj mld eY; e fxjkoV u vk, blfy, og VkV l dikl <d yrk g A dikl d dhVd jkr e cPp d dkVr g vr% tx chLrj d pkj vkj ued dh j[kk [kÈp dhVd d j'drk g A diklh d d©ulk 0;kikjh fdruk eY; nxk bldh tgk&rgk tkudkjh yrk g A lt 0;kikjh l iPpkl #i, T;knk eY; ydj rFkk dikl Äj l tYnh mBku dh 'kr ij dikl cpu r;kj g'rk g A bll tx gj ckr dk ckfjdh l fopkj dj xgLFkh pykrk fn[kkÃ nrk g A

tx e ge ,d Ãekunkj fdlku rFkk Ákekf.kd etnj dh fo'k"krk fn[kkÃ nrh g A viu [kr dk dkedkt [kRe g¨r gh og lU;k 0;kikjh d ;gk Vkyh e dikl ynokdj Ñ"kh mit [kjhn dæ y tku dh etnjh djrk g A tx dh iRuh Òh nlj¨ d [kr etnjh djrh g A ml le; ml viu cPp rFkk cdjh dh Çprk lrkrh g] ^ogk cdjh dh lfo/kk g¨xh D;k vkj lH;k dh Òh * tx lU;k 0;kikjh d ;gk Vkyh e dikl ynokr le;] mle ikuh vkj ued dk fNMdko ctu c<ku gr fd;k tkrk n[k gjku g¨ tkrk g A fdlku 'kn/k dikl cprk g yfdu 0;kikfj;¨ nokjk feykoVh dikl cpr n[kdj og n¶[kh curk g A tx lU;k d lkFk ekyxko Ñf"k mit cktkj lferh vkrk g A Ñf"k mit cktkj lferh d U;klh fdlku¨ d gh cV g A 0;kikjh fdlku¨ l de nke e dikl [kjhn mudk 'k""k.k djr Fk blfy, ljdkj u Ñf"k mit cktkj lefer;¨ dk fuek.k fd;k yfdu ;gk d U;klh vkj u©dj fj'or ydj 0;kikfj;¨ dh dikl jkr d v/kj e [kjhn yr g vkj fdlku cpkj ij'kkfu;¨ dk lkeuk djr g, viuh dikl cpu dk efgu¨ brtkj djr g] ;g n[kdj tx Çpfrr g A nlj¨ d n¶[k le>dj mud Áfr lonuk ÁdV djuokyk tx g A viuh dikl cpu efgu¨ brtkj dj jgk c<k tc ckj&ckj vkRegR;k dju dh ckr djrk g] rc tx ml lkRouk nrk g] ^viu Ák.k¨ dh j{kk djuk A vki g r¨ ;g llkj g A ugÈ r¨ D;k Á;¨tu g fdlh dk A* lU;k dh etnjh djd vk;k tx fQj nlj fnu etnjh ryk'ku xko tkrk g A ml etnjh u feyu dk fnu e¶r tku dk xe g¨rk g A og gj fnu dkedkt e fcrkuk pkgrk g rFkk vkokjk Äeuk ml iln ugÈ g] ^^fnuÒj jkg n[kdj vkylk x;k e A dN dkedkt ugÈ A fcuk otg fnu e¶r e x;k A vc d¨Ã dke g D;k **[2] tx lPpk fdlku g] og tkurk g fd fdlku dk /ke g& de djuk A de l gh uofuek.k g¨xk A fdlku d de d dkj.k gh ;g nfu;k iyxh&c<xh A Á¨- jke vkYgkn p®/kjh dgr g] ^^;g nfu;k fdl ij fVdh gÃ g& tc rd ;g Á'u mBrk g] rc rc ;gh dgk tkrk g fd nfu;k Je ij fVdh g A Je gh ltu dk vlhe l¨r g A**[3] vkj ;g Je fdlku djrk g A

tx viuh dikl cpu viuh iRuh d lkFk fopkj djrk g A Äj dk ekfyd g¨u dk i#"kh vgdkj mle fn[kkÃ ugÈ nrk A blfy, og 0;kikjh d¨ dikl u cpdj Ñf"k mit cktkj lferh y tku dk iDdk bjknk djrk g A ;gk og fopkj djrk g fd dikl d¨

feyuokyk eY;] mldh j[kokyh] puu dh etnjh] [kkn] nok vkfn d¨ feykdj n[kk tk, r¨ dikl dk fdruk eY; feyrk g \ ckjkuh [krh djuokyk fdlku ifjJe djd gh gkj tkrk g A bu fopkj¨ d lkFk tx dikl ydj ekyxko Ñf"k mit cktkj lferh vkrk g A ekyxko vkr le; og fdlh vkj fdlku dh dikl lk>nkjh e VDVj e ynokuk blfy, pkgrk Fkk fd fdjk; dk vk/kk c¨> gYdk g¨ tk, A ekyxko igpu ij og diklh d c¨j VDVj l uhp mrkjrk g rkfd dikl cpu foyc gvk r¨ VDVj dk fdjk;k u c< tk, A VDVj ekfyd d foj¨/k ij ml Ãekunkjh l 0;olk; dju dh lykg Òh nrk g A tx e Ãekunkj] cnf/keku fdlku g¨u d lkFk le; lpdrk Òh g A viuh dikl cpu foyc g¨rk n[k tx fujk'k g¨rk g A og viu gkfu&ykÒ dk fopkj dj 0;ogkj djrk g A jkr d v/kj e p¨jh&Nhi Ñf"k mit cktkj lferh d u©dj 0;kikfj;¨ dh dikl [kjhnr n[kdj dN fdlku bl j¨duk pkgr Fk] tx ble 'kkfey g¨dj ml j¨drk g A Ñf"k mit cktkj lferh d u©dj vkj fdlku¨ e le>©rk g¨dj nlj fnu tx dh dikl igyh xM e [kjhn yh tkrh g yfdu bld fy, tx d¨ xMj l >xMk djuk iMrk g] ^igy ucj dh xM nuk vkj dikl [kjhnuk A --xMj et idMdj dlÊ ij cB x;k A igy ucj dh xM fy[kh vkj dikl ryokuk 'k: gvk A*

tx viu fj'r&ukr¨ dh ftEenkjh fuÒkrk gvk fn[kkÃ nrk g A x<h d Ñf"k mit cktkj lferh ij mld thtk rdkjke eku d¨ ekjihB g¨u dh [kcj feyr gh tx rjr mudk d'ky{ke iNu pyk tkrk g A rdkjke eku d¨ blfy, ekjihB gb fd x<h d dæ ij LFkkfud urk dh lgk;rk l 0;kikjh viuh dikl vk, fnu cpr Fk vkj fdlku eg rkdr jg tkr Fk A rdkjke eku u bl j¨du dk Á;kl fd;k blfy, x<h d ljip gh mUg ekjihB djrk g A rdkjke eku dh vkichrh ludj tx d¨ yxrk g fd fdlku lxBu e ,drk u g¨uk rFkk mud urk LokFkÊ g¨u d dkj.k fdlku¨ d¨ ij'kkfu;¨ dk lkeuk djuk iMrk g A og fopkj djrk g] th r¨Mdj egur djd Òh fdlku¨ dk vPNk ugÈ g¨xk A ml dÒh l[k d fnu ugÈ vk,x A Á¨- jke vkYgkn p©/kjh dgr g] ^^mnkjhdj.k&futhdj.k rFkk vkÈFkd l/kkj dk lcl [kjkc vlj fdlku¨ ij iM jgk g A ;g lp g fd Áepn dk gYd dt e Mck gvk Fkk A yfdu Ò;kud ifjfLFkfr l eBÒM dju d ckotn ml [knd'kh ugÈ djuh iMh] tcfd vkt vk; fnu [kcj ÁkIr

g¨rh g fd ved jkT; e bru fdlku¨ u vkRegR;k, dh] r¨ dy red jkT; e bru fdlku¨ u vkRegR;k, dh A vktknh d Ák;% 70 lky ckn ,lh ÄVuk, u doy ihMknk;d g cfYd 'keukd Òh g A**4 ckc dkr[kM dk nkekn blfy, vkRegR;k djrk g fd udyh cht] dikl d #i, 0;kikjh l u feyuk vkj dt pdku lkgdkj dk rdktk A viuh dikl cpu vud ;kruk, Òxruoky fdlku¨ d¨ tx u n[kk g A fdlku viu [kp l dikl VDVj ;k cyxkMh l y vkr g] mldk c<rk fdjk;k] dikl cpu efgu¨ br tkj dj :[kh&l[kh j¨Vh [kkuk] Ñf"k mit cktkj lferh d U;klh vkj u©dj¨ dh 0;kikfj;¨ l lkB&xkB] pkj d vÒko l cy rFkk j¨Vh d vÒko l fdlku dh eR;] fdlku d 'kn/k dikl d¨ n¨ ucj dh xM vkj 0;kikfj;¨ d feykoVh dikl d¨ igy xM e [kjhnuk vkfn dk vuÒo fy;k tx ;gk 0;kikfj;¨ d¨ dikl cpu dk leFku blfy, djrk g fd 0;kikjh fdlku¨ d¨ de nke nr g yfdu o ,de'u jde nr g A ljdkj dh vkj l mUg rhu ;k pkj fd'r¨ e jde feyrh g vkj fQj 0;kikjh Äj vkdj dikl [kjhnr g A Ñf"k mit cktkj lferh vkdj dikl cpu t¨ ;kruk, Òxruh iMrh g og 0;kikjh d¨ dikl cpu d dkj.k ugÈ Òxruh iMxh A blfy, og 0;kikfj;¨ d¨ dikl cpu dk leFku djrk g A

ukjk;.kokMh d lok lLFkk d puko dk mEehnokj tx d¨ cuku dh d¨f'k'k ckc dkr[kM blfy, djrk g fd tx dk ÒkÃ lŸkk/kkjh ny dk mEehnokj g A pukoh lQyrk iku ckc dkr[kM dk "kM;= tx d /;ku e vku l og bUdkj djrk g A tx dh ,lh /kkj.kk g fd jktuhfr xjhc d cl dh ckr ugÈ g blfy, ÒkÃ d puko e [kM jgu ij og mld Ápkj e lfEefyr ugÈ g¨rk A blfy, ml Òj¨lk g] ^ej ckj e u bl ikVÊ d¨ ;dhu] u gh ÒX;k d¨ Òj¨lk A* tx viuk o¨V nu rd vdyk tkrk g A fctyh dk [kck [kjhn dj [kMk djuk mld vdy d cl dh ckr ugÈ Fkh] iM¨lh Òh r;kj u Fk blfy, tx vkj¨ dh rjg fctyh dh p¨jh djrk g A viu thtk dk d'ky{ke iNdj vk;k tx viu cPp¨ d¨ feBkÃ [kjhnrk g A tx e eu"; lyÒ jkx] no"k] Ø¨/k fn[kkÃ nr g A mldh iRuh cdjh pjoku tkrh g A ogk tx dk fe= jkÄ iM l iŸk r¨Mdj uhp Mkyrk g vkj iRuh d¨ iŸk bdBÞBk djr g, tx n[krk g r¨ og iRuh d¨ xLl e vkdj rku ekjrk g] ^^bruh tYnh D;¨ vkrh g Äj \ rjh cdjh dk iV vÒh [kkyh g vkj Äj vkdj D;k djuk g **5 dkedkt N¨Mdj xli gkduoky¨ d¨ n[kdj tx d¨ vpjt g¨rk g A dke djr le; ml 'ke egl l ugÈ g¨rh blfy, gj d¨Ã ml etnjh d fy, cykrk g A ftl fnu dke u g¨ ml fnu tx dke ryk'ku xko Äerk g A tx gkftj tokch g A lfuy l dkedkt dh ckr [kRe dj tk jg tx d¨ rdkjke j¨dr g, dgrk g] ^D;¨ txékFk] gekj cnu dh c vkrh g D;k \ gekj vkr gh r pyk tk jgk g A* tx ml dgrk g] ^c vku d fy, re vÒh lM ugÈ x, g¨ A* vktdy [kr e etnjh djuk fdlh d¨ iln ugÈ g A etnj [kr vk, blfy, mudh ekx ij mUg cM&id©M f[kyku iMr g A le; ij [kr u vkuoky etnj¨ d¨ cyku mud Äj [kr ekfyd ckj&ckj tkrk g A tx bld fy, viokn g A ftlu ml dke d fy, cyk;k g mld Äj tx tYnh igp tkrk g A lU;k d lkFk Ñf"k mit cktkj lferh tku ij fnuÒj [kkyh iV jgrk g] mldh iRuh dgrh g] ^^n[k¨ r¨] ftld ;gk dke dju x, Fk mldh ftEenkjh ugÈ Fkh D;k] fd dN j¨Vh [kku nh tk, \ ,l dl fun; g y¨x **[6]

tx d firk xtj tku l mldh ek dk llkj l eu mpV x;k vkj og fujrj rhFk;k=k dju yxrh g A ek d rhFk;k=k d dkj.k xko e tx dh vky¨puk g¨rh g A rhu pkj efgu d vrjky ckn tc og xko vkÃ r¨ tx ml j¨du gr cgu d¨ viu xko cykrk g A ek dh chekjh e rjr bykt djokrk g] bll mldk ek d Áfr Áe fn[kkÃ nrk g A tx dh ckr fou¨nh <x dh g¨dj mle dgkor¨&egkoj¨ dk Á;¨x le;¨fpr g A iRuh d b'kkj ij cdjh pyrh&Bgjrh] [kkrh&ihrh rFkk eye= dk foltu rd djrh g A vr% ,l cdjh dk mld iRuh u d¨Ã uke u j[ku dk ml vpjt g¨rk g A dikl puu d ckn [kkyh iM [kr dh trkÃ fdjk; d VDVj l djuk mld cl dh ckr ugÈ g A ,l le; viu ikl cy u g¨u dk n[k ml g¨rk g A tx [krh dh tkudkjh Ñf"k f'k{kk ikÃ viu Òkt l yrk fn[kkÃ nrk g A dikl dk Òxrku u g¨u d dkj.k ml cht [kkn] trkÃ&cvkÃ d [kp dh Çprk lrkrh g] ^^cxj il d ndkunkj viu nokj fdlh d¨ Bgju ugÈ nrk A mudk ;gh le; g¨rk g A vc cht dh rxh dju yxx A vkx vkj ckfj'k g¨ xÃ r¨ [kkn dh Òh rxh djx A ykijokg ugÈ jguk g¨xk A cht] [kkn lkFk gh [kjhnx yfdu igy dikl d #i, gkFk e vku pkfg, A**[7] miU;kl d vr e tx ,d liuk n[krk g A liu e og [kr dh trkÃ dj dikl dh cvkÃ djrk g A vPNh

inkokj g¨u d vlkj fn[kkÃ nu yxr g r¨ vpkud mld liu e ihNy lky d dikl cpu dh dgkuh fn[ku yxrh g vkj og p®ddj tkx tkrk g A ;gk og le> tkrk g fd Òkjrh; fdlku d gkFk e Qly ink djuk g cfYd mldh eY; fuf'prh vkj cpu dh 0;oLFkk mld gkFk e ugÈ g A og d¨Ã vkj 0;oLFkk g t¨ Qly dk eY; r; djrh g vkj ml [kjhnrh g A blfy, Òkjrh; fdlku dh Qly mld fy, dky ugÈ cu ldu dk fo'okl tx d eg l vr e 0;Dr fd;k fn[kkÃ nrk g A

fu"d"kl &

^dkildkG* dykl n®M th dk ejkBh miU;kl g A dikl mRiknd fdlku¨ d¨ dæ e j[kdj ^dkildkG* dh jpuk gÃ g A dikl mRiknd fdlku¨ d¨ dikl cpr le; ftu ij'kkfu;¨ dk lkeuk djuk iMrk g bldk ;FkkFk fp=.k ÁLrr miU;kl e gvk g A miU;kl d dæ e tx tlk NªVh t¨r dk fdlku g] ftld ek/;e l dykl n®M th u vke Òkjrh; fdlku d pfj= d¨ mtkxj fd;k g A tx e fdlku vkj etnj n¨u¨ fo'k"krk, e®tn g A og ftruk Ákekf.kd] cnf/keku fdlku g mruk gh Ákekf.kd etnj g A viu de d¨ /ke le>dj Çurj og [krh rFkk etnjh dj viuh xgLFkh pykrk gvk fn[kkÃ nrk g A ml viu ifjokj d Áfr Áe g blfy, og gj ckr d gkfu&ykÒ dk fopkj dj Ñfr djrk fn[kkÃ nrk g A

lnÒl lph &

1- dykl n®M] dkildkG] i- 17

2- ogh] i- 61

3- l- Jh- l;o'kh p®/kjh] jkÒk"kk] i- 7] vd 7] tykÃ 2018

¼dyk] eu";Ro vkj Áepn & Á¨- M,- jke vkYgkn p®/kjh½

4- ogh] i- 13

5- dykl n®M] dkildkG] i- 130

6- ogh] i- 155

7- ogh] i- 199

IMPACT OF REAL WAGES ON SATISFACTION OF INDUSTRIAL WORKERS

Dr. R. S. Salunkhe

Head, Department of Commerce, Arts, Commerce and Science College, Palus Dist- Sangli (Maharashtra)

ABSTRACT:

Industrialization spread throughout India. Industrialization is reaching towards a rural area. As a result Industry Growth Rate in India's GDP has been registering steady growth over the past few years. This has given a key boost to the Indian economy. The government of India is continued to make efforts to boost the industrial sector in the country. It will revolve help to grow the country's economy. The industry contributes regarding 7% of India's GDP, employs millions, and is a major basis of its foreign-exchange earnings. GDP of the Industry sector is $495.62 billion and world rank is 12. In this development, employers play a vital and key role. Therefore, there is a need the study of employer's financial position and their standard of living. The paper is attempting to improve the standard of life of industrial worker by providing monthly wages including real wages. They also try to increase their better status in society.

Keywords*: real wages, growth, standard of living*

Introduction

Industry is the backbone of Indian economy. Productions of various products are done through industries with the help of employees. An employee plays a great role in all type of industries. Therefore, there is a need to study their standard of living because this can most impact on the productivity of the employees. In India, it is found that an industrial worker lives in extreme economic situations. They have not got sufficient wages especially real wages. Besides, they have not much satisfied with the current economic condition and they may impact on productivity.

Objectives of the study

1. To comparative study of real wages and money wages
2. To study the satisfaction getting through real wages
3. To study the ratio between getting wages through real and money

Hypothesis

1. There is a significant level of satisfaction of employers through real wages.
2. There is a significant level of satisfaction of employers through money wages.

Methodology

The paper is based on primary data. Information is collected through a structured questionnaire and interview.

Research Design: To examine the relationship between real wages and money wages and their impact on the satisfaction of industrial workers, a research design was framed

Sampling: A sample size of 345 of the total employees was selected for the study using **Taro Yamane** formula. **Random sampling** was chosen to derive the required and representative sample for the study. Considering 345 sample size, the sample interval was computed as 5 thus the sample selection was made by drawing the first sample randomly between numbers from 1 to 5 then every fifth employee in the frame was selected as sample.

Data Collection: the information is gathered in three ways- quantitative data (multiple choice questions) through a questionnaire, qualitative data (open-ended questions) through a questionnaire, qualitative data through a focus group interview and resignation survey. The three dimensions of information gathered were triangulated. The purpose of the latter two levels of information is obtained to support the initial findings. In other words, the information on open-ended questions, focus group interview and resignation survey are used in order to support the finding derived in the qualitative data collected through the open-ended question to find the attitude towards satisfaction of industrial workers

Data Analysis: the quantitative data, collected through questionnaire were analyzed and interpreted with the use of Microsoft Excel worksheet. This was done to find out the significant relationship between real wages and money wages. The qualitative data collected through the open-ended question, focus group interview and resignation survey was analyzed and interpreted with the help of content analysis using a free listing of items.

Review of Literature

Zakeriya Yildirim published a paper on the relationship between labour productivity real wages and inflation in Turkey. As per his finding, the dynamic connections among real wages, inflation, and productivity in Turkey are dependable with the theoretical expectations, the empirical findings in the literature for developed and developing countries and the stylized facts of the Turkish economy relationship between inflation, and productivity may be different. Therefore, further investigation is necessary to identify whether the effect of inflation on productivity is different in a lower inflationary situation.

Riswanul Islam and others published a paper on real wages and labour productivity in Tanzania: How do they think. Real incomes in the private sector have registered negative growth while the opposite has been the cases in determinants of income real wages have a significant impact on productivity in the manufacturing sector.

Theoretical background:

In economics, the price paid to labour for its contribution to the procedure of production is called wages. Labour is a significant factor of production. If there is no labour to work, all other factors, be it land or capital, will stay idle. labour only cannot produce as most of the production is the result of the joint efforts of different factors of production. Therefore, the part of the produce paid to labour for its production activity is called wage.

A wage may be defined as the sum of money paid under contract by an employer to a worker for services rendered." -Benham

"Wages is the payment to labour for its assistance to production." -A.H. Hansen

'Wage rate is the price paid for the use of labour." -Mc Connell

Types of Wages: here real practice, wages are of a lot of types as follows:

1. Piece Wages: Piece wages are the wages compensated according to the work done by the worker. To calculate the piece wages, the numbers of units produced by the workers are taken into consideration.

2. Time Wages: If the labourer is paid for his work according to time, it is called as time wages. For example, if the labour is paid Rs. 35 per day, it will be called as time wage.

3. Cash Wages: Cash wages treat to the wages paid to the labour in terms of money. The salary compensated to a worker is an instance of cash wages.

4. Wages in Kind: When the labourer is compensated in terms of goods rather than cash, is called the wage in kind. These types of wages are accepted in rural areas.

5. Contract Wages: in this type, the wages are predetermined in the beginning for complete work. For occasion, if a contractor is told that he will be compensated Rs. 25,000 for the construction of the building, it will be called as contract wages.

The following are the two major concepts of wages:

A. Nominal Wage: B. Real Wage:

A. Money Wages or Nominal Wages:

The total amount of money got by the labourer in the procedure of production is called the money wages or nominal wages.

B. Real Wages:

Real wages mean conversion of money wages into real provisions or in provisions of commodities and services that money can buy. They refer to the compensation of worker's occupation, i.e. the sum of the necessaries, comforts, and luxuries of life which the worker can command in return for his services. An instance will make things clear. Suppose 'A' receives Rs. 500 p.m. as money wages during the year. Assume also that midway through the year the prices of commodities and services, that the worker buys, go up, on the average, by 50%.

It means that though the money wages stay the same, the real wages (consumption basket in terms of commodities and services) are reduced by 50%. Real wages also include extra additional benefits along with the money wages.

The Distinction between Real and Money Wages:

Adam Smith has distinguished the money wages and real wages on the following source:

Data Analysis and Interpretation:

Table No: 1 status of industries and workers

Total industries	Small scale industries	Medium industries	Total workers	Female workers	Male workers	Skilled	Unskilled
153	102	51	2726	36	2690	449	2277

Source: Industrial estate office, Palus

The Table shows the present position of Industries and workers in Palus MIDC and strength of female and male workers and also skilled and unskilled workers. According to the table, there are 153 industries out of which 102 are small and 51 are medium industries. There is no any large industry in MIDC. In Palus MIDC, there are 2726 workers out of which 2690 are female and only 36 female. 2277 workers are unskilled and only 449 are skilled.

The Researcher has found that 83.52 workers are unskilled and they are not getting sufficient facilities. But they have experience, therefore; they have to right to get real wages

Table No 2 classification of wages

1. Relation with Price: Keeping all further things constant, there a contrary relation between real wages and price i.e. with the increase in price level real wages is likely to decline and vice-versa.

2. Money and Real Wages: an increase in money wages will lead to a boost in real wages. It is due to the reason that with the boost in money wages, a labourer can purchase more goods and services than before.

Basic Difference: According to Adam Smith, money wages are compensated in terms of the quantity of money whereas real wages are compensated in terms of necessaries of life. Therefore money wages are expressed in provisions of the money and that of real wages in terms of goods and services

Money wages	Real wages
Wages in cash + PF	1.residence facility 2.health facility 3. canteen 4. safety instrument 5. entertainment 6. Locker faculties 7.Insurance 8. Bonus 9. trips 10. gifts

Source: field survey

The table shows the classification of wages paid in the MIDC of Palus. There are two types of wages. Money wages and real wages. Money wages includes cash and provident fund. Real wages includes residence facilities, health facilities, canteen, safety industries, entertainment, lockers, insurance, bonus, trips, and gifts. It is found that employer of Palus MIDC provident these facilities to their workers. Some workers are migrated from Bihar and Uttar Pradesh. The Researcher has made scale level according to this record.

Table No 3 Industries given wages through the real method

Residence	Health	Canteen	Safety	Entertain ment	Lockers	Ins	Bonus	Total Industries	Total workers
-	63	3	59	26	12	153	153	153	2726

Source: field survey

The table shows that industries gave wages through a real method in Palus MIDC. It is seen that there is no residence facility. 63 industries are given health facilities with oral doses for their workers. Only 3 are industries given food facilities during working hours of industries. 26 industries are given entertainment facilities, 12 industries are provided Lockers. All 153 industries are paid Insurance installment and Bonus to their workers. It is found that there is a large scope for industries to pay real wages with money wages.

Table NO: 4 scale levels of wages

Classification	No. of workers	Permanent	Temporary
0 to 10000	1270	1056	214
10001 to 20000	827	275	552
20001 to 30000	423	282	141
30001 and above	206	138	68
Total	**2726**	**1751**	**975**

Source: field survey

The table shows scale levels of wages of MIDC of Palus. For the study, purpose the researcher has made four scale levels of wages. In the first scale – 0 to 10000, 1270 workers are included out of which 1056 workers are permanent and 214 workers are temporary. In the second scale – 10001 to 20000, 827 workers are included out of which 257 workers are permanent and 552 workers are temporary. In the third scale – 20001 to 30000, 423 workers are included out of which 282 workers are permanent and 141 workers are temporary. In the fourth scale level- 30001 and above 206 workers are included out of which 138 workers are permanent and 68 workers are temporary. ***The mean scale levels of wages are Rs.13404. The mode of collected data is Rs.7413. It indicates that a scale level of wages having approximately Rs.13404. C. V. has Rs. 70.69. Skewness has 00.63 which shows the data has extent positively skewed. It means the scale level of wages is very low.***

Table No: 5 Satisfaction of workers through real wages

Classification	No of workers	Samples	Samples of Real wages	Satisfied	Unsatisfied
5000 to 10000	1270	169	49	39	10
10001 to 20000	827	499	147	119	28
20001 to 40000	423	52	38	32	06
40001 and above	206	25	16	14	02
Total	**2726**	**745**	**250**	**204**	**46**

Source: field survey

The table shows the satisfaction of workers through real wages of MIDC Palus. In the First scale level, 1270 workers are included out of which 169 samples are taken for study. Out of which 49 samples are receiving real wages, 39 sample workers are satisfied and 10 workers are unsatisfied. In the second scale level, 827 workers are included out of which 499 samples are taken out of which 147 samples workers are receiving real wages, 119 sample workers are satisfied and 28 sample workers are unsatisfied. In the third scale, 423 workers are included out of which 52 samples are selected for the study. 38 sample workers are receiving real wages out of which 32 workers are satisfied and 6 workers are unsatisfied. In the fourth scale level, 206 workers are included out which 25 sample workers are selected for the study out of which 16 workers are receiving real wages out of which 14 workers are satisfied and 02 workers are unsatisfied. It is found that majority of workers are satisfied regarding getting real wages

Table No: 6 Satisfaction of workers through Money wages

classification	No of workers	Samples	Samples of Real wages	Satisfied	Unsatisfied
5000 to 10000	1270	169	120	40	80
10001 to 20000	827	499	252	117	235
20001 to 40000	423	52	14	04	10
40001 and above	206	25	9	06	03
Total	**2726**	**745**	**395**	**167**	**328**

Source: field survey

Table shows satisfaction of workers through Money wages of MIDC Palus. In the First scale level 1270 workers are included out of which 169 samples are taken for study. Out of which 120 samples are receiving Money wages, 40 sample workers are satisfied and 80 workers are unsatisfied. In the second scale level 827 workers are included out of which 499 samples are taken out of which 117 samples workers are receiving Money wages, 117 sample workers are satisfied and 235 sample workers are unsatisfied. In the third scale 423 workers are included out of which 52 samples are selected for the study. 14 sample workers are receiving Money wages out of which 04 workers are satisfied and 10 workers are unsatisfied. In the fourth scale level, 206 workers are included out which 25 sample workers are receiving Money wages out of which 9 workers are selected for the study. 06 workers are satisfied and 03 workers are unsatisfied. It is found that the majority of workers are unsatisfied in every scale level regarding money wages

Benefits of Real wages:

1. Assurance
    •
2. Increase productivity
3. Improvement of the standard of living
4. Increase employment
5. Financial saving

Remedies for real wages

1. Service center 2. Awareness 3. Awareness among industries

Conclusion:

Majority of workers are satisfied regarding getting real wages. Majority of workers are unsatisfied in every scale level regarding money wages According to the study, Real wages are beneficial for workers. Workers should be possible to improve their standard of living after getting real wages. Along with that, they have to inspire from real wages. ***The table value of x^2 of 1 degree of freedom at 5 percent level of significance is 3.841. The calculated value of x^2 is much higher (154.32) than the table value. Thus the result of the experiment does not support the hypothesis. We can, thus, conclude that there is a significant level of satisfaction of employers through real wages.***

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Human Resources Management in Media and Entertainment: Review

Mr. Maheshkumar Devendra Mohite

Research Student, Chh. Shahu Institute of Business, Education & Research (CSIBER) Shivaji University Rd, Kolhapur 416006

ABSTRACT:

Effective management of people in an organization or company will helps improving business, product and services. Important role for Business success is HR department. Employees are important in any organization. Its satisfaction towards job affect on business output. In general employees working in industry must feeling satisfy with his job. Company used various techniques for manage employees. This paper is focusing on give you important reviews of Human Resources Management in media and Entertainment. The purpose of this paper is that we will understand HR management in media and Entertainment and it will helps to all.

Keywords*: Human Resources Management, HRM Practices, HRM in M & E, SHRM*

Introduction:

Now days' media and entertainment industry is growing fast and earning more than other industry. It consists of many different segments such that television', prints, and films; and it also includes smaller segments such like radio, music, OOH, animation, gaming and visual effects (VFX), live theater, music and Internet advertising. Management of human resources in such industry is complex for company. Entertainment business opens the competition to a much broader sphere. India has the largest media and entertainment industry in the world. Indian work of motion films are watched all over the world. Further, there are several centers of M & E in India, producing in several languages. There are lots of competitors. Author said that HR is the management of people within organizations, focusing on policies and on systems. HR departments have various responsibilities. It may include overseeing employee benefits design, employee recruitment, training and development, performance appraisal, and rewarding e.g., managing pay and benefit systems, organizational change and industrial relations. Media and entertainment Industry works on different principles than regular corporate sectors. They are highly creative and following different work schedules, artists who don't necessarily bind themselves to set rules and patterns. It makes this sector difficult to align with the regular corporate style management strategies. However, even this sector has its own trends in talent management systems, from which other sectors can learn. This paper focuses to understand HR management in media and Entertainment by review.

Reviews of Literature:

Costello, Oliver (2018). In article 'Human Resource Management in the Media' told that Media companies were adapted more changes in the competitive environment for success. They were discussed on Strategic Human Resource Management SHRM which was facing issues in media companies. According to him SHRM practice and policies will helps to achieve organizations goals. They told that *SHRM* means the practice of attracting, developing, rewarding, and retaining employees. They are used for the benefit of both the employees as individuals and the organization as a whole. According his conclusion they told that there was needed in media companies of accepting SHRM with focusing recruitment, performance and retention policies and procedures it will helps in competitive environment. They rely on 'adapt or die' believes. But other author was suggesting that there was need word 'invest'. According to him and other referred article that there were need of investing in more technologically So that he gave the mantra mantra for SHRM should be 'invests and adapt, or die'.

Archana Verma (2018), in the article 'How does film & culture industry manage talent', She told that there were mixture nature of Talent

Management in the film and culture industry. There were more companies involving to handle business. That may be in marketing, distribution and showcasing. Some company was work in an informal manner, working closely with the actors, musicians, singers, producers, and directors. Some of them were one or two person companies. Such mixture of various activity handled by Management. According to her Managing people in film industry was very complicated so that industry used technology such film production employee's management software, marketing, distribution software applications will helps in Management. They used various strategies for employee engagements. Film industry was caring local sensitive's, maintained flexible working rule, develop art activity so it helps for maximize performance level of employee. They planned for compensation for employees and it will helps satisfied with work.

Gautam Gupta (April 2018), in article 'How to improve mindfulness at work' told that techniques and implications of mindfulness at work influence work behavior present business environment. The employees was spending long hours at their workplaces. They were needed to be more productive with fewer resources and deliver results against stringent timelines. According to Mark Williams, University of Oxford told that working in a culture where stress is a medal of honor was counter-productive in the long run. He was concluded that for improving mindfulness there were important simple exercises like **Chant a 'Mantra helps refreshining your body and mind, Focus on your breathing helps relaxation, by taking a relaxing lunch break and Writing a gratitude note will** increase mental strength. According to him mindfulness can play a decisive role in HRM.

Sandeep Kaur (Jan 2017), in paper 'Recent Trends In Human Resource Management', told there were difficulty occurred in HRM due to Continuous changes in technology, economic, social and psychological. The role of human resource management was changing by time requirements. The current trends were seen that there was new challenges in competitive market can rethink the HRM in terms of the current trends at all levels. The author was identified trends that was, changes in Work force Diversity, expectations of or from employee, upgrade skill requirements, Corporate graph, improvements, new work processes, Mass Customization, technology, involvement of employee, Health, work life balance of family and Confidentiality are important in Recent HRM

Sayed, Charles (2017), in the paper '2017 Media and Entertainment People Strategy Survey Report', Author told that M & E companies facing various challenges in attract, develop and retain talent. The M&E industry was undergoing major change at the global level such that a. Technology is transforming the entire M&E ecosystem b. customized Creativity, distribution and monetization. Due to Competitive market environment many M & E companies were changed their business strategy and people strategy. Author was focusing to show M&E businesses, their people strategy by ref industry trends. He was concluded that optimize, grow and protect their organizations will helps them. He suggested that maintain engagement with M & E internal employee experience, change to new technologies, automate business processes will get improving productivity, secure your data that helps in company's growth. This survey told that look for increasing for attract, develop and retain the right talent. HR organizations must require develop, align the people strategy which can be fit your company overall objectives.

Harrish (October 31, 2017), in article 'Best HR Practices in the Media / Radio industry Talent Acquisition & Retention', Author was told that hiring and retaining the talent is of was importance to any firm. It will achieve market power. Median and Entertainment industry was always focused on creating and implementing talent management strategy. Author concluded that development program, **Long-term retention through attractive schemes, training program,**

reward & recognition program will helps for attract good talent and retain their top talented employees.

Marta, André (Jan./Mar. 2017). In research article' Human resource management in creative industries: the case of Brazilian animation studios' According to them HRM is important part in creative industry so there was needed to understand process of it. He was reviewed case studies of four Brazilian animation content production companies. The creative industry was seen that both logic of artistic practice and an economy was present. According to case study 'Management of animation studios in the literature and the cases studied' he was told that animation involves a lot of manpower, and that it consumes up to 80% of the project budget. According to case study 'Management of people in small companies and the cases studied' the flexibility to organize the work day, the sense of accomplishment and the greater participation in the greater decisions of satisfy. It concluded that the retention of employees in these companies was related to their identification with the activity itself rather than for gratifications, such as salary or other benefits.

Stanley Chibuzo Opara (May 2016), in thesis 'Exploring Human Resource Management Practices: An empirical study of the Performing Arts companies in Australia', author was explore human resource management systems and practices in the performing arts companies in Australia. They were studied from various industry advertising, architecture, design, fashion, film, galleries, photography, wider culture industries etc. The creative industries were made up of different types of employees working in the various sectors. Employment in the creative industries was found employment statistics fail to account for the many part-time and freelance workers. According to his finding stack holders was struggle for funding, financial insecurity, limited resources, personnel choose to continue to work within the arts sector and holding a range of jobs, sometimes as employees, independent contractors. This can difficult on HRM practices. Organizational size is important to maintain all the activity. He was concluded that a personnel management approach characterized by short-term, reactive, ad hoc, and mainly administrative and compliance-based HRM practices. The situational constraints that get in the way the adoption of HRM in the sector was important. This article helps for improving the HRM in this sector

Pankaj Tiwari (Jan 2012) in research article 'Human Resource Management Practices: A Comprehensive Review', author studied HRM Practices and examined HRM practices in different companies. Human resources were main source of achieving competitive advantage. They were achieved money, machine, methods and material, product and service. Human resource was unique to all. According to this paper researcher was found that HRM practices was affected with external and internal factors. It can directly or indirectly affect variables; that was employee's attitude, employee employer relations, financial performance, and employee productivity. According to him there was internal factors: organization size, org structure, business strategy, HR strategy, past practices, top & line management, politics and; External factors economic changes, technology changes, national culture, characteristics of industry, regulation, actions of compotator, action of union, globalization affects on HRM practices. So In any industry like IT, film there is need of innovative HRM practices.

Volker, Axel (May 2011), in paper 'HR management in project heterarchies – the case of VFX production' this identified and analyzed HR practices: recruitment, skill development and motivation are shared between and distributed among different organizational domains. Author focused on HRM in project-based firms rather than project-based industries. They told that HR management plays imp role for brought the right people with the right skills together, holding them together and trying to build and maintain bridges for future collaboration. These were suitable key functions of project management in a complex environment. He told that Organizational structures such that projects, departments, firms and personal networks overlap and build an interdependent. There was need of specific recruitment, learning and training needs in project-based industries. In this there was found three concepts with reference of author studies that was inter-organizational nature of project networks, the functional equivalent logics of employment systems and the entangled org structure overlap of project. Author was mentioned multilayered organizational context of Visual Effects (VFX) production.

Nguyen Hoai Anh, Brian H. Kleiner (2005), in article 'Effective human resource management in the entertainment industry' According to them most companies were applied these general human resource strategies that was Hire the right people, Develop people to deliver service quality, Provide needed support systems, retain the best people. These strategies was used the Disney Company, Universal Studios, and LEGOLAND. That results excellent customer service and output. They were suggesting to top level management that there were needs to reward and recognize employees by checking performance of extraordinarily in the area of guest service. There is important of people in this industry.

Conclusion

In this reviews we are understood that, Human resources means both the people who work for organization or company and the department responsible for managing resources related to employees. The term Human Resource Management can be describing formal systems devised for the management of people within an organization; HRM focused on Recruiting and staffing, Compensation, benefits, Training, learning, Labor, employee relations, Organization development and involves strategic as well as comprehensive approaches. It helps to managing people, workplace culture and environment. The main purpose of HRM is to maximize the productivity of an organization and optimizing the effectiveness of its employees. There found various Human Resources Management difficulty found in Media and Entertainment. In Media and Entertainment industry employees work are project based that may be short term or long term. There found more competitors in industry. Systematically manage employees will increase productivity of business. Wining Human Resources management in Media and Entertainment there will need careful recruitment, selection, extra compensation, new technology use, Team working and flexible job design, enhancing new opportunity of learning - training, involvement of employee, social responsibility, Performance appraisals, trust and securing information will turns benefits to such industry. According to above reviews focused on general management idea. Previous Researcher cannot focus specific department or employees so it will understand exact result.

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^maV hm H${fàYmZ Xe Agë`mZ ^maVr` eVrVZ _mRçm à_mUmV am¿ir` CËnÞ {_iV Amh. Ë`m_i ^maVmÀ`m Am{WH$ {dH$mgmg \$ma _mRçm à_mUmV nmR~i {_imë`mM {XgZ `V. ^maV hm CÎUH$Qr~{Y` àXemVrb Xe AgZ ^maVmM hdm_mZ _mg_r àH$maM Amh. Ë`m_i hdm_mZ ~XbmMm n[aUm_ àm_»`mZ ^maVr` eVrda {XgZ `Vm. hdm_mZmÀ`m `mM ~XbmMm n[aUm_ A{Z`{_V nOÝ` `mda hmV AgZ gnU ^maVr` eVr hr _mg_r nmdgmda Adb~Z Amh. hm hdm_mZmVrb ~Xb bjmV KD$Z ^maVm_Ü`_mRçm à_mUmV ObgMZmÀ`m g{dYm {Z_mU hmV AmhV. Ë`m_i \$ma _mR H${f jÌ AmbrVmIbr Ambb {XgZ `V. `m ObgMZmÀ`m _mÜ`_mVZM ^maVm_Ü` _mR_mRçm ghH$mar VÎdmdarb nmUr nadRm gñWm {Z_mU Pmbë`m {XgZ `VmV. Ë`m_Ü` _hmamï h amÁ` AJga AgZ AmÚm{JH$ d H${f {dH$mgmÀ`m Ñï¿rZ XemV Cƒ ñWmZmda Amh. Ë`m_i _hmamï¿m_Ü` \$ma _mRçm à_mUmV Am{WH$ {dH$mg Pmbbm Amh.

_hmamï¿mV H$mëhmna hm H$frÑîQçm àJV Agm {Oëhm Amh. `m {OëømV amYmZJar, H$m i å_mdmSr, V i er `m YaUmVrb ObgmRçm_i ObgMZmÀ`m \$ma _mRçm g[dYm {Z_mU Pmbë`m AmhV. `mVZM dmaUm, ^mJmdVr, H$mgmar, H$^r, nMJJm, XYJJm, dXJJm BË`mXr ZXr àdmhmV _mR_mRçm ghH$mar nmUr nadRm gñWm {Z_mU Pmbë`m {XgZ `VmV. Ë`m_Ü` qeJUmna Z i nmUr nadRm `mOZm, Ir AÞnUm ghH$mar nmUr nadRm gñWm _`m{XV ìhÞm i r, Vm. H$mJb BË`mXr ghH$mar nmUr nadRm gñWm nhmd`mg {_i VmV. `m nmUr nadRm gñWmÀ`m _mÜ`_mVZ H$fr {dH$mg _mRçm à_mUmV Pmbbm {XgZ `Vm.

H$mëhmna {OëømV H$mJb VmbH$m H$frÑîQçm gnÞ Agm àXe Amh. H$mJb VmbŠ`m_Ü` àm_»`mZ XYJJm, dXJJm `m ~ma_mhr dmhZmè`m ZÚm AgZ `m [RH$mUr H$fr jÌmV nmUr nadRm H$aUmè`m AZH$ ghH$mar nmUr nadRm gñWm AmhV. Ë`mVrbM XYJJm ZXrda {Z_mU Pmbbr Ir AÞnUm ghH$mar nmUr nadRm gñWm hr EH$ _hÎdmMr nmUr nadRm gñWm AgZ `m nmUr nadRm gñWMm {dñVma ìhÞm i r, gmH$, Jma~, H$ZdS, gmdS I X BË`mXr Jmdm_Ü` Pmbbm {XgZ `Vm. AÞnUm ghH$mar nmUr nadRm gñWM EH$U H$m`©jÌ 5000 hŠQa BVH$ AgZ Ë`mVrb AmbrVmIbrb H$frjÌ 2000 hŠQa BVH$ Amh d Ë`m_i `m ghH$mar nmUr nadRm gñWMm n[aUm_ VWrb H$fr {dH$mgmda Pmbbm {XgZ `Vm. Ë`m_i gmh{OH$M Ë`mMm àË`jnU n[aUm_ VWrb Jm_rU {dH$mgmda Pmbbm AmT i Vm. gXa emY{Z~YmMm {df`Ir AÞnUm ghH$mar nmUr nadRm gñWMm Zm{dÝ`nU CnH$_ Am{U Ë`mMm ìhÞm i r Jmd d n[agamÀ`m gdmJrUJm_rU {dH$mgmda Pmbbm n[aUm_ EH$ {M{H$ËgH$ Aä`mghm AgZ àñVV emY{Z~YmMm _»` CÔe hm Ir AÞnUm ghH$mar nmUr nadRm gñWMm Jm_rU {dH$mgmdaVrb Pmbbm n[aUm_ Aä`mgU hm Amh. gXaÀ`m emY{Z~YmgmRr àmW{_H$ ñdê$nmMr _m{hVr àË`j H$m`©jÌmV OmdZ gH$brV H$bbr AgZ Ë`mM~am~a BVa

A{YH$ _m{hVrgmRr dJdJù`m gX^ JWmMm d gñWm H$m`mb`mMm AmYma KVbm Amh.

CÔe :

1) Ir AÞnUm ghH$mar nmUr nadRm gñWMm Jm_rU [dH$mgmda Pmbbm n[aUm_ Aä`mgU.

2) gXa nmUr nadRm gñWÀ`m {dH$mgmË_H$ H$m`mgmRr Cnm``mOZm gM{dU.

gemYZ nÕVr :

gXaMm emY{Z~Y hm àmW{_H$ _m{hVrda AmYm[aV AgZ jÌ ^Qr~am~aM BVa gX^ JWmMm, gemYZ n{ÌH$Mm d {Oëhm H$fr gemYZ H$Ð, VmbH$m nMm`V g{_VrMm H$fr {d^mJ, ghH$mar nmUr nadRm gñWÀ`m H$m`mb`mVrb H$mJXnÌH$, gñWm Ahdmb BË`mXr H$m`mb`mVZ _m{hVrM gH$bZ H$bb Amh.

Ir AÞnUm ghH$mar nmUr nadRm gñWMr nmíd^_r :

Ir AÞnUm ghH$mar nmUr nadRm gñWm _`m{XV ìhÞm ir, gmH$, Jma~, H$ZdS `m Mma JmdmVrb 1303 eVH$ar, _mOr Am_Xma _m. gO`~m~m KmQJ `mÀ`m nTmH$mamZ 2584 EH$a O_rZ VmaU XdZ 31 {Sg|~a 1992 _Ü` gñWMr ñWmnZm H$aÊ`mV Abr. gñWbm nmUr nadmZm 17 \$~dmar 1993 B.amOr {_imbm. `mgmRr Zm~mS H$SZ 7 H$mQr 14 bm I ê$n` BVH$ H$O CnbãY Pmb d nÝhm ^{dH$mg ~H$H$SZ 1 H$mQr 27 bm I ê$n` H$O CnbãY H$aÊ`mV Amb. VgM XYJJm ZXrVZ 800 E_.E_.{g_QÀ`m nmBn_YZ VrZ Qßß`mV nmÊ`mMr CMb gZ 1998 _Ü` H$aÊ`mV Abr. Ë`mZVa nÝhm 92 {H$._r. nr.ìhr.gr. nmBnÛma nmÊ`mM {dVaU H$fr jÌmg H$aÊ`mV Amb.

Aä`mg jÌ :

_hmamï> amÁ`mV H$mëhmna {OëømV H$mJb VmbH$m AgZ `m VmbŠ`mM ñWmZ H$mëhmna {OëøÀ`m A¾` {d^mJmV Amh. hm VmbH$m 16⁰ 15' V 16⁰ 40' CÎma AjdÎm Am{U 74⁰ 5' V 74⁰ 25' nd aImdÎmmÀ`m Xaå`mZ dgbbm Amh. H$mJb VmbH$m H$mëhmna ehamÀ`m X{jUg 20 {H$._r. AVamda AgZ `m VmbŠ`mÀ`m ndbm {M¸$mSr, CÎmag H$adra, npíM_bm amYmZJar d ^XaJS Am{U X{jUbm JSqh½bO d AmOam h VmbH$ AmhV. H$mJb VmbŠ`mV npíM_g H$miå_mdmSr YaU Amh. `m YaUmVZ XYJJm d dXJJm `m ZÚm ~ma_mhr dmhV AmhV.

H$mJb VmbŠ`mM EH$U ^mJm{bH$ jÌ 54,754 hŠQa BVH$ Amh. Ë`m_Ü` 84 ISr d 2 ZmJar dñVtMm g_mde Amh.XYJJm, dXJJm d {M¸$mÌm `m à_I ZÚm AmhV.H$mJb VmbŠ`mV H$frImbrb jÌ 53,775 hŠQa BVH$ Amh. `m VmbŠ`mV 2011 À`m OZJUZZgma 2,84,136 BVH$s bmH$g»`m AmT>iZ `V.

H$mJb VmbŠ`mVrb hdm_mZ CîU àH$maM Amh. CÝhmim, {hdmim d nmdgmim h VrZ F$V A{YH$ VrdVZ OmUdVmV. `Wrb CÝhmim HSH AgZ {hdmù`mV Vmn_mZ gdgmYmaU AgV. `m VmbŠ`mVrb {H$_mZ Vmn_mZ 29.4 g. d H$_mb Vmn_mZ 39.2 g. n`V AgV. H$mhrd im {hdmù`mV Vmn_mZ `mnjmhr Imbr `V. `m VmbŠ`mV gamgar 650 V 900 {_._r. BVH$m nmD$g nSVm. naV Vm dfmZdf Am{U àË`H$ {RH$mUr Ag_mZ nSVm.

H$mJb VmbH$m hm H$fràYmZ Agë`mZ VmbŠ`mV _»` ì`dgm` eVr hmM Amh. Ë`m_i bmH$mM Am{WH$ OrdZ eVrer {ZJSrV Amh. n[aUm_r VmbŠ`mMr

AWì`dñWm eVrda Adb~Z Amh. VmbŠ`mV D$g, ^mV, gm`m~rZ, ^B_J hr à_I {nH$ {XgZ `VmV.

Ir AÞnUm ghH$mar nmUr nadRm gñWMm gdmJrU Jm_rU {dH$mgmda Pmbbm n[aUm_

1) H$fr jÌmV dmT

Ir AÞnUm ghH$mar nmUr nadRm gñWÀ`m {Z{_Vr_i H$fr jÌm_Ü` PnmQçmZ dmT Pmbbr {XgZ `V. Ë`m_Ü` {defV: D$g bmJSrM jÌ dmTbb {XgZ `V. CXm. 1998 gmbr D$g bmJdSr Imbr jÌ 415 EH$a hmV, Va Ë`m_Ü` dmT hmD$Z 2018 _Ü` 2335 EH$a EdT Pmbb nhmd`mg {_iV. h gnU D$g jÌ gXa gñWÀ`m nmÊ`mda {nH$V Amh. Ë`mM~am~a nSrH$ d _mianZ O_rZ dJù`m H$fr {nH$mImbr Ambbr {XgZ `V. Ë`m_i ndu {Oam`V eVrda Adb~Z Agbbm eVH$ar gñWÀ`m nmÊ`mÀ`m _mÜ`_mVZ ~mJm`V eVrH$S d ibbm {XgZ `Vm.

2) H$fr CËnmXZmV dmT

Ir AÞnUm ghH$mar nmUr nadRm `mOZ_i gamgar H$fr CËnmXZmV dmT Pmbb {XgZ `V. H$maU `mOZm bmJ hmÊ`mndu hr Jmd 100% nmTè`m nQçmVrb SmJam i Jmd Agë`mZ eVrgmRr nmÊ`mMr \$maM H$_VaVm hmVr. VgM SmJa Xè`m_i nmdgmM nmUr gmRdÊ`mMr gm` CnbãY Zgë`mZ eVmVZ {ZKUma CËnÞ AJXrM VmH$Sçm ñdê$nmM hmV. nU hr nmUr nadRm `mOZm gê$ Pmë`mZVa gnU nmTè`m nQçmVrb SmJam i ^mJmV AmbrVm Imbrb jÌ `m_YZ gamgar H$fr CËnmXZ _mRçm à_mUmV àmá hmd bmJb. Ë`m_Ü` {defV: D$g {nH$mVZ EH$ar 50 V 55 QZ BVH$ CËnmXZ eVrVZ àmá hmd bmJb. Ë`mMm AàË`j n[aUm_ eVH$è`mMr Am{WH$ pñWVr CMmdÊ`mda Pmbbm {XgZ `Vm.

3) eVrnaH$ CÚmJYÚmMr {Z{_Vr

gXaÀ`m nmUr nadRm gñW_i Jm_rU ^mJmV eVrnaH$ CÚmJ {Z{_Vr Pmbbr {XgZ `V. Ë`m_Ü` X¥Y ì`dgm` hm eVrnaH$ CÚmJYXm eVH$è`mZm daXmZ Rabbm Amh.Ë`m_i XY CËnmXZmV dmT Pmbbr {XgZ `V. `mMm n[aUm_ eVH$è`mbm bm^ _mRçm à_mUmV Pmbbm {XgZ `Vm.

4) AmY{ZH$ eVr nÕVr

gXaÀ`m nmUr nadRm gñWMm n[aUm_ H$fr jÌmV d H$fr CËnmXZmV Pmbbr dmT `mMm n[aUm_ eVH$è`mZm Am{WH$ bm^ hmV Agë`mZ A{bH$S gXa eVH$ar eVr_Ü` AmY{ZH$ AdOma, _mRçm à_mUmV `Ì `mMm dmna H$aVmZm {XgZ `Vm. CXm. QŠQa, Qba, dJdJù`m qgMZ nÕVr, H$fr ìhQa, amgm`{ZH$ IV, gH$[aV ~r {~`mU, {H$QH$ZmeH$, OV ZmeH$, VU ZmeH$ BË`mXtMm dmna _mRçm à_mUmV H$fr jÌmV nhmd`mg {_iVm.

5) dmhVH$sÀ`m g{dYm

Ir AÞnUm ghH$mar nmUr nadRm gñWMm n[aUm_ hm VWrb dmhVH$sÀ`m gm`rda Pmbbm {XgZ `Vm. eVH$è`mZm Amnë`m {nH$mMr dmhVH$ H$aÊ`mgmRr añË`mMr CnbãYVm Pmbbr {XgZ `V. Ë`mM~am~a ~ggdm d BVa dmhVH$ g{dYm {Z_mU Pmbë`m AmhV.

6) eVH$è`mMm amhUr_mZmMm XOm gYmabm

Ir AÞnUm ghH$mar nmUr nadRm gñW_i eVH$è`mZm {defV: D$g {nH$mVZ _mRçm à_mUmV Am{WH$ bm^ Pmë`m_i Ë`mMm amhUr_mZmMm XOm CMmdbbm {XgZ `Vm. åhUOM CËnÞ dmTë`m_i eVH$è`mMr

Am{WH$ ^a^amQr Pmë`m_i eVH$è`mÀ`m KamV XMmH$s, MmaMmH$s dmhZ {edm` àË`H$ JmdmV 350 da Ama.gr.gr. Ka d _b^V g{dYm nhmd`mg {_i VmV.

7) ghH$mar gñWmMm {dH$mg

ghH$ma hm Jm_rU {dH$mgmMm Iè`m AWmZ _mnXS Agë`mZ `m ^mJmV X½Y ghH$mar gñWm d ghH$mar {dH$mg gdm gñWmÀ`m _mÜ`_mVZ `m{RH$mUr ghH$mar gñWmMm {dH$mg _mRçm à_mUmV Pmbbm {XgZ `Vm d Ë`mMm n[aUm_ `Wrb Jm_rU {dH$mgmda Pmbbm {XgZ `Vm.

8) g_Õr {_ëH$ AÊS {_ëH$ àmSŠQg àH$ënmMr C^maUr

Ir AÞnUm ghH$mar nmUr nadRm gñWmÀ`m _mÜ`_mVZ H$fr {dH$mgm~am~a X½Y ì`dgm`mV Pmbbr dmT `m_i gXa JmdmV X½Y gH$bZ _mRçm à_mUmV hmV Agë`mZ H$mJb VmbŠ`mM _mOr Am_Xma _m. gO`~m~m KmQJ `mÀ`m àaUZ {XZmH$ 16 AmJñQ 2001 gmbr ìhÞm i r VmbH$m H$mJb `W g_Õr {_ëH$ AS {_ëH$ àmSŠQg àH$ënmMr C^maUr H$aÊ`mV Ambr. `m _mÜ`_mVZ `Wrb 80 bmH$mZm amOJma àmá Pmbm Amh. VgM gXa ghH$mar nmUr nadRm gñWmÀ`m _mÜ`_mVZ 53 bmH$mZm amOJmamÀ`m gYr àmá Pmbë`m AmhV.

Ir AÞnUm ghH$mar nmUr nadRm gñWmÀ`m {dH$mgmË_H$ H$m`mgmRr Cnm``mOZm :

1. gñWMm Hm_HmO H$mJXmnÌr Amh V gJUrH$V AgU Amdí`H$ Amh.
2. gXa nmUr nadRm gñWV _º$ nmUr dmnambm ~YZ Zmhr. `mgmRr AmY{ZH$ qgMZ nÕVrMm dmna H$aU Amdí`H$ Amh.
3. eVH$è`mgmRr H$fr ghbr VgM eVH$ar _i md, à~mYZmË_H$ ì`m»`mZ `mM Am`mOZ H$aU Amdí`H$ Amh.
4. nmÊ`mMm XOm VnmgU d _mVr n[ajU H$aU Amdí`H$ Amh.
5. eVH$è`mÀ`m Cä`m {nH$mda {då`mMr VaVX H$aU Amdí`H$ Amh.
6. eVH$ar g^mgXmZm {SìhrSS d H$m_JmamZm dVZ H$m`Xm bmJ H$aU Amdí`H$ Amh.

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gX^gMr :

1. gñWMm dm{fH$ Ahdmb, gZ 2016-17.
2. H$fr ^Jmb, àm. E. ~r. gdXr.
3. _hmamï qgMZ {dH$mg, Ì`_m{gH$, OZ 2011, gmmXH$ Ir H$. _. ehm.
4. Leading Issues in Agricultural Economics, R. N. Soni.

DETERMINANTS OF NON-FARM SECTOR: A CASE STUDY OF CHANDGAD TALUKA

Mr. B. M. JADHAV
Research student

ABSTRACT

Rural non-farm activities (RNFAs) play an important role in developing countries such as India. The term non-farm covers all the non-agricultural activities, which includes hotel and restaurants, processing unit, manufacturing activities, mining and quarrying, transport and communication, workshop, trade, retail, wholesale, community, business and social services in rural area. There are two factors that play a major role in deciding about the form and the extent of rural households" involvement in RNFAs. Rural households" are motivated to diversify into RNFE by either „pull" or „push" factors. Pull Factors- The developmental factors where agriculture occupies an important position are mainly modernization of agriculture and its commercialization. Push or Distress Push Factors- The key push factors are demographic pressure, deforestation and decline in natural resource base, decline in agricultural productivity, and lack of access to various inputs, absence or incompleteness of rural financial markets.

Keyword- RNFS- Rural Non-Farm Sector, RNFE- Rural Non-Farm Employment

Introduction

In the recognition of various highlighted facts limiting the scope of farm sector in creating additional employment and income generation opportunities in rural area the significant of initiating expansion of various non-farm activities is the only alternative option in this context and thus it is very important and relevant to identify and analyses its different dimension of non-farm sector. The present study investigates determinants of non-farm sector. For the understanding of employment, income and determinants, we are using major four non-farm activities in the Chandgad Taluka like hotel, processing unit, workshop and grocery shop. In the rural area non-farm activities are plying very important role for generation employment and income to small non-farm units and workers. So a planned strategy of rural nonfarm development may prevent many rural people from migrating to urban industrial and commercial centers and nonfarm sector which is a more labor absorbing, rural distribution is much less unequal in area where a wide network on nonfarm avenues of employment.

There are two factors that play a major role in deciding about the form and the extent of rural households‟‟ involvement in RNFAs. Rural households‟‟ are motivated to diversify into RNFE by either „pull‟‟ or „push‟‟ factors. Pull Factors- The developmental factors where agriculture occupies an important position are mainly modernization of agriculture and its commercialization, increased demand for non-agricultural goods and services, growing literacy, urbanization, better returns on labour and investment in the non-farm sector relative to the farm sector, lower risk as compared to the farm sector, have tried to pull the labour force away from farm the sector to more lucrative non-farm activities. Push or Distress Push Factors- The key push factors are demographic pressure, deforestation and decline in natural resource base, decline in agricultural productivity, and lack of access to various inputs, absence or incompleteness of rural financial markets, transient shocks and catastrophic events. Inadequate farm output which can either be from temporary events like drought or longer term problems like land constraints, absence or lack of opportunities for crop insurance and consumption credit markets etc.

Objective:

1. To understand concept of pull and push factors in non-farm sector
2. To know the determinants (pull and push factors) of non-farm sector in Chandgad Taluka

Scope of the study:

The present study limited only Chandgad Taluka. The researcher has selected 68 respondents from hotel, processing unit, workshop and grocery shop etc. to understand (determinants) pull and push factors impact on non-farm sector

Research Methodology and Data Base:

Data Collection-

The researcher used primary and secondary data for this study. The details of data collection are as under.

Primary Data –

The primary data is central to the research study. It is authentic source of information useful for the study. The necessary primary data is collected through the questionnaire method, interviews and discussions. For the purpose of collection of primary data, structured interview schedule has been prepared and the data is collected from 68 sample respondent of non-farm units in Chandgad Taluka.

Secondary Data –

The secondary data is collected through various types of publication, internet, books and articles etc.

Determinants (Pull factors) of rural non-farm sector:

The development factors where farm occupies a significant position are mainly commercialization, modernization of agriculture, attractive employment opportunities, good sources of income, availability of raw material, use of new technology, market and workers availability etc. better returns on labour and investment in the non-farm sector. Lower risk as compared to farm sector, have tried to pull the peoples away from farm sector to more lucrative non-farm activities.

Farm Sector → Pull Factors → Non-Farm Sector

Modernization, Commercialization, Attractive employment opportunities, Good sources of income, Availability of raw material, use of new technology, Market and Workers availability etc

Determinants (Push factors) of rural non-farm sector:

The key push factors are demographic pressure, deforestation, decline natural resources, less availability of land, land fragmentation, loss of farm income, caste and religion, family tradition, unequal distribution of land, migration and survival of life etc. factors pushed toward non-farm sector.

Farm Sector → Push Factors → Non-Farm Sector

Demographic pressure, Deforestation, Decline natural resources, Less availability of land, Land fragmentation, Loss of farm income, Caste and Religion, Family tradition, Unequal distribution of land, Migration and Survival of life

Result and Discussion:

The various determinants like pull and push factors are studied as under.

Table 1.1

Determinants (Pulled factors) of Non-farm Sector

Sr. No	Statements	Opinion Level					Total Score	Mean	Percent age
		SA	A	N	D	SD			
		1	2	3	4	5			
1.	Income Opportunity	85	196	3	0	0	284	4.18	83.53
2.	Attractive Employment Opportunities	75	204	6	0	0	285	4.19	83.53
3.	More Productive Activity	15	88	87	28	0	218	3.21	64.12
4.	Use of New Technology	60	120	39	24	0	243	3.57	71.47
5.	Market Opportunities	215	96	0	0	1	312	4.59	91.76
6.	Availability of Raw Material	40	148	48	14	0	250	3.68	73.53
7.	To Take Benefit of Govt. Scheme	25	84	45	76	0	230	3.38	67.65
8.	Increase Commercial & Business Activity	130	148	15	0	0	293	4.31	86.18
9.	Market Available for Goods & Services	130	164	3	0	0	297	4.37	87.35
10.	Due to Warehousing Facility	25	120	78	14	0	237	3.49	69.71
11.	Due to Labour Availability	30	204	24	6	0	264	3.88	77.65

Source: Compiled by researcher

1.7.1 Determinants (Pulled factors) of Non-farm Sector:

A study approaches to the respondents of non-farm units in the Chandgad Taluka is very important. The following analysis and interpretation depend upon data of pulled factors (determinants) of non-farm sector.

	1	2	3	4	5	Total
No. of respondents-	17	49	1	0	0	68
Statistical formula-	*5	*4	*3	*2	*1	
Score	85	196	03	0	0	284

Total score = 284

Total no. of respondents = 68

Mean = total score/ total no. of respondents

$$= \frac{284}{68} = 4.18$$

Total score 284 divided by no. of opinion giving respondents 68= 4.18 if the highest possible mean score of 5 =100% (20%). The mean score of 4.18= 83.53 (percentile value) the majoring response of a 68 approaches of the non-farm respondents of the sampled 1= strongly agreed, 2 = agreed, 3 = undecided (neutral), 4 = disagreed, 5 = strongly disagreed. The respondent rendered was processed on a computer under expert supervision and by developing application specific technique; each mean score was converted in to percentile value.

The data regarding pull factor indicates that majority of the statement are found positive pull factor impact on non-farm sector. out of 68 respondents from various non-farm activities like hotel, processing unit, workshop and grocery shop etc. the various statements are studied as under like statement about income opportunities available in the non-farm sector 83.53 per cent respondent has given positive response. Similarly attractive employment 83.53 per cent, productive activity 64.12 per cent, and use of new technology 71.47 per cent, market opportunities 91.76, availability of raw material 73.53, benefit of government scheme 67.65, increasing commercial activity 86.18, warehousing facility 69.71 per cent and labour availability 77.65 per cent respondents have reported positive response about above statement. Because these pull factors have attracted people towards non-farm sector. peoples are believe on higher income and employment opportunity. So they have started different non-farm activities in the rural area. As well as some trend and patterns are changing of market structure, market is becoming commercial and business oriented. Hence respondents want to take advantages about market opportunities. So majority of the people reported positive response in this regard. so study found that majority of the respondents have started non-farm units due to pull factor.

Table 1.2
Determinants (Pushed factors) of Non-farm Sector

Sr. No	Particular	Opinion Level					Total Score	Mean	%
		SA	A	N	D	SD			
		1	2	3	4	5			
1.	Not availability of land	40	144	6	44	0	234	3.44	68.82
2.	Due to land fragmentation	25	232	6	6	0	269	3.96	79.12
3.	Due to caste & religion	20	28	9	82	12	151	2.22	44.41
4.	Due to substance of life	60	204	6	6	0	276	4.06	81.18
5.	Loss of farm income	100	144	33	0	1	278	4.09	81.76
6.	Due to migration	5	44	6	86	11	152	2.24	44.71
7.	Due to family tradition	65	52	6	74	3	200	2.94	58.82
8.	Due to unequal distribution of land	125	136	27	0	0	288	4.24	84.71

Source: Compiled by researcher

Data regarding push factor indicates that push factors also determine non-farm sector in the rural area. The researcher has taken opinion about push factors. The majority of the respondent has mentioned positive response in this regard push factors like not availability of land, Due to land fragmentation, substance of life, Loss of farm income, family tradition and unequal distribution of land etc. near about 70 per cent respondents have reported positive response in this regard. Because the significant observation shows that, day by day farm pressure is increasing in the Chandgad Taluka. As a result problems increasing like land fragmentation, not availability of land, loss of farm income in the rural area. Hence the majority of the respondents have started own non-farm units in the Chandgad Taluka due to push factors. So they have reported positive response in this regard. Along with caste, religion and migration about these statements the respondent have reported negative response. In short overall discussion depicts that push factors also determine non-farm sector in the Chandgad Taluka

1.8 Conclusion-

Determinants (pull and push factors) of non-farm sector has studied in this paper. The opinion of respondent is taken into consideration about statement of pull factors and push factors. It indicates that, all respondents in different non-farm activities are reported positive response about pull factors. Respondents are attracted towards non-farm sector due to pull factors like, income, employment, market opportunities, commercialization, use of new technology, availability of raw material, warehousing facility etc. because these are the pull factors like income and employment are more attracted to respondent towards non-farm sector, hence they have reported positive response in this regard.

Positive and negative both response is reported by the respondents regarding statement of push factors. The push factors statement like lack of land, land fragmentation, unequal distribution of land, loss of farm income, irregular income from farm sector. As well as survival in life and meet family expenditure in this regard respondent are reported positive opinion. As a result majority of the respondents are pushed towards non-farm sector. On the other hand some respondents are mentioned negative feedback about push factors like migration, religion and caste. Because these factors are not influence on respondents of non-farm sector in the Chandgad Taluka, hence negative response reported by the respondent. Overall pull and push factors are positive impact on non-farm sector.

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uknM

fo'kky ckGklkk p0gk.k&ikVhy]
l'kk/kd ih,p-Mh] , l-vkj-Vh-,e- fo|kihB]
uknM

çkLrkfod

dk.kR;kgh [kGke/; [kGkMph 'kkjhfjd {kerk vfr'k; egRokph vlr- dcMMhgh R;kyk viokn ukgh- Hkkjrkr;k fofo/k Hkkxkr fofo/k i/nrhu [kGyk tk.kkjk dcMMh gk [kG Áke[;ku egkjk"VkP;k Hkehr tkLr :Gyk- ekxP;k ohl o"kkiklu dcMMh ;k [kGkpk [kGkM o ekxn'kd ;k ukR;ku jkT; jk"Vh; o vkrj fo|kihB Lrjkojrh [kGkM o Áf'k{kd Eg.ku lgHkkx ?kr vlrkuk [kkyhy vuHko vkyy vkgr- egkjk"Vkrhy [kGkMe/; dcMMh [kGklkBh vko';d 'kjhfjd {kerpk vHkko fnlu vkyk-•dk'kY;ke/; dcMMh [kGkM pkxy vlulu/kk rkdn o LQkVd 'kDrh ;ke/; derjrk vlY;kp vk<Gu vky vkg- egkjk"V dcMMh [kGkM Áke[;ku ekrhP;k ØhMkx.kkoj dcMMhpk ljko djr vlY;keG R;kuk eVojrh [kGr vlrkuk R;kP;k [kGke/; vkRefo'okl kph derjrk tk.kor-

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l'kk/kukph mfn"V

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- dcMMh [kGkMP;k LQkVd 'kDrh o fn'kkfHke[krk 'kkjhfjd {kerp ekiu dj.k-
- dcMMh [kGkMP;klkBh ftEufLVde/khy fuoMd 0;k;ke Ádkj Áf'k{k.k dk;Øe r;kj dj.k-
- ftEufLVde/khy fuoMd 0;k;ke Ádkjkpk dcMMh [kGkMP;kLQkVd 'kDrh o fn'kkfHke[krk ;k 'kkjhfjd gk.kkÚ;k ifj.kkekpk vH;kl dj.k-

xfgrd

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- lnj l'kk/ku 16 r 21 o;kxVkrhy ey@i:"k [kGkMoj dy tkby-
- lnj l'kk/ku g lgk efgU;kP;k Á;kx dkyko/kh ijr e;kfnr vkg-
- lnj l'kk/ku g ftEufLVd e/khy ¶ykvj ,Dljlkb ;k Ádkjkrhy fuoMd 0;k;keÁdkjkPkk okij dj.;kr ;by-
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e;knk

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l'kk/ku i/nrh % l'kk/kdku l'kk/ku vH;klklkBh Á;kxhd l'kk/ku i/nrhpk voyc dyk vkg-

l'kk/ku vfHkdYi %^iokRrj ifj{k.k leku xV vfHkdYi*;k vfHkdYikpk okij dyk vkg-

U;kn'k fuoM i/nr %

lnj l'kk/kuklkBh vlHkk0;rki/nrh e/khy lgrd U;kn'k i/nrhpk okij dyk tk.kkj vkg- fdeku ftYgk ikrGh i;r [kGyY;k 16 r 21 o;kxVkrhy ,d.k 50 ey@i:"k [kGkMph fuoM lnj i/nrhu dj.;kr vkyh vkg-

ç;kxkph dk;okgh

çFke 50 [kGkMph ;knfPNd xPN i/nrhu fuoM dj.;kr vkyh- enrful Eg.ku çf'kf{kr çfrfu/khuk lo dlkVîkph ekghrh o rh okij.;klc/kh çf'k{k.k fny- çf'k{kdkP;k 'kdk fujlukurj R;kph çR;{k enr ?k.;kr vkyh-l'kk/kukl l:okr dj.;kioh lo [kGkMph lk/kdkph fuoMd 'kkjhfjd {kerph

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pkp.kh ?k.;kr vkyh- l'kk/kdku l'kk/ku vH;kl lkBh çk;kfxd o fu;f=r vl nku xie/; dcMMh [kGkMph fuoM dY;kurj vkBoM;krhy lkeokj] c/kokj o 'kØokj vl rhu fnol lk;dkGh 6 r 8 ;koGh fuoMd 0;k;ke çdkj çk;kfxd xVkrhy [kGkMuk mipkj Eg.kqu fny- rj fu;=hr xV ikjikfjd 0;k;ke çdkj djrkr ;koj fu;=.k Boy- v'kk çdkj 6 efguurj ç;kxkph dkyko/kh liY;kurj mRrj pkp.kh ?k.;kr vkyh-

l[;k'kkL=h; ifjek.k

ÁLrr l'kk/kukr feGkyY;k ÁkIrkdkp fo'y"k.k dj.;klkBh ^e/;eku^] ^Áek.kfopyu^ o Vh ^VLV^ ;k l[;k'kkL=h; ifj.kkekpk okij dj.;kr vkyk-

dk"Vd Ø 1

LVMhx czkM tEi dk;eku ÁkIrkdkp çk;kfxd xV o fu;f=r xVke/khy cnyyy e/;eku o çek.k fopyu

xV	Áfr lk/kd	iio pkp.kh e/;eku	mRrj pkp.kh e/;eku	e/;ekukrhy Qjd	Áek.k fopyu
Ák;kfxd	25	2-248	2-4964	0-2484	0-06612
fu;f=r	25	2-206	2-2092	0-0032	0-05089

dk"Vd Ø-1o:u vl fnlu ;r dh ftEufLVD le/khy fuoMd 0;k;ke Áf'k{k.k dk;ekukurj LVMhx czkM tEi dk;Øekukrhy ek/;ekuke/; Ák;kfxd xVkr 0-2484 ldn ¼Áek.k fopyu 0-06612½ o fu;f=r xVkr 0-0032 ldn ¼Áek.k fopyu 0-05089½ brdk Qjd iMyyk vkg- ;ko:u vl Eg.krk ;by dh fu;f=r xVke/; Ák;kfxd xVki{kk tkLr Qjd iMyyk vkg-

dk"Vd Ø 2

Ák;kfxd xV o fu;f=r xVke/khy cnyyY;k e/;ekukrhy Qjdkp

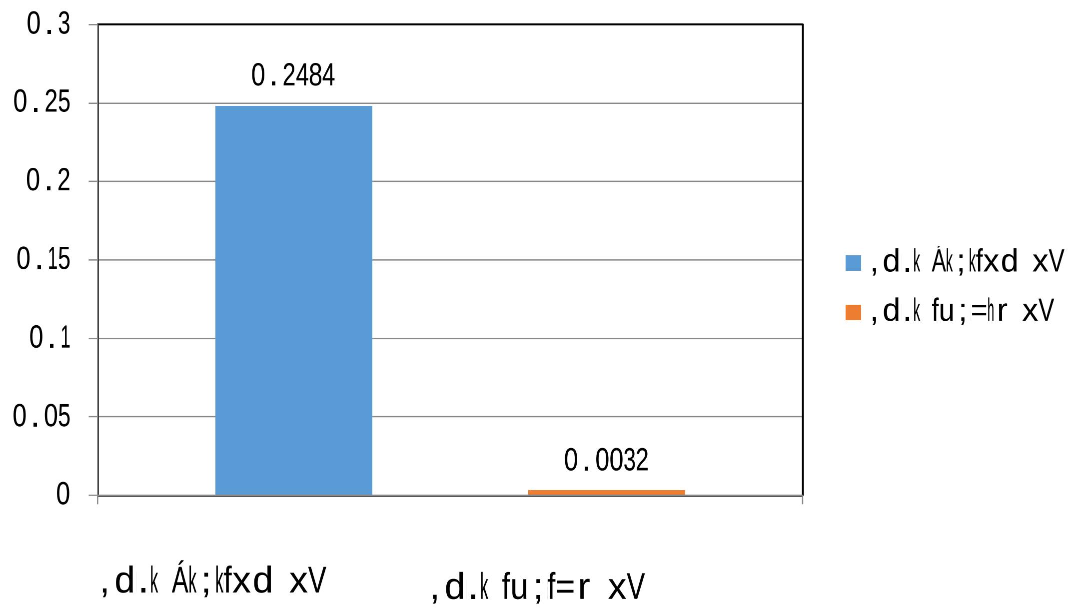
ryukRed ^Vh^ eY;

	fopyu lekurph y0ghuh pkp.kh		Vh VLV lekurk e/;eku			
	F	lkFkdrk Lrj	t	df	lkFkdrk ¼f} iPN½	e/;ekukrhy Qjd
leku fopyu xghr /kjy vlrk	1-682	0-201	14-694	48	0-000	0-24520
leku fopyu xghr /kjy ulrkuk	&	&	14-694	45-045	0-000	0-24520

dk"Vd Ø-2 o:u vls fnlu ;r dh Ák;kfxd xVkrhy e/;eku o fu;f=r xVkrhy e/;eku ;ke/; 0-24520 brdk Qjd vkg- R;kp 't'eY; 14-694 vkg (p= 0.000) ;kpkp vFkZ vlk dh ÁkIr Vh eY; 0-05 lkFkdrk Lrjkoj lkFkd vkg- ;ko:u vls fl/n gkrs dh Ák;kfxd o fu;f=r xVkP;k LVMhx ckM tEi dk;ekukrhy cny l[;k'kkL=h; n"Vîk lkFkd vkg- Eg.kts ftEufLVD lre/khy fuoMd 0;k;keÁdkjkeG dcMMh [kGkMP;k LVMhx ckM tEi ;k dk;{kerr ok< gkÃy ;k ifjdYiupk fLodkj djkok ykxy-

vkys[k Ø- 1

LVfMx ckM tEi dk;ekukrhy Ák;kxhd xV o fu;f=r xVkrhy cnyyys e/;eku



dk"Vd Ø 3

'kVy ju dk;eku çkIrkdkp çk;kfxd xV o fu;f=r xVke/khy cnyyys e/;eku o çek.k fopyu

xV	Áfr lk/kd	iol pkp.kh e/;eku	mRrj pkp.kh e/;eku	e/;ekukrhy Qjd	Áek.k fopyu
Ák;kfxd	25	14-778	14-092	0-6760	0-27731
fu;f=r	25	14-82	14-124	0-6960	0-35879

dk"Vd Ø-3 o:u vls fnlu ;r dh ftEufLVD lre/khy fuoMd 0;k;ke Áf'k{k.k dk;Øekurj 'kVy ju dk;ekukrhy ek/;ekuke/;s Ák;kfxd xVkr 0-6760 ldn ¼Áek.k fopyu 0-27731½ o fu;f=r xVkr 0-

6960 I dn ¼Áek.k fopyu 0-35879½ brdk Qjd iMyyk vkg- ;ko:u vl Eg.krk ;by dh fu;f=r xVke/; Ák;kfxd xVki{kk tkLr Qjd iMyyk vkg-

dk"Vd Ø- 4

Ák;kfxd xV o fu;f=r xVke/khy cnyyY;k e/;ekukrhy Qjdkp

rqyukRed ^Vh^ eY;

	fopyu lekurph yOghuh pkp.kh		Vh VLV lekurk e/;eku			
	F	lkFkdrk Lrj	t	df	lkFkdrk ¼f}iPN½	e/;ekukrhy Qjd
leku fopyu xghr /kjy vlrk	3-267	0-077	0-221	48	0-826	0-02000
leku fopyu xghr /kjy ulrkuk	&	&	0-221	45-131	0-826	0-02000

dk"Vd Ø- 4o:u vl fnlu ;r dh Ák;kfxd xVkrhy e/;eku o fu;f=r xVkrhy e/;eku ;ke/; 0-02000 brdk Qjd vkg- 't' eY; 0-221 vkg- (p= 0.826) ;kpkp vFk vlk dh ÁkIr Vh eY; 0-05 lkFkdrk Lrjkoj lkFkd ukgh- ;ko:u vl fl/n gkr dh Ák;kfxd o fu;f=r xVkP;k 'kVy ju dk;ekukrhy cny l[;k'kkL=h; n"Vîk lkFkd ukgh- Eg.ktp ftEufLVde/khy fuoMd 0;k;keÁdkjkeG dcMMh [kGkMP;k 'kVy ju ;k {kerr ok< gkÃy ;k ifjdYiupk R;kx djkok ykxy-

vkys[k Ø- 2

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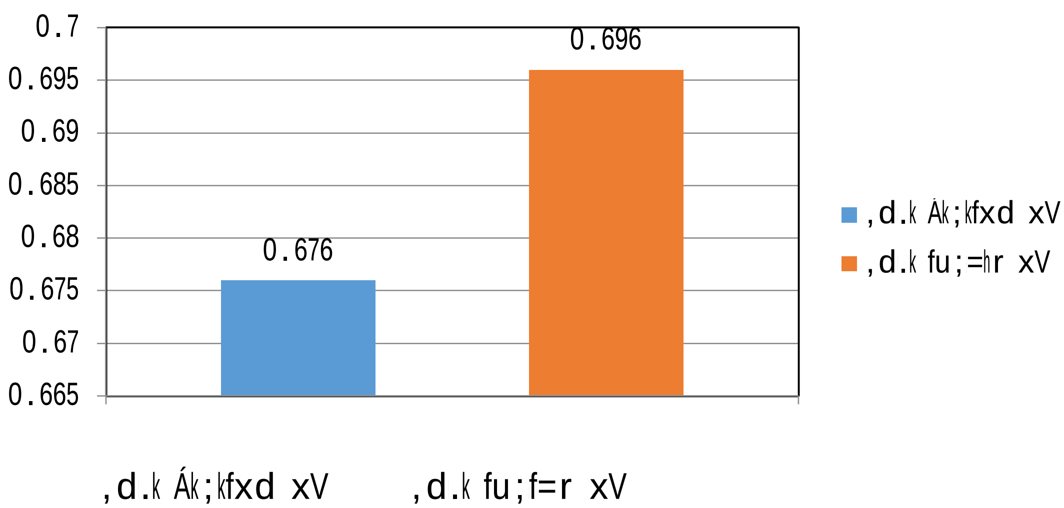

fu"d"k

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- ojhy fu"d"kko:u vl vueku ekMrk ;Ãy dh l'kk/kdku Ák;kfxd xVkoj mipkj nrkuk fuf'pr dyy fuoMd 0;k;ke Ádkj Áf'k{k.k dkyko/kh] vkoru lp vkf.k foJkrh ;k lo ?kVdkpk leUo; ;kX; i/nrhu lk/kyk xY;kp lnj vH;klko:u Li"V gkr- R;keG gk Ák;kfxd Áf'k{k.k dk;Øe brjkuh dcMMh Áf'k{k.k dkyko/khe/; okij.;kl gjdr ukgh

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fcjukG] non ¼2015½] ^^fuoMd 0;k;ke çdkjkpk dcMMh o [kk [kk [kGkMP;k 'kkfjjhd o dkjd {keroj gk.kkÚ;k ifj.kkekpk vH;kl** vçdkf'kr ih,p-Mh- çc/k] f'kokth fo|kihBkl lknj-

vjkldj] 'kdj ¼1998½ ^ftEufLVd Lii ckFk LVi* xkre çdk'ku ¼çFke vkoRrh½

ikVhy] j.kftr ¼2014½] ^^uR; çf'k{k.kkpk ftEufLVDl e/khy eyhP;k fjnfed o ¶ykvj ,Dljlkb> dk;ekukoj gk.kkÚ;k ifj.kkekpk vH;kl** vçdkf'kr ih,p-Mh- çc/k] f'kokth fo|kihBkl lknj-

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कार्बन क्रेडिट : बाजारवाद का नया तंत्र (एक ब्रेक के बाद उपन्यास के संदर्भ में)

डॉ. नेहा अनिल देसाई
सहाय्यक प्राध्यापक ,हिंदी विभाग, आजरा महाविदयालय ,आजरा, (महाराष्ट्र) - 416505
drnehaadesai@gmail.com

प्रस्तावना

हिंदी साहित्यकार अलका सरावगी का ' एक ब्रेक के बाद ' उपन्यास 2010 में प्रकाशित हुआ है। प्रस्तुत उपन्यास में औदयोगिक युग की कंपनियाँ और उसके अधिकारी वर्ग अधिक मुनाफा कमाने के लिए आत्मकेंद्रित , अनुदार और मतलबी बन जाते हैं इसी का चित्रण किया है । आर्थिक उदारीकरण ने बाजारवादी व्यवस्था को नए - नए मार्ग दर्शाए है। इस में से एक नए व्यापार ' कार्बन क्रेडिट ' पर उपन्यास में विचार किया गया है। बाजारवाद की विभिन्न प्रवृत्तियों का प्रस्तुत उपन्यास में गुरूचरण , उपमन्यु भटट और के. वी शंकर अय्यर तीन नायकों के माध्यम से चित्रण किया है।

कार्बन क्रेडीट का स्वरूप :

औदयोगिकरण से विभिन्न उदयोगों का निर्माण हुआ है । ये उदयोग अपनी प्रक्रियाओं में कार्बन या अन्य गैसों का उत्सर्जन करते है ; जो पृथ्वी के तापमान वृदधि का कारण बनते है । क्योटो प्रोटोकॉल के अनुसार विश्व के सभी देशों ने ग्रीन हाउस से निर्मित और उदयोगों से उत्सर्जित होनेवाले हानिकर उत्सर्जन स्तर को कम करने और ओजोन को क्षति पहुँचानेवाले कारणों को दूर करने की कोशिश आवश्यक मानी गई है । कार्बन क्रेडिट इसी का आधार है। कार्बन क्रेडिट का अर्थ है , " कार्बन क्रेडिट अंतरराष्ट्रीय उदयोगों में उत्सर्जन नियंत्रण की योजना है। कार्बन क्रेडिट सही मायने में आपके द्वारा किये गये कार्बन उत्सर्जन को नियंत्रित करने का प्रयास है , जिसे प्रोत्साहित करने के लिए धन से जोड़ दिया है । भारत और चीन सहित कुछ अन्य एशियाई देश , जो वर्तमान में विकासशील अवस्था में हैं , उन्हें इसका लाभ मिलता है क्योंकि वे कोई भी उद्योग धंधा स्थापित करने के लिए UNFCCC से संपर्क कर उसके मानदंडों के अनुरुप निर्धारित कार्बन उत्सर्जन स्तर नियंत्रित कर सकते हैं । और यदी आप उस निर्धारित स्तर से नीचे , कार्बन उत्सर्जन कर रहे हैं ,तो निर्धारित स्तर व आपके द्वारा कार्बन उत्सर्जित कार्बन के बीच का अंतर आपकी कार्बन क्रेडिट कहलाएगा। " स्पष्ट है कि पर्यावरण संरक्षण के साथ मुनाफा भी जोड़ दिया गया है । नए उद्योगों के लिए भी कार्बन उत्सर्जन की मात्रा कम करने के लिए नए - नए तकनीक सयंत्रों की आवश्यकता है । पर्यावरण संरक्षण के लिए कार्य करनेवाली संस्थाएँ और प्रदुषण का प्रबंध करनेवाली संस्थाएँ कार्बन क्रेडिट का निर्माण कर आंतरराष्ट्रीय बाजारवाद का हिस्सा बनकर धन कमा सकती है ।

' एक ब्रेक के बाद ' उपन्यास में के . वी. शंकर अय्यर कार्बन क्रेडिट के नए बाजारतंत्र को समझाते है , " यूरोप अमेरिका में फैक्टरियों पर हवा में एक सीमा से ज्यादा कार्बन डाय आँक्साईड या ग्रीन हाऊस गैसें छोडने पर भारी सरकारी पेनल्टी थी । इस दंड़ से बचने के लिए उन कंपनियों के लिए एक आसान रास्ता यह खोजा गया था कि वे भारत जैसे विकासशील देशों से ' कार्बन क्रेडिट ' खरीद लें । यह कार्बन क्रेडिट किसी भी कम्पनी को या तो अपनी मशीनों में विकसित टेक्नाँलॉजी से कार्बन - प्रदूषण कम करने पर मिल सकती थी या फिर पेड़ लगाकर हवा से कार्बन कम करने पर । " स्पष्ट है कि विश्व के सभी देश पृथ्वी की तापवृदधि और ओजोन स्तर को क्षति पहुँचाने के डर से पुरानी अधिक श्रम की जिंदगी नहीं अपना सकते । इसकारण विदेशी देशों में कंम्पनियाँ भारी दंडात्मक कार्रवाई से बचने के लिए कार्बन क्रेडिट खरीद सकते हैं ।

कार्बन क्रेडिट निर्माण के लिए के.वी . बिजली और अन्य ऊर्जा साधनों की बचत आवश्यक मानते है । मशीन से किया जानेवाला कार्य अगर आदमी के श्रम से किया जाएगा तब उत्सर्जन की मात्रा कम हो सकती है ।

के. वी . के मतानुसार आदमी तभी मेहनत का काम करेगा जब वह गरीब होगा । गरीब, मजदूर ,आर्थिक विपन्नता में रहनेवाले लोगों को मुफ्त में शारीरिक श्रम पर चलनेवाली मशीन कंम्पनियों द्वारा देने का प्रबंधन आवश्यक मानते हैं । यह के. वी . की सलाह देशहित के लिए आवश्यक है । मानव चालित मशीनों से उत्सर्जन की मात्रा कम होकर पर्यावरण बचाने में सहायता होगी । इसी के साथ कम्पनियाँ सामाजिक दायित्व भी निभा सकती है ।

के . वी . की पत्नी कार्बन क्रेडिट के बाजारतंत्र पर सवाल उठाती है कि भारत की शुद्ध हवा कैसे खरीदकर विलायत में भेजी जा सकती है । के . वी . कम्पनियों के अधिकारी के दृष्टिकोण से इसका जवाब देता है , " दुनिया के डेढ़ सौ से ज्यादा देशों ने मिलकर ' क्योटो प्रोटोकॉल ' बनाया है , क्या आश्चर्य है कि उसमें व्यावहारिकता की समझ टपक रही है । भई आप फैक्टरियाँ बंद मत कीजिए , बेशक हवा में कार्बन छोडते रहिए । बस जैसे आप स्टील फैक्टरी के लिए लोहा खरीदते हैं वैसे ही 'कार्बन क्रेडिट ' खरीद लीजिए । पूरी धरती का आसमान तो एक ही है , आप कहीं हवा - पानी बिगाडिए , पर कहीं और की हवा - पानी सुधार दीजिए । दिक्कत क्या है ? पूरी दुनिया अब सही अर्थों में जाकर एक हुई है ' वसुधैव कुटुम्बकम ' अब सच हुआ है । " स्पष्ट है कि के . वी . नई उद्योग के माध्यम से मुनाफा कमाना चाहते है । साथ ही साथ अपने देश में इस नए उद्योगों का प्रारंभ आवश्यक मानते हैं क्योंकि कोई भी देश कार्बन उत्सर्जन की डर से कंम्पनियों को बंद नहीं कर सकता या हवाई जहाज उड़ाना छोड नहीं सकता ।

के .वी . इस बाजारतंत्र के विचारों पर शंकाएँ उठाते है कि भारत में अपने दोस्त रंगनाथन जैसे कई आदर्शवादी लोग भी हैं । जो भारतीय लोगों के शारीरिक श्रम करने पर रोक लगा सकते है । रंगनाथन जैसे लोगों का विचार हो सकता है कि विकसित देश सभी प्रकार की भौतिक सुविधाएँ अपना सकते हैं और भारत के गरीब किसान मामूली डिजल पम्प न चलाकर घोड़े - बैलों की तरह शारीरिक बल से काम करते रहें ।

अलका सरावगी जी ने नई सदी के नए - नए उद्योगों की पहल अपने देश में होने की आकांक्षा को लेकर विचार किया है । साथ ही यह भी स्पष्ट किया है कि यह सब करते पर्यावरण की रक्षा का दायित्व भी हम पर है । इस दृष्टि से प्रस्तुत उपन्यास अत्यंत सामायिक है , जीवंत है , " जीवंत साहित्य सदैव अपने युग और समाज से रस ग्रहण करता है । कथावस्तु पुरानी हो या नई जीवंत साहित्य में उसका संयोजन नवीन दृष्टि से किया जाता है । वह दृष्टि आधुनिक युग - बोध से निर्मित होती है । " इसप्रकार अलका सरावगी जी ने नई सदी की उद्योग नीति पर गहराई से विचार किया है ।

निष्कर्ष :

1. परिवर्तन और विकास सदा सभी के लिए सुखद और विकासात्मक नहीं भी हो सकता है पर परिवर्तन आवश्यक है ।

2. इक्कीसवीं सदी में देश के औदयोगिक विकास में योगदान देनेवाला नया बाजारतंत्र ' कार्बन क्रेडिट ' के बारे में अलका सरावगी जी ने सूक्ष्मता से विचार किया है ।

3. जीवन के अस्तित्व रक्षा का प्रश्न बिकट हो जाने से विकसित और विकासशील देशों में कार्बन क्रेडिट के लिए प्रयास आवश्यक है , जो पृथ्वी की तापवृद्धि पर रोक लगाकर पर्यावरण को लाभ पहुँचा सकता है ।

4. पूँजीवाद और विकासशील सोच के दौर में इससे इंकार नहीं किया जा सकता कि आज भी अमीरी की चकाचौंध के लिए गरीबी पीसती जा रही है ।

संदर्भ ग्रंथ

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mPp f'k{kk dk oreku %
fgnh Hkk"kk vkj lkfgR;

ik- lt; ukjk;.k ikVhy
j-Hkk-ekM[kkydjdkyt] pnxM rk-pnxM]ft-dkYgkij&416509
Email-snpatil25@gmail.com

iLrkouk &

Hkk"kk vkj lkfgR; ,d gh flDd d nk igy gA Hkk"kk g rk lkfgR; g vkj tc lkfgR; gkrk g rc Hkk"kk Lor% gh fodkleku gkrh gA oreku e fgnh Hkk"kk nfu;kHkj e viuh igpku cuk pdh gA bl Hkk"kkb fodkl dk ,dek«k vk/kkj g leUo;A fgnh Hkk"kk u u doy Hkkjr dh vfir fo'o dh vud Hkk"kkvk d 'kCnk l viu vkidk ifji.k fd;k g vkj vkt Hkh vud 'kCnk dk viu vnj lekfgr dj jgh gA ;fn ge fgnh Hkk"kk vkj lkfgR; ij nf"V Mky rk vud igy fudydj lkeu vk,xA lkfgR; lekt dk ni.k gkrk g rk lekt vkneh dkA Hkk"kk eu"; vkj lekt d chp lEi"k.k dk iHkkoh ek/;e gkrh gA bldk bfrgkl cgr ikphu jgk gA lkfgR; e bld iek.k gA

fgnh Hkk"kk dk fodkl de &

fgnh lkfgR; dh nf"V l l-769 l 1318 d ddky dk vkfndky dh lKk nh x;h gA bl dky e ikfy] ikÑr] lLÑr] viHk'k] fgnh vkfn lkfgR; dh Hkk"kk,] FkhA lLÑr mPp ,o jktox dh] viHk'k /ke ilkj dh ,o fgnh ykd iofÙk dh Hkk"kk cu x;h FkhA viHk'k /ke ilkj dh ,o fgnh ykd iofÙk dh Hkk"kk cu x;h FkhA bl dky e lLÑr e 0;kdj.k dk dBkj vu'kklu Fkk] bl dkj.k lLÑr Hkk"kk dk foLrkj Bgj x;k vkj /ke ilkj d fy, ljy Hkk"kk dk i;kx dju dh vko';drk vuHko dh x;hA bl dkj.k viHk'k ;k ikÑr Hkk"kk dk fuek.k gku yxkA bl dky e rdh] Qkjlh vkj vjch Hkk"kk Hkkjr e vk pdh FkhA Hkkjr e vud {kf«k; Hkk"kk,] Hkh fon;eku FkhAvr% lLÑr vkj ikÑr d ckn fgnh Hkk"kk dk foLrkj rhork l c<u yxkA fgnh Hkk"kk lc d ey l cuh g bl dkj.k ble 'kCnk dh ipjrk jgh vkj blh dkj.k ;g Hkk"kk vkx pydj lkfgR; dh Hkk"kk cuhA

vxtk d vkxeu d ckn lu 1780 l vxth Hkk"kk dk LFkkfir dju d fy, f'k{kk i.kkyh fodflr dh x;h vkj fo'ofo|ky; [kyu vkjHk g,A 18oh lnh d vkjHk e fxydkb"V u QX;lu dkyt dh LFkkiuk dh vkj fgnh Hkk"kk dk fodkl xfreku cukA vxth d dN u; 'kCn fgnh Hkk"kk e lfEefyr gk x;A fonokuk dk er g fd lLÑr Hkk"kk e tc l 0;kdj.k dh vfuok;rk ykx dh x;h rc l lLÑr Hkk"kk d foLrkj ij fojke yx x;kA vr% fgnh Hkk"kk d fodkl e vU; Hkk"kkvk ,o 0;kdj.k dk dBkj vu'kklu gku l og oreku rd foLrkj yrh pyh x;hA Lor«krk d ckn 14 flrEcj 1949 e fgnh Hkk"kk dk jk"VHkk"kk d #i e ekU;rk feyhA vktknh dh ?kk"k.kk lonj igpku dk egku dk; blh Hkk"kk u fd;k FkkA ;gh dkj.k g fd fgnh vkt l i.k Hkkjr e ckyh vkj le>h tk jgh gA fgnh vkt Hkkjr d 32 djkM ykxk dh ekrHkk"kk g vkj 58 djkM ykxk u fnorh; Hkk"kk d #i e LohÑfr nh gA fon'kk e Hkh tl& vefjdk] ekfj'kl] flxkij] n-vkfQdk] U;f>yM] ;eu] ;xkMk] uiky] teuh] fQth] b.Mkuf'k;k vkfn n'kk e Hkh Hkkjrh; ey d fuokfl ;k dh Hkk"kk fgnh gh gA Hkkjr NkMdj x; viokl h Hkkjrh;k u Hkh fgnh dk viuh Hkk"kk cuk;k gvk gA vr% fgnh vkt nfu;k d iR;d dku e ckyh tkrh gAbruk gh ugh 2017 d ,d lo{k.ku lkj fgnh vkt fo'oHkj e ckyh tkuokyh Hkk"kkvk e nlj LFkku ij fojkteku gA fgnh e rRle] rnHko vkj n'kt 'kCnk d lkFk&lkFk vc fon'kh 'kCn Hkh ipj ek«kk e lekfo"V gk x; gA bldkj.k fgnh dk 'kCnHk.Mkj vkt len/k rFkk liUu curk tk jgk gA

fgnh lkfgR; vkj Hkk"kk d fofHkUu dky &

Mk uxn dh iLrd ^fgnh lkfgR; dk bfrgkl* vkj Mk y{ehyky ojkxh dh iLrd ^fgnh Hkk"kk vkj lkfgR; dk bfrgkl*rFkk Mk jkepn 'kDy dk ^fgnh lkfgR; dk bfrgkl* dh tkudkjh d vulkj fgnh Hkk"kk d rhu ie[k dky eku tkr g&

vkfndky & Mk uxn d vulkj ikyh Hkk"kk dk dky 500b l igyh b-i- rd] lLÑr Hkk"kk dky b- i- 1500 l 500 b- io rd viHk'k dk dky 500 l 1000 b- rd vkj fgnh dk vkfndky 1000 b- l 1500b- rd ekuk x;k gA

e/;dky & 1500 l 1800 b- rd dk dky e/;dky ekuk x;k gA

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Mk- ojkxh u Hkh viuh iLrd e fgnh d bu dkyk dh 0;k[;k dh g vkj nkuk gh fonokuk u ,d vyx 0;k[;k Hkh dh g] ftld vulkj fuEu dky[kMk dk foopu gvk g&jhfrdky] ohjxkFkkdky] pkj.kdky] fln/klkerdky] Nk;kokn vkj ixfroknh dky A

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SOFT SKILL AND EDUCATION

Dr. Padmashri Rajendra Bhoje
D. P. B. Dayanand College of Education, Solapur
padmashribhoje1@gmail.com

Soft skills are a combination of people skills, social skills, social intelligence and emotional intelligence quotients among others that enable people to effectively navigate their environment, work well with others, perform well, and achieve their goals with complementing Hard skills. The Collins English Dictionary defines the soft skills as desirable qualities for certain forms of employment that do not depend on acquired Knowledge, they include common sense, the ability to deal with people, and a positive flexible attitude. Soft skills are a cluster of productively personality traits can include social graces, communicational abilities, language skills, personal habits, cognitive or emotional empathy, time management, teamwork and leadership traits.

Types of soft skills - Soft skills can be broken down into many areas including,

- The ability to be relate to others
- The ability to be patient with others
- The ability to trust others
- Understanding when and how to demonstrate empathy
- Having good listening skills
- Having and using the ability to be flexible
- Being able to influence others
- Being able to keep an open mind
- Having good leadership skills
- Having first class communication skills
- Being able to demonstrate good judgement
- Having good negotiation skill

Each of these soft skills comprised of several sub- skills are divided into two categories of implementation that every individual must have and second represents that are good to have. All elements of soft skills must be acquired by each individual student and evaluated effectively and comprehensively. Communication skills are an integral part of any education system either in Higher Education or lower education. In many countries basic education or primary education is mandatory and it focuses on reading, writing and ciphering. People learn to read books, write letter, figures account and develop skills necessary to fulfill their expected roles in their households and community. It emphasis to develop the communicative skills of individual so that by the time they leave college, they are able to participate in public and community activities and decision making. What is found to be missing in the nation present human capital is the lack of Communication skills. The absence of good communication skills has an influence on the poor presentation of their views and decision made to gain others confidence and respect. Communication skills have also been greatly emphasized in the reorientation of basic education for ESD (Education for sustainable development) which is ability to communicate effectively both in orally and in writing. The communication skills seemed to be one important component that lacks in the future human capital. Thus to reorient the curriculum of Higher institutions to embed communication skills.

Critical thinking and problem solving skills –

This s kill includes the ability to think Critically , creatively, innovative ly and analytically. It also involves the ability to apply Knowledge and understanding to new and different problems as well as for ESD to be successful, it must give people practical skills that will enable them to continue learning after they leave school, to have a sustainable livelihood and to live
sustainable lives. The Critical thinking skill can organize the interpret data and information, skills to formulate questions and the ability to analyze issues that confront community are greatly addressed in the reorientation of basic education in ESD. The following are some examples of skills that comply with ESD and some are similar to the soft skills being emphasized in the curriculum of Higher Education ability to think about system.

- **The ability to think in time**- to forecast, to think ahead and to plan
- **The ability to think Critically about value issues.**

The ability to separate number to separate number, quantity, quality and values.

The skill of teamwork-

The ability to work with people from different social cultural background to achieve a common goal. Students are encouraged to play their role in the group and to respect opinions and attitudes of others in group. They are also expected to contribute to the groups plan and coordinate the group effort besides being responsible to the group decision. This skills is also part of ESD as stated in the reorientation of basic education, the ability to work cooperatively with other people. If the future human capital can attain these skills, we can be rest assured that the future generation will collaborate ideas and cooperate a task force towards the wellbeing of the nation.

Lifelong learning and Management of information-

This skill involves an efforts to learn to be independent or self regulated learning in acquiring skills and new Knowledge. The ability to find and manage relevant information from various Source is also a criterion of this soft skills. Besides this students are also expected to develop an inquiry mind and crave for Knowledge. Lifelong learning will enable individuals to accumulate as much Knowledge and skills over the years. The ability to manage information will allow an individual to distinguish between good and bad, to adopt the Best Practices and to make sound decision.

Entrepreneurship skill - - The ability to seek Business opportunity and develop risk Awareness. It also involves big creative and Innovative in activities related to Business propositions and the ability to be self employed. This skill can in some ways contribute to the society if the training and practice is done for a good purpose.

Ethics, morals and professional –

The ability to practice a high moral standard in professional task and social interaction. This skill also include the ability to analyze ethical problems and make problem solving decision having a sense of responsibility towards society.

Leadership skill –

The ability to lead in various activities and tasks for planning and implementing ideas in a group. This skill is important to lead in discussion and make decision. A holistic approach is used to plan and implementation of soft skills among students of higher education. The combination of several programs and activities, formal teaching and learning include all curricular and co- curricular elements, support programs focused academic and non- academic programmes.

In general development of soft skills among students via the formal teaching and learning activities. In general the development of soft skills using the embedded model requires the expertise of the lectures to use the various teaching strategies and methods that are entirely student centric. It also involves active teaching learning and students should participate actively in the activities. Some of the appropriate strategies and methods that are practical include learning by questioning, cooperative learning, project based learning, e- learning. The program and activities are created, developed and used support either directly or indirectly. The academic support program is to help students acquire the soft skills that are associate with academic matters. Some of these programmes include learning skills and English language support program (ELSP). As for non academic support program, it assists students to acquire the soft skills that are not related to academic matters but more of personality and
professional development of the students. Most of the programmes and activities are in the form of co-curricular and extra- curricular activities.

The development of soft skills through campus life activities as most of university students spend half of their student life living in residence in the university campus. As such institutions of higher learning should use this golden opportunity to develop their soft skills. This can be done through carefully crafted program and carrying them out in the conductive campus Ground.

To live to the challenge of globalization which is in the line with the era of information economy, the strength of the nation is strongly dependent on the ability of its citizen to be highly intellectual and skillful.

The development of human capital is thus important and necessary since it drives the nation to the envision vision and mission. Without a quality human capital, a nation will be weak as there is no human factor that is capable to embark on new initiatives and perspectives. A quality human capital comes from a quality education process. A carefully designed and well planned education system is Critical to developing such human capital. Thus institutions of higher learning plays a very important role to produce a human capital that is highly knowledgeable and skillful to meet the demand and expectation of many people. The teaching and learning processes in institutions of higher learning should be capable to provide such knowledge and skills to future graduates.

Each individual has his or her emotional intelligence quotient, this quotient alters from one person to the other. Individual who have low emotional intelligence are usually very hard to not merely work with but also get with. A person soft skills are related to his emotional intelligence. As opposed to the hard skills which are not merely more tangible but also easier to measure, soft skills are rather ambiguous and difficult to assess or measure. It is only after spending a significant period of time with an individual and noticing his manner of speaking and expressing himself, one can gauge his emotional intelligence and see how well his soft skills are developed.

Soft skills determines an individual relationship with others. Based on how an individual interacts with other individual, one can gauge What soft skills the person has. Not everyone is born with all soft skills and these soft skills can acquired without much trouble. Some people are able to pick up soft skills with just a little training were as there are others, who no matter how much they are just unable to develop the soft skills. It is mandatory to have some soft skills if you want to achieve success in your professional life. Soft skills presentation are not only needed on the professional front but are needed to help in your daily interactions

Soft skills includes a number of aspects when speaking about soft skills. It does not merely one thing it encompasses a number of different things which together make up an individual personality. Very broadly speaking it means the social manners which an individual has, how he is able to think as well as process new information which is given to him, how effectively he is able to communicate with others, language skills and even whether not a person has leadership qualities. People who have these soft skills are indeed much sought after in any job field.

Five steps to developing students' skills for tomorrow's challenges

- Teach collaboration as a value and skillset. ...
- Build on evaluation and analysis. ...
- Teach tolerance and resilience. ...
- Help students learn through their strengths. ...
- Ways to Improve Your Life

Here is how you can do that—13 ways to improve your life:

1. Face your fears
2. Exercise your willpower to change direction.
3. Admit your mistakes.
4. Refine your goals.
5. Believe in yourself.
6. Ask for wisdom.

Ask for wisdom that creates answers.

7. Conserve your time.
8. Invest your profits.
9. Live with intensity
10. Find your place.
11. Demand integrity from yourself.

Integrity is like loyalty. You can't demand it of someone else; you can only demand it of yourself. Be the best example of loyalty and you'll get loyal followers. Be the best example of integrity and you'll have people around you who have integrity. Lead the way.

12. Welcome the disciplines.

I can't give you much better advice than that because disciplines create reality. Disciplines build cities. A well-disciplined activity creates abundance, uniqueness and productivity.

13. Fight for what's right.

It's extraordinary to be able to say: "I fought for my kids; I fought for what was right; I fought for good health; I fought to protect my company; I fought for a good career that would bless my family. I fought a good fight." It's good to fight the encroachment. Opposites are in conflict and you're in the middle. If you want something valuable, you've got to fight for it.

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- *Margaret Francis, MSW, M.Phil,PGDCIM, Social Worker and Counselor registered under GSCC, UK*

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1-1 iLRkkouk&

Hkkjrkr lgdkjh {k=ke/; ixkjnkj vFkok lodkP;k irlLFkk rlp brj lgdkjh lLFkkcjkcjp ukxjh lgdkjh cdkuk vf/kd egRRo vkg- ukxjh {k=kr deh mRiUu vl.kkÚ;k vkfFkd ncy ?kVdkph dtkph xjt i.k dj.;klkBh R;kpiek.k ukxjh {k=krhy ykdkP;k leL;k lkMfo.;klkBh fofo/k foRrh; lLFkkph fuehrh >kyh- R;ke/; ukxjh lgdkjh cdk vfr'k; egRokph Hkfedk ikj ikMr vkgr

Hkkjrkr 1904 e/; ifgyk lgdkjh dk;nk fuek.k >kyk- R;kurj enkl jkT;kp dkthoje ;Fk 1904 e/; ifgyh ukxjh lgdkjh cd LFkkiu dj.;kr vkyh- 0;kikjh cdkp irijoBk dk;krhy vi;'k] ekxkloxh; vkf.k ygku m|kx dj.kkj m|ktd ;kP;kdM >kyy ny{k ;k ik'oHkehoj lu 1995 e/; eDyxu lferhu ukxjh lLFkkp ifrikfnr dy- ukxjh {k=krhy ekxkloxh; vkf.k deh mRiUu vl.kkÚ;kuk lkodkjkP;k rkoMhru lkMfo.;klkBh lgdkjh lLFkkph vko';drk vkg- ;kph tk.kho lokuk >kyh- ykdkP;k irfo"k;d ok<R;k xjtk o irlLFkkdMu dyk tk.kkjk irijoBk ;ke/; njh fuek.k >kyh gh njh deh dj.;klkBh ukxjh lgdkjh cdkph fuferh dj.;kph vko';drk Hkkl ykxyh

1-2 egRRo%

n"kkP;k vkfFkd fodklke/; lgdkjh {k=kph vfr"k; egRokph Hkfedk vkg R;kpiek.k lgdkjh lLFkke/; ukxjh lgdkjh cdkuk fo"k'k egRo vkg- ukxjh foHkkxkrhy e;kfnr lk/kulkexh vlyY;k ykdklkBh vko";d ro<k vkf.k deh 0;ktku irijoBk dj.;kP;k mnn"kku ;k cdk LFkkiu >kY;k vkgr- rlp "kgjh foHkkxkrp cdk vlY;ku R;kuk **ukxjh lgdkjh cdk **Eg.krkr-

;k cdk lgdkjh rRokoj dk; djhr vlrkr- 'krh 0;olk;k 0;frjhDr brj mn;kxkuk mRrtu n.;klkBh vkf.k mn;kxk lekjhy irleL;k nj dj.;kP;k mnn'kku cdk LFkkiu >kY;k vkgr- ikjHkh ;k cdk ykdkdMu cpr xkGk dj.;kdfjrk vkf.k e/;eoxh;kP;k irfo"k;d xjtk Hkkxfo.;klkBh LFkkiu >kY;k- ijr urj 'kk[kk ok<r xY;k vkf.k dkekpk cktk ok<r xyk- rlp R;kP;k /;;/kkj.kkr dk;kuHkokulkj l/kkj.kk gkr xY;k- ;k cdk ikjHkh QDr miHkkxklkBh dt nr ijr vkrk ;k cdk mRikndkuk o mn;ktdkuk ekB;k iek.kkr dtijoBk djrkr- ukxjh lgdkjh cdkuk 1 ekp 1966 iklu cfdx fu;=.kk[kkyh vk.k.;kr vky vkg- R;keG /kukn'kkP;k lgk¸;ku R;kp 0;ogkj pkyrkr rlp lolkekU; cdhxp lo 0;ogkjgh ;k cdk djrkr- fcxj'krh ir n.kkÚ;k lLFkke/; ukxjh lgdkjh cdkp dk; o LFkku egRRoi.k vkg- ygku 0;kikjh d'ky dkjkxhj] ukdjox o;fDrd dkj.kkoj ;k cdk dt nrkr- R;kP;k fodklkr vMFkGk fuek.k dj.kkjh vkfFkd leL;k lkMfo.;kl enr djrkr-

1-3- l'kks/kukph mfnn"V;

1- cnyR;k vkfFkd ifjfLFkrhe/; vFkO;oLFkP;k fodklkr lgdkjh cdkP;k ;kxnkukpk vH;kl dj.k
2- Lkgdkjh cdkP;k ek/;ekru fofo/k idkjP;k foRrh; ;ktukpk vH;kl dj.k-
5- lgdkjh cdki<hy leL;kpk vH;kl dj.k
6- lgdkjh cdkP;k leL;kojhy mik;;ktukpk vH;kl dj.k

1-4- xghrd &

1- LFkkfud ikrGhoj foRrh; xjtk lgdkjh cdkekQr i.k dY;k tkrkr-&
2- Tkkxfrdhdj.kkP;k dkGkr lgdkjh cdk vMp.khr vkyY;k vkgr
3- lgdkjh cdkdM igk.;kpk ljdkjpk nf"Vdku 0;kid ukgh
4- lgdkjh cdkP;k ek/;ekru vFkO;oLFkyk xrh iklr >kyyh vkg-

1-5-fo'k;kph l|fLFkrhr vH;klkph xjt (Relevance of the subject) &

l|ifjfLFkrhe/; tkxfrdhdj.kkP;k dkGkr vud oxoxG;k idkjP;k cdk vFkO;oLFke/; dke djhr vkgr-T;ke/; ijn"kh cdk][kktxh cdk]iek.kp lgdkjh cdkpkgh leko"k gkrk vkg- l|ifjfLFkrhe/; 0;olk;ke/; fLFkjrk iklr gk.k xjtp vkg-ijn"kh cdk o [kktxh cdkP;k vFkO;oLFke/; gk.kk&;k io"kkeG rho Li/kk fuek.k >kY;ku ;k cdkp vfLrRo fVdu jkg.k egRokp vkg- ;klkBh ukxjh lgdkjh cdp tkxfrdhdj.kkrhy ;kxnku ;kfo'k;h vH;kl dj.k vko";d vkg-

cdkuk nkuidkj Li/kk djkoh ykxr]R;kidh ,d Eg.kt lgdkjh cd o vU; cdkP;k ijLijkrhy Li/kk o lgdkjh cdk o lgdkjh cdkP;k ijLijkrhy Li/kk¼Intra & Inter firm competition ½- ;k idkjP;k Li/kr fVdu jkg.k vko";d vlY;ku tkxfrdhdj.kkP;k dkGkr vFkO;oLFkP;k fodklke/; ukxjh lgdkjh cdkph Hkfedk R;klkBh riklu igk.;kph xjt vkg- fj>0g cd vkQ bfM;k o jkT;"kkluku lgdkj [kkR;kekQr lgdkjh cdkoj fu;=.k iLFkkfir dy tkr ;kyk ngjh fu;=.k vl Eg.krkr-R;keG ;k ngjh fu;=.kkpk iR;{k ifj.kke cdkP;k dk;i.kkyhoj gkrk- Eg.ku R;kpk vH;kl d:u cnyR;k ifjfLFkrhr cdkp dkedkt dl ykdkfHke[k 0gko ;kdM y{k n.;kP;k nf'Vu gk vH;kl egRokpk vkg-

ukxjh lgdkjh cdk LFkkfud ikrGhoj dke djrkr R;keG LFkkfud ykdkP;k xjtk y{kkr Bou cdkuh vkiY;k fofo/k ;ktuk veykr vk.k.;kph vko";drk vkg- R;klkBh tkxfrdhdj.kkP;k dkGkr vkiy dkedkt xkgdkfHke[k cufo.;kP;k nf'Vu cdkuh dke dj.;kph xjt vkg- Eg.ku lnjP;k fo'k;kpk vH;kl gk egRokpk vkf.k mi;Dr Bj.kkjk vkg-

1-6-l'kks/ku i/nrh&

tkxfrdhdj.kkP;k ;xke/; vFkO;oLFkP;k fodklke/; lgdkjh cdkp ;kxnku ;k fo"k;kpk l'kks/kukRed vH;kl djr vlrkuk lnHk lkrkjk ftYg;krhy ukxjh lgdkjh cdk v/;;ukdfjrk fuoMyY;k vkgr- ;k cdkpk] dtnkjkpk] xkgdkpk ueuk fuoMrkuk ;knfPNd ueuk(Random Sampling) i/nrhph fuoM dyh vkg-

1-7-rF; ladyukph L=ksr

dk.kR;kgh l'kks/kukr rF; egRRokph vlrk dkj.k ?kVukp v/;;u d:up R;k ?kVuk lc/khP;k rF;kp ladyu dy tkr- ;k rF;kP;k vk/kkjkojp fu"d"k ekMy tkrkr- Eg.kup rF;kp 'kkL=h; i/nrhu ladyu dj.k vko';d vlr- ;k vk/kkjkoj rF;kp ie[k nku idkj iMrkr

v½ ikFkfed rF;&

1- i'ukoyh&

2- eyk[kr &

c½n¸;e rF;

iLrr vH;klkr lkBh ykx.kkjh n¸;e rF; 'kkluku fofo/k vgoky] vkj- ch- vk;p fjikV] vkj- ch- vk;- p vgoky lLFkkp vgoky] vH;kl fo"k;k'kh lcf/kr iLrd vkf.k orekui=kru ldfyr dj.;kr vkyh vkg-

1-8 Hkkjrkrhy lgdkjh pGoGhpk bfrgkl

Hkkjrkrhy lgdkjh pGoGhpk mxe gk.;kl xkeh.k Hkkxkrhy 'krdÚ;kP;k dtckt kjhi.kk o fiGo.kd dkj.khHkr Bjyh- ;k dtckt kjhi.kk o fiGo.kdhru 'krdÚ;kph lVdk dj.;klkBh lgdkjkpk vk/kkj ?k.;kr vkyk- lk/kkj.ki.k pUub mRrj ikr o ecb ;k ikrke/; lgdkjh lLFkk iFke LFkkiu >kyY;k vk<Grkr- lkodkjkdMu 'krdÚ;kph fiGo.kd Fkkcfo.;klkBh mik; ;kt.;kp ljdkju Bjfoy o "krd&;kuk vkfFkd enr dj.;klkBh 1879 lkyh **MDdu df"k nfHk{kP fuokjd dk;nk ler dyk- ;k ifjfLFkrheG "krd&;kuk dt n.kk&;k lLFkk xkeh.k Hkkxkr vko";d okVk ykxY;k-

1-9-egkjk"Vªkrhy lgdkjh pGoGhpk bfrgkl %

Ekgkjk"V jkT; vkfFkd o lkekftd–"V;k eGkrp i<kjyy vlY;keG lgdkj pGoGhph egre< l/nk ;Fkp jkoyh xyh- egkjk"Vkrhy lgdkjh pGoG n'kkrhy brj ikrki{kk ryur le/n vkg- r0gkP;k ecb ikrke/; 1889 lkyh ifgyh lgdkjh lLFkk LFkkiu >kyh gkrh- 1960 e/; Hkk"kuljkj ikrjpuk >kY;koj egkjk"Vkrhy lgdkjh pGoGhl icG jkTkdh; bPNk'kDrhp ikBcG feGky- ifj.kkeh egkjk"Vkr lgdkjh pGoG vf/kd tyn xrhu ixrh >kyh-

xkeh.k Hkkxkr 'kreky mRiknd 'krdÚ;kuh ,d= ;Åu vud idkjP;k 'kreky ifØ;k lLFkkph lgdkjh RkRokoj LFkkiuk dyh- R;keG xkeh.k Hkkxkrhy ykdkpk vkfFkd o lkekftd fodkl gkÅu R;kp thoueku l/kkj.;kl enr >kyh- R;k–"Vhu Hkkjrkrhy lgdkjh pGoGhP;k ixrhe/; egkjk"Vkpk flgkpk okVk vkg-

lgdkjkph of'k"V;

1- miHkkDR;kp l?kVu

2- leku xjtirhph ij.kk

3- ,fPNd l?kVu

4- lok mnn'k

5- leku mfnn"V;

6- lkekftd vk'k;

7- lekurk

8-ykd'kkgh Lo:i

9- furheY;koj Hkj

10- Lokoycu

11- ijLij lgk¸;

12- ,d vFki/nrh

1-10 ukxjh lgdkjh cdp 0;oLFkkiu &

Ukkxjh lgdkjh cdp 0;oLFkkiu cdP;k lHkklnkuh fuoMu fnyY;k lpkyd eMGkP;k fu;=.kk[kkyh vlr- lkekU;i.k lpkyd eMGkph enr 3 r 5 o'k vlr- ukxjh lgdkjh cdkP;k 0;oLFkkiuke/; lpkyd eMGkpk flgkpk okVk vlrk- 0;oLFkkiukp rhu ?kVd vlrkr-lolk/kkj.k lHkk]lpkyd eMG];oLFkkidh; inkf/kdkjh Eg.kt ukdj ox ;k rhu ?kVdkuh ikekf.kdi.k ;kX; lerky BÅu dk; dY;kl ukxjh lgdkjh cdk ;"kLoh gkrhy cdP;k ikVfu;ekr lpkyd eMGkph fuoM.kd] jpuk] enr] vf/kdkj o dk; b- rjrnh vlrkr-

1-11 ukxjh lgdkjh cdph mnnh"V vkf.k dk;l %

1- Boh fLodkj.k

2- dt n.k

3- ,tV Eg.kku dk; dj.k

4- gM;k cufo.k

5- ljf{kr [k.kkph lk;

6 0;kikjh cdkph dk; dj.k

7-brj dk;

1-12 tkxfrdhdj.kkpk vFk

tkxfrdhdj.k gh lKk ifjfLFkrhP;k lnHkkr okijyh tkr- ,[kknk fo"k;kckcr fdok fLFkrhckcr lo vMp.kh vMFkG ikj d:u T;k oGl of'od fdok tkxfrd Lo:i iklr gkr- R;koGl R;k lc/kh fLFkrh fdok fo"k;kp tkxfrdhdj.k >ky vl Eg.krkr-

व्याख्या—

1- Jh- lh- Vh- dfj;u ;kP;k er ^^tkxfrdhdj.k Eg.kt fofo/k idkjP;k vFk0;oLFkkpk leg gk;- ,dedkP;k 0;ogkjkru vkf.k jk"Vkph 0;Drhxr mfnn"V; lk/; dj.;kP;k ifØ;ru vfLrRokr ;.kkÚ;k vFk0;oLFkyk tkxfrd vFk0;oLFkk vl Eg.krkr-^^ (lnHk&lgdkjkpk fodkl& Mk-:ik 'kgk] Mk-ch-,p-nke th)

1-13 tkxfrdhdj.k o vFk0;oLFkk Hkkjrkr lgdkjh pGoGhu ngk n'kd i.k dyh- gh pGoG ik< cuyh ijr 1990 urj l: >kyY;k eDr vFk0;oLFkp ifj.kke fryk 21 0;k 'krdkr tk.ko ykxy- vk/kfudhdj.k] mnkjhdj.k o [kktxhdj.k ;k rRokphl/nk dk;okgh dj.;kr vkyh- tx Li/kk;Dr cuY;ku rlp Hkkjr vkf.k phu lkj[;k ekB;k cktkjiBkoj lop m|kxkp y{k ykxY;ku cktkjiBk foLrkjY;k- ljdkju vk|kfxd ijokuk jnn dyh- fon"kh xro.kdhojhy fuc/k f"kfFky dyh-
tkxfrdhdj.kkpk vFk0;oLFkoj >kyyk ifj.kke

1- n'kkrhy ijdh; xxktGhe/; ok< gk.;kl >kyh vkg-

2- Hkkjrh; vFk0;oLFkyk LFk; iklr >ky

3- fu;krok<hpk o/nh nj 1993 r 1996 ;k dkGkr lyx 20 VDd jkfgyk-

4- Hkkjrkph tkxfrd ifrek l/kkjyh vkg

5- lkk;kHkr {k=krhy xro.kd ok<yh vkg-

6- Hkkjrkrhy vUu/kkU;kP;k lkB;kr ok< >kyh vkg R;keG fder LFk; iLFkkfir gk.;kl enr >kyh-

7- Tkkxfrdhdj.kkpk ifj.kke Eg.kt jkT;dR;kpk vkRefo'okl ok<yk

8- 'krh {k=kdM ny{k

9- mn;kx{k= vMp.khr

10- xkeh.k HkkxkdM ny{k

11- lerky fodklkdM ny{k&iknf'kd fo"kerk deh >kyh ukgh

12- bVjuV cdhx ekckby cdhx]b cdhx]b 0;kikj b-lx.kd loeG ,dk fBdk.kph lok brj= ikgkpfo.k lyHk >ky vkg-vkuykbu VfMx 0;ogkj l: >kY;keG ir0;ogkjkr ok< >kyh vkg-

1-14 tkxfrdhdj.kkph lgdkjh cdkojhy ifj.kke

Hkkjr ljdkju 1991 e/; eDr vFk0;oLFkpk Lohdkj dyk- R;kulkj vFk0;oLFkrhy fofo/k {k=kr ljdkju cny ?kMou vk.ky- foRrh; {k=kr l/nk l/kkj.kk ?kMou vk.kyh- 1991 e/; ,e- ujflge ;kP;k v/;{kr[kkyh ,d lferh fu;Dr dyh ;k lferhu cfdx o foRrh; {k=krhy l/kkj.kkckcr vud f'kQkj'kh dY;k R;keG tkxfrdhdj.kkpk ifj.kke lgdkj {k=koj ekB;k iek.kkoj >kyk-

1- vuRiknd dtl (,u-ih-,-) & tkxfrdhdj.kkeG lgdkjh cdkuk vuRiknd dtklkBh rjrnh djk0;k ykxY;keG cdkpk uQk deh >kyk-

2- 0;ktkpk nj & Tkxfrdhdj.kkurj Hkkjrh; fj>0g cdu 0;ktkp nj deh dY;ku jkf"V;hÑr o brj lgdkjh cdkuk dtkojhy o Bohojhy 0;ktkp nj deh djko ykxy- R;keG lgdkjh lLFkkuk u¶;koj foijhr ifj.kke gk.;kph 'kD;rk xghr /k:u xkgdkuk vf/kd rRij lok n.k o uohu 0;olk;kpk 'kk/k ?k.k Hkkx iMy-

3- lx.kdhdj.k &tkxfrdhdj.kkurj cfdx {k=ke/; l/kkj.kk d:u b- cfdx] b- dkeI] ,-Vh- ,e-] VyhxkQhd cfdx b- lfo/kk miyC/k >kY;keG Li/ke/; fVdu jkg.;klkBh lgdkjh cdkuk vkiY;k xkgdkuk ;k lfo/kk fuek.k d:u ?;k0;k ykxY;k-

4- ijn'kh cdk'kh Li/kk&tkxrhdhdj.kkurj cdkP;k dk;{k=kojhy c/ku mBY;ku lk/kkj.k 2009 iklu ftYg;ke/; ijn'kh cdkP;k 'kk[kk ;Å ykxY;k- ;k cdk deh 0;kt njku dtijoBk d:u o lektkrhy l'kDr ?kVdkuk rRdkG lok nmu dt ijoBk djr vkg- R;keG lgdkjh cdkukl/nk vkiy Bohojhy o dtkojhy 0;ktkp nj deh dj.k Hkkx iM.kkj vkg-

5- xkgd ox& tkxfrdhdj.kkurj 'k{kf.kd lfo/kkpk iklkj >kY;ku ykd vf/kd tkx:dru cfdx 0;ogkj d: ykxy vkgr ijn'kh cdkP;k 'kk[kk fue'kgjh o miuxj ;k {k=ke/; 'kk[kk m?kMY;kl lgdkjh cdkpk xkgd ox brj cdkdM oG.;kph 'kD;rk vkg-

6- fu;f=r 0;ktnj& tkxfrdhdj.kkioh cdP;k Boh o dt ;kP;k 0;kt njkP;k ckcrhr fj>0g cdp fu;=.k gkr tkxfrdhdj.kkurj cdkuk 0;kt nj Bjfo.;kp Lokr«; o vf/kdkj T;k R;k lLFkyk n.;kr vky-

7- 0;oLFkkiu& Tkkxfrdhdj.kkurj Li/kkr fVdu jkg.;klkBh lgdkjh cdkuk 0;oLFkkiuk& e/; eyHkr cny djko ykxy- HkkMoy o n.kh 0;oLFkkiu] oly h 0;oLFkkiu v'kk ldYiukph veyctko.kh dj.k Hkkx iMy-

8- HkkMoy i;kIrrk iek.k& Tkkxfrdhdj.kkurj fj>0g cdu HkkMoy i;kIr iek.k Bo.kI lpuk fnyY;k vkgr-

9- vf/kdre dtl e;knk& tkxfrdhdj.kkurj lgdkjh cdkuk vf/kdre dtl e;knk ykx dyyh vkg-

10- eu"";cG 0;oLFkkiu& tkxfrdhdj.kkurj cfdx {k=ke/; veykx cny >kyk- tkxfrd ikrGhojhy fud"k xkoikrGh i;r ;Åu ikgkpy- lgdkjh cdkP;k lodkuk cfdx fo"k;d v|;kor ekfgrh oGkoGh n.k vko';d >kyh-

11- dk;{k=& tkxfrdhdj.kkioh lgdkjh cdk dk;{k=kP;k e;knr dkedkt djhr gkR;k-

tkxfrdhdj.kkurj o ,-on;ukFku ;k lferhP;k f"kQkj"khu lkj ftYgk cdP;k dk;{k=kph e;knk f"kFkhy dY;keG ftYgk cdkuk uftdP;k brj ftYg;kr "kk[kk fodklkl ijokuxh feG.kkj vkg-

12- cdkp forj.k& tkxfrdhdj.kkurj Li/kkRed okrkoj.kkr fVdu jkg.;klkBh vud NkV;k NkV;k cdkp ,d=hdj.k d:u l{ke ;fuV r;kj dj.;kdM /kkj.kkRed vey ctko.kh >kyh- R;keG ckt kjiBr l{ke cdkph okVpky pky >kyh-

13- tfeu rkj.k&tkxrhdhdj.kkurj Hkkjr ljdkju vkfFkd l/kkj.kkph veyctko.kh dyh- R;ke/; tfeu gh ckc lokr ljf{kr ckc Eg.ku letyh xyh-

14- fu;kr{ke mRiknu&tkxrhdhdj.kkurj vk/kfud "krhph ldYiuk ekB;k iek.kkr jkcfoyh xyh- fu;kr{ke mRiknu ?kmu ijn"kh pyu ikIr d:u ?kmu "krd&;kuk vf/kd ijrkok n.k lgdkjh cdyk lgt "kD; >ky-

1-15 संT kk/kukP;k fo'k;kPkk Hkfo';krhy oko (Further scope of Reserch)

1- "kklu &ljdkjh ikrGhoj ukxjh lgdkjh cdkfo'k;h /kkj.kkRed vk[k.kh dj.;klkBh ;kiek.k gk.kk&;k vH;klkph mi;Drrk vkg- R;kdfjrk "kklukP;k ikrGho:u fopkj dj.;kph o vH;kl dj.;kph xjt vkg-

2- xkgd& xkgdkP;k nf’Vu uohu ;ktuk vk[krkuk cdkP;k Hkfo’;krhy foRrh; ;ktuk fdok mRiknu r;kj dj.;kP;k nf’Vu vk.k[khu vH;kl dj.;klkBh ;k l”kk/kukpk miHkkx o foLrkj gkm “kdrk-

3- lekt& lektkP;k nf’Vu lkekftd o vkfFkd ekxklkuk cdP;k 0;ogkjkP;k iokgkr vk.k.;klkBh dk; mik;;ktuk djrk ;rhy ;kpk vH;kl dj.;klkBh l”kk/kukpk mi;kx gkÅ “kdrk

4- lLFkk& Hkfo’;ke/; vkfFkd fodkl lk/k.;kP;k nf’Vu lLFkyk l”kk/kukph 0;klrh o fud’k vH;klrk ;rhy

1-16 ukxjh lgdkjh cdkP;k leL;k

1- 0;kikjh cd'kh Li/kk
2- vkfFkd ln<rpk vHkko
3- vij fu/kh
4- [kpkp iek.k vf/kd
5- jk[krp iek.k vf/kd
6- i'kkldh; leL;k
7- dk;kRed leL;k
8- vlerky ixrh
9- dt vuRiknd dk;klkBh
10- foRrh; leL;k
11- l{ke cdk
12- ok<rh Fkdckdh
13- vlryhr ok<
14- vYi Lokr«;
15- vfrfjDr jk[krpk i”u

16- lnk'k dt/kkj.k

17- vf/kd 0;ktnj

18- lHkk lnkpk mnklhui.kk -

19- vleku fodkl

1-17 mik;;ktuk&

Tkkxrhdhdj.k o mnkjhdj.kkP;k ;k ;xke/; ukxjh lgdkjh cdkuk vkiY;k vfLrRokl kBh jkT;krhy ukxjh lgdkjh cdkp egRo y{kkr ?kÅu R;kP;k leL;k nj dj.;kpk i;Ru dyk tkr vkg- R;kidh dkgh mik; ;ktuk i<hyiek.k &

1- LFkkiuk djrkuk ?;ko;kph dkGth& ukxjh lgdkjh cdkuk ,d yk[k fdok R;ki{kk vf/kd ykdl[;k vl.kkÚ;k 'kgjkru fuek.k dY;k tk0;kr- rlp R;kp dk;{k= g 'kgj fdok ftYg;kijr e;kfnr vlko-

2- lHkkln ok<fo.k & ukxjh lgdkjh cdkuh lHkkln l[;r o i;k;ku HkkxHkkMoykr ok< dyh ikfgt- ukxjh lgdkjh cdph fdeku lHkkln l[;k 1500 vlkoh o oly HkkMoy fdeku 50000 : vlko-

3- 'kklukpk lgHkkx &jkT; 'kkluku cdkuk l#okrhP;k dkGkr HkkMoykpk ijoBk djkok- ijrhP;k HkkxkP;k Lo:ikr g HkkMoy foukekcnyk ijoko- R;keG R;k cdkph vkfFkd 'kDrh ok<.;kl enr gkby-

4- Bfor ok<& ;k cdkuh vkiY;kdM vf/kdkf/kd Boh vkdf"kr dj.;kpk i;Ru djkok R;keG cdkdMhy fu/khr ok< gk.;kl enr gkby-

5- dt okVikr l/kkj.kk& lektkrhy ygku mn;ktd] 0;kikjh] ndkunkj ;kP;k dtijoB;koj y{k dfnr djko- vuRiknd dkj.kklkBh dt n.k VkGko- ekB 0;kikjh o mn;ktdkuk vf/kd dt n.;koj vf/kd Hkj nÅ u;-

6- dk;kRed l/kkj.kk& ;k cdkrhy depkÚ;kuh dk;{ke dk;i/nrh Lohdk:u xkgd oxkl vf/kd vkiyl djko- if'k{khr o vuHkoh lod oxkph Hkjrh dj.;kdM vf/kd y{k fny tko-

7- lodoxkl if'k{k.k& cdk0nkj depkjh oxkl if'k{k.k n.;koj Hkj n.;kr ;kok- R;keG dk;{kerk ok<hl enr gkby-

8- 'kk[kk foLrkjkoj c/ku& ukxjh cdkP;k 'kk[kkpk foLrkj ekB;k iek.kkr gkr vlu b"kikVh cdkP;k 'kk[kk m?kMY;k tkr vkgr-

9- HkkxHkkMoy ok<oko&Ukkxjh lgdkjh cdkuh fu/khP;k derjrpk i"u lkMfo.;klkBh HkkxHkkMoykr ok< ?kMou vk.kkoh-

10- mRiknd dt |kohr& ukxjh cdkuh vuRiknd dt n.;kp VkGko- R;kuh mRiknd dtkoj vf/kd Hkj |kok-;keG dtkph ijrQM gk.k lki tkr- cdkph Fkdckdh deh gk.;kl vf/kd enr gkr-

11- dt nrkuk dkGth ?;koh& ;k cdkuh dt idj.kkl etjh nrkuk lo vko";d dkxni=kph ;kX; Nkuuh djkoh- ijl rkj.k Lohdkjko- v;kX; o vik= 0;Drhuk dt n.;kp VkGko-

12- ;kX; lpkydkph fuoM& Lkpkyd eMGkP;k dk;{keroj o fu.k;{keroj cdph ixrh voycu vlr- Eg.ku lHkklnkuh ;kX;]g"kkj]vH;kl]o vuHkoh lpkydkph fuoM djkoh-

13- Ekkxkl Hkkxkrhy cdkuk mRrtu & n"kHkjkrhy lo jkT;ke/; ;k cdkpk leku fodkl >kyyk ukgh- fcgkj]vkfjlk]e/;in"k] vklke]fgekpy in"k ;klkj[;k jkT;kr ;k cdkph dkefxjh ux.; vkg- ;klkBh ;k jkT;ke/; cdk ok<fo.;kP;k nf'Bu ikRlkguij /kkj.k jkcfo.k xjtp vkg-

14- cd lfo/kkdM y{k&cd {k=krhy ok<R;k Li/kyk rkM n.;klkBh ;k cdkuh xkgd lfo/kkdM vf/kd y{k ijoko- cdlokе/; fofo/krk vk.kkoh-lokpk ntk l/kkjkok]0;oLFkkidh; dk;{kerk ok<okoh- ;k)kj cdkuk vkiy 0;ogkj ok<forк ;rhy-

15- dtolyhdM y{k & ;k cdkuh dtolyhlkBh xHkhji.k i;Ru djkor-vykHknk;h ekyeRrp iek.k deh dj.;kl ik/kkU; |ko- -

1- 18 fu'd'k

1- ,dk fof"k'V xkgdkyk ekB;k iek.kkoj dt fnY;ku ukxjh lgdkjh cdk vMp.khr vkY;k vkgr- R;keG ,dkp xkgdkyk ekB dt no u;-

2- Lkpkyd eMGkP;k lHkk o okf'kd lHkoj gk.kkjk tkLrhpk [kp deh djkok- i"kkldh; [kpkr dkVdlj djkoh-

3- cfdx {k=kpk >ikV;ku fodkl gkr vlu ;k Li/kr fVdu jgk;p vly rj vk/kfud cfdx r=Kku vkRelkr dj.;kph vko";drk vkg-

4- xkgdkP;k lfo/klkBh "kgjkrhy ufou fodflr Hkkxke/; vk.k[kh "kk[kk pky djk0;kr

5- [kktxh 0;kikjh cdk] jk'Vh;hdr 0;kikjh cdk o ijdh; cdkP;k ryur ukxjh lgdkjh cde/; 0;kolkf;drpk vHkko fnlu ;rk- cdkuh 0;kolkf;drk ok<hlkBh i;Ru djkor-

6- “kgjkrhy e/;eoxh; ykdkuk cdu dtijoBk djkok R;keG R;kph lkodkjh ik”kkru eDrrk gk.;kl enr gkby-

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8- ukxjh lgdkjh cdkoj iklrhdj vkdk: u;-

9- cdkuh lpkyd eMGkP;k Kkuke/; Hkj ?kky.;klkBh ekfgrhij if”k{k.k n.k]ppkl= vk;kthr dj.k]R;kpiek.k brj cdkuk HkVh n.k vl dk;de vk;kthr dy ikghtr-

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- l”kk/kukru lekj vkyy fu’d’k vkf.k R;kl vul:u ekMyY;k f”kQkj”kh ;k fuf”prp cdkP;k ifj.kkedkjd veyctko.khlkBh mi;kxh ;rhy

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lnHk xzFkkph ;knh

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INTELLECTUAL PROPERTY RIGHTS

Vikas Ashok Mandaki
S.P.Mandal's Arts and Commerce College, Raibag, PG Department of Commerce
Email-id:vikasmandaki14@gmail.com

ABSTRACT

Intellectual Property Rights have been defined as innovations new establishments and creative introduction in particular area or field. And all those creative inventions are protected through Intellectual Property rights to bestow the status of property. Intellectual Property Rights provides exclusive rights to the inventor of the asset, so as to make sure that the inventor gets all the commercial benefits available to him.

Intellectual Property Rights has become the most significant issues for all trade negotiations. Intellectual Property Rights are also expected to have a significant effect and impact on all the developing countries in the days to come. Each industry also needs to evolve its own Intellectual Property Rights policies management Style, Strategies and so on, depending on the area of specialty. Intellectual Property Rights are also playing a vital role in the exponential growth of our economy. But, at the same time an important question for many countries is whether sticker enforcement of intellectual property is good strategies for economic growth.[1]. The objective of the paper is to make know, the common people, the importance of Intellectual Property Rights, the facts and figures of Intellectual Property Rights, both, in Indian context as well as Global Context. Creating awareness among people regarding rules and regulations of Intellectual Property Rights, types of Intellectual Property Rights etc. Paper also covers all the details relating to birth of Intellectual Property Rights, facts and figures of Indian Intellectual Property Rights.

Keywords: *Intellectual Property Rights, Innovations, Intangible Assets, Legal rights etc*

Introduction

Intellectual Property Rights to the right given to the right person for the right invention, to protect and safeguard. If pertains to original creation of human intellect or intelligence. Intellectual Property Rights provides legal rights to inventor or creator to protect his invention for creation period of time. The greatest evolution in the both the substance as well as detail of Intellectual Property Rights policies has arisen in area of information and communication technology. The laws in the Intellectual Property Rights focus on the study of legal rights to intangible assets, intangible creations and products of the mind. Intellectual Property Rights encompasses four primary sub fields' trade secrets, patents, copyrights and strademarks [1]. It was in the 19th century, that the term "Intellectual Property Rights" was introduced. Intellectual Property Rights encompasses two types of rights,

- Industrial Rights
- Copyrights

The main purpose of intellectual property law is to encourage those minds who are willful of creations of innovative ideas [2] and the right is given not for a lifetime, but for the period of limited time. Unlike Traditional Property, Intellectual Property is indivisible unlimited number of people can consume it, without depleting it.

Birth of Intellectual Property Rights

The word Intellectual Property Rights was first used around 500 BC, when a piece published in the monthly review used the phrase. It came to the origin on practical note, when sybasis, a Greek state made all its citizens available a one year patent for inventions in luxury[3].

- **Ownership Rights**

A significant legislation came in 1710 with the statute of Anne. This law provided a period of 14 years of protection. Also, the inventor can renew it after expiry of 14 years period.

- **Global Intellectual Property**

- In 1883, Paris convention came into being. It was an international agreement through which the inventors could protect their innovation, even if they were being used in other countries.
- In 1886 Berne Convention came into being which led to protection an international level for all forms of written expression as well as songs, Drawings, operas, sculptures, paintings and more.
- In 1623, the "Statue of Monopolies" was passed[4],the law granted monopolies by government. The act gave "true and first inventor" of intellectual property a period of 14 years.

Indian Intellectual Property Rights

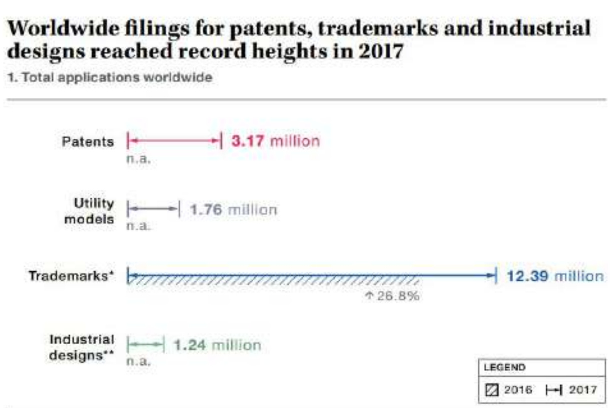
With the fast growing world and technology, in India, "Intellectual Captia" has become a key factor at present in the International Trade. India has agreement with World Trade Organization on Trade Related aspects of Intellectual Property Rights(TRIPS). All the details and information. Facts and figures with respect to Intellectual Property are fully TRIPS Complaint.

Following, are the areas of intellectual Property covered and Indian Laws

Patents
Trademarks
Industrial Deigns
Graphical Indications
Copyrights and Related Rights
Plant Varieties
Data Protection
Cyber Cries
Following are the acts that deal with Protection of IP
Trademarks Act,1999
Patents Act,1970
Copyright Act,1957
Designs Act,2000
Info Technology Act,2000

Intellectual Property Rights/ Numerical Analysis

Innovations around the world filled 3.17 million patent applications in 2017, representation eigth consecutive year of growth. Trademark filling activity amounted to 2.39 million, representing the third consecutive year of double digit growth, Worldwide industrial design filling activity exceeded 1.24 million, while applications for utlity model totaled 1.76 million[5].



- **Indian Facts**

In India, Intellectual Property Rights facts was adopted on 12th May 2016, the policy was formulated after intensive stakeholder consultation with nearly 300 stakeholders and individual by an Intellectual Property Rights Think Tank, as well as 31 departments of government of India and 5 foreign governments. India is a country where all the creativity and innovations are given full value and they are being boosted up. In India Promotes advancement in science and technology art and culture, traditional knowledge and biodiversity resources.

Ministry of commerce, Government of India, has been appointed as nodal department to coordinate, guide and oversee the implementation and future development of Intellectual Property Rights in India.

Types of Intellectual Property Rights in India

PATENT:

A patent is granted for an invention which is a new product or process involving an inventive step and capable of industrial application. "New Invention" means the subject matter has not fallen in public domain or that it does not form part of the state of the act, Inventive step is feature of Invention that involves technical advance as compared to the existing knowledge or having economic significance.

Ministry Administering The IPR:

- Department of Industrial Policy and Promotion, Ministry of Commerce & Industry
- Controller General of Patents, Designs and Trade Marks
- Concerned IP Act:
- The Patents Act, 1970

DESIGN:

Definition and significance: a design refers only to the features of shape, configuration, pattern, ornamentation, composition of colour or line or a combination thereof, applied to any article, whether two or three dimensional or in both forms by any industrial process or means which, in the finished article, appeal to and are judged solely by the eye.

Ministry Administering The IPR:

- Department of Industrial Policy and Promotion, Ministry of Commerce & Industry
- Controller General of Patents, Designs and Trade Marks
- Concerned IP Act :
- Designs Act 2000

TRADE MARK:

- A trademark means a mark capable of being represented graphically and which is capable of distinguishing the goods or services of one undertaking from those of other undertakings.
- A trademark can be a sign, words, letters, numbers, drawings, pictures, emblem, colours or combination of colors, shape of goods, graphic representation or packaging or sound or any combination of the above as applied to goods or services.

MINISTRY/OFFICE ADMINISTERING THE IPR:

- Department of Industrial Policy & Promotion, Ministry of Commerce & Industry
- Controller General of Patents, Designs and Trade Marks
- Concerned IP Act: Trade Marks Act 1999 (as amended in 2010)

COPYRIGHT:

Copyright is a right given by the law to creators of literary, dramatic, musical and artistic works and producers of cinematograph films and sound recordings. In fact, it is a bundle of rights including, inter alia, rights of reproduction, communication to the public, adaptation and translation of the work.

MINISTRY ADMINISTERING THE IPR:

- Department of Industrial Policy & Promotion, Ministry of Commerce & Industry
- Registrar of Copyrights
- Concerned IP Act : The Copyright Act, 1957 (as amended)

Conlusion:

Intellectual property rights are monopoly rights that grant their holders the temporary privilege for the exclusive exploitation of the income rights from cultural expressions and inventions. There must be good reasons for a society to grant such privileges to some of its individuals, and therefore the proponents of these rights have provided three widely accepted justifications to defend the interwoven global intellectual property rights regime we have in place today.

Intellectual property is important for a person or company to safeguard. Without proper safeguards in place, one company's ideas can be replicated by another company and used for their profit. Some legal issues can arise from IP, but as long a company is on top of the paperwork and has an attorney they can prevent most of the issues or fight them if necessary. Having precautions in place can also help a company keep their trade secrets safe. With the use of a non-disclosure agreement with a non-compete clause can help a company keep their secret intact for their company to use when it is needed. While contracts are put into place to ensure a business will do what is required, a contract breach is possible. The violation can be resolved with employee input as well as mediation to ensure proper resolution for the breach. Using someof the techniques will prevent a company's IP from getting into the wrong hands.

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A STUDY OF CONSUMERS CHANGING BUYING BEHAVIORAL PATTERN IN THIS RAPID CHANGING WORLD WITH SPECIAL REFERENCE TO ICHALKARANJI CITY

Dhairyshil Rajaram Kadam
Shri Venkatesh Mahavidyalaya, Ichalkaranji
Mail ID:dhairkadam@gmail.com

Abstract:-

In this fast changing world knowing the consumers buying behavior is the key of the success. For adopting various tools and measures have to know consumer behavior changing buying behavior pattern. This study helps to understand the changing behavior of consumer behavior.

Introduction:-

In today's dynamic world its very essential to understand the changing behavior of consumers. Without knowing consumer no one fulfill the exact needs of the customers as consumer is the king today's business scenario, one must understand its changing behavior nature.

For fulfilling consumers' needs consumer may purchasing from retailers, from super markets and from online.

Generally his buying behavior changes from time to time and from mode to mode. In this study we are going to observe changing behavior of the consumer from mode to mode. Without understanding its changing behavioral pattern no one succeed in this stiff competitive world.

Objective of the study:-

1. To understand consumer changing buying behavior.
2. To understand which mode is preferred by the consumer for fulfilling his daily needs.
3. To suggest interested parties for competing.

Scope of the study:-

It is very essential to understand consumers changing buying behavior in this fast moving world. In this study we have observed retailers, supermarkets and consumer which prefers online mode of purchase which are currently running in Ichalkaranji city.

Methodology:-

This study is based on primary data collected by us. For collecting the data we are used the following method.

A) Interview method:- 100 direct interviews was conducted by us on the field of the consumers and their response was taken granted by us while drawing any findings

B) Questionnaires' :-

1. Questionnaires to retail consumer
2. Questionnaires to super market consumers.
3. Questionnaires to online buying customers
4. Questionnaires to retailers
5. Questionnaires to super market managers.

C) Observation :-

Consumer's behavior while buying the goods in the field.

Sample Size:-

1. Retailing customers = 50
2. Super market customers = 50
3. Online customers = 50
4. Retailer = 50
5. Super market manager = 01
6. Direct interview = 100

Population:-

1. Retailing customers Daily = 1750

2. Super market customers = 1000
3. Online customers Daily = 500
4. Retailers = 50
5. Super market managers = 01
6. Customer (daily) = 3300

Importance of the study:-

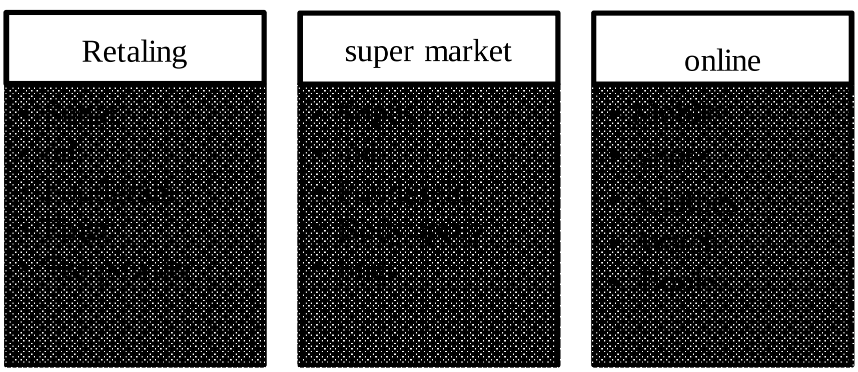
1. It is necessary to understand the consumers because consumer is the king
2. Without knowing consumers buying behavior we cannot provide exact goods for fulfilling the demands of the consumer.
3. For increasing sales
4. For profit maximization
5. For maximizations of the consumer satisfaction
6. For acquiring more market share
7. For retaining the customer
8. For better market segmentation
9. For better targeting
10. For better positioning
11. For using various modes
12. For giving various offers to the consumer
13. For understanding living standers of the people and for increasing its living standards
14. For economic growth of the company / country / world

Limitations:-

1. This study based on findings and observation of the Ichalkaranji city only.
2. Study is solely based on information provided by the respondents.
3. This study is based on one day sampling.

Findings of the study:-

Consumers Top 5 preference in various modes:-



Observation of the Study:-

1. For small Quantity of any goods consumer prefers retailers over super marketers.
2. For electronic goods consumer prefers online shopping.
3. For bulk purchase consumer opts super market over retailers for getting benefits of economies of scale.
4. It is observe that youth (16 to 30) prefers online shopping for their daily needs.
5. Youth prefers online shopping because of to get benefits of various offers to know new variety, development , technology etc.
6. Age group of (20 to 40) people prefers super market than other modes of purchase.
7. Low income group people generally prefers to retailers.
8. Super market consumer always buy more than they already decide to purchase.
9. In super market consumer buy goods twice as compared to retail purchasing.
10. Purchase satisfaction is more in super market than any other mode.

11. Consumer feels more safety while purchasing in Kirana / Retailing than any other mode.
12. Online shopping saves consumers time which is crucial in this rapid world.
13. Consumer Ignores Purchasing of high rate / Prime Rate Products in online marketing /shopping.
14. Generally High class / high income consumers prefers online mode of buying.
15. High class people follows following Pattern / preference
A. Online shopping
B. Super market
C. Retail
16. Low income group follows following Pattern / preference
A. Retail
B. Super market
C. Online shopping
17. Middle class group Prefers
A. Super market
B. Online shopping
C. Retailing
18. Educated consumer prefers super market and online shopping.
19. Uneducated consumer prefers mostly on retailing
20. For money saving consumer prefers buying from super market or online shopping.
21. In festival session the buying pattern
A. Super market
B. Online
C. Retailing
22. For fashionable product (dress, electronic, gazettes) consumer preference online shopping.
23. For price satisfaction consumer choice super market
24. For quality satisfaction consumer preference Retail shopping
25. For personal handlings of the goods consumers opt for super market than any other mode.
26. Consumer fills insecure in online shopping

1) Age Group (up to 16) Consumer changing buying behavior in selecting mode of purchase:

Sr. no	Title	Percentage
1	Retailer	15%
2	Super market	5%
3	Online shopping	80%

Interpretation : 80 % of the respondents from the age group of up to 15 years, choice online shopping mode of purchase while 15 % of the selected group purchased from retail Shoppe. Only 5 % of the selected age group (up to 15 years) purchases from super market. Majority of these age group prefers online shopping mode of purchase.

2) age group (17-50) :

Sr. no.	Title	Percentage
1	Retail	30%
2	Super market	45%
3	Online shopping	25%

Interpretation :from the age group of 17 to 50, 45 % of the respondents prefers purchasing from super market mode while 30 % prefers retail shopping mode for purchase and only 25 % of the respondents choice online shopping for fulfilling their requirements.

3) age group(more than 51)

Sr.no.	Title	Percentage
1	Retail	80%
2	Super market	15%
3	Online shopping	5%

Interpretation : Respondents from the age group of the more than 60, majority of these age group i.e. 80 % preferred retail shop mode of purchase. 15 % of these age group choice super market while purchasing and only 5 % of these group selects online mode of purchase.

4) Income Group (Low Income Group) income Less than 10000 P.M

Sr.no.	Title	Percentage
1	Retail	55%
2	Super market	40%
3	Online shopping	5%

Interpretation: In Lower income group respondents 55% respondents goes to the retail shop for purchasing the goods while 40 % respondents of these group preferred super market and only 5 % of the respondents choice online mode of purchase . It shows that lower income group respondents mostly prefers retail shops.

5) Middle Income Group (Income 10000-35000):

Sr.No.	Title	Percentage
1	Retailer	35%
2	Super market	50%
3	Online shopping	15%

Interpretation: From the above information it seen that,50% of the middle income group respondent’s towards super market while 35% respondent’s selects retailing mode of purchase and only 15% respondents choice online shopping mode.

6) High income Group (more than 35000):

Sr.No.	Title	Percentage
1	Retailer	20%
2	Super market	50%
3	Online shopping	30%

Interpretation: Out of 100 % of high income Consumer, majority 50 % of the respondents choice online shopping while 30 % of the respondents prefers towards super market and only 20 % of the respondents selects retailing/ Kirana for purchasing the goods.

7) Time Consuming mode according to consumers feedback

Sr.No.	Title	Percentage
1	Retailer	55%
2	Super market	40%
3	Online shopping	5%

Interpretation: consumer spending more time while purchasing through super market mode of purchase. Purchasing from Kirana takes lesser time than purchasing form super market. Online shopping takes relatively lesser time than super market and Kirana mode of purchase.

8) Time saving:

Sr. No	Title	Percentage
1	Retailer	20%
2	Super market	10%
3	Online shopping	70%

Interpretation: Purchasing from online mode consumer saves more time than any other mode of purchase i.e. super market and retailer/Kirana, super market mode of purchase stood second rank and retail shopping

9) Safety feel while making Transactions per the consumers feedback :

Sr. No	Title	Percentage
1	Retailer	70%
2	Super market	25%
3	Online shopping	5%

Interpretation: Consumer feels highly safe while purchasing form retailing / Kirana. out of respondents 70% of the respondents fells highly safe while purchasing from retailing / Kirana. While 25 % of the respondents feels safe when purchasing through super market. Only 5 % of the respondents feels safe while making transaction through online mode. Consumer / respondents feels majority unsafe while making transaction through online mode of purchasing.

10) Price of the Product As per the consumers feedback :

Sr. No	Title	Percentage
1	Retailer	60%
2	Super market	35%
3	Online shopping	5%

Interpretation : high portion of the respondent’s feels that from online shopping the price rate of the goods are cheapest than any other mode of purchasing . Majority respondents tells that goods available in Kirana stores are costlier than super market and online shopping.

11) Money savings in various modes according to consumers view:

Sr. No	Title	Percentage
1	Retailer	10%
2	Super market	30%
3	Online shopping	60%

Interpretation: According to the respondents , shopping form online mode save more money than other mode of purchase. 60 % of the respondents say that online shopping saves more money to them. While 30 % of the respondents feel super market saves their money and only 10 % of the respondents tells Kirana stores saves their money.

12) quality of the product as per the consumer view:

Sr. No	Title	Percentage
1	Retailer	60%
2	Super market	30%
3	Online shopping	10%

Interpretation: According to respondents in retailing shopping more qualitative products are available than other mode. 60 % of respondents expressed that products from retail shopping are more qualitative while 30 % responds that product from super market are qualitative. 10 % feels product from online shopping are qualitative.

13) Varity of the product available as per the consumers view:

Sr. No	Title	Percentage
1	Retailer	10%
2	Super market	40%
3	Online shopping	50%

Interpretation: Response shows that online shopping mode has more variety of the products than any other modes. Out of the 100 % of the respondents 50 % feels online shopping has more variety, 40 % feels super market has more variety and only 10 % says that retail Shoppe has more variety.

14) Satisfaction gained as per the consumer view::

Sr. No	Title	Percentage
1	Retailer	20%
2	Super market	45%
3	Online shopping	35%

Interpretation:- 45 % of the respondents expressed their satisfaction while purchasing from super market mode. 35 % of the respondents expressed satisfaction while making transaction via online shopping . Only 20 % feels satisfied after purchasing from retail shopping.

15) future purchasing pattern from various mode as per consumer view:

Sr. No	Title	Percentage
1	Retailer	20%
2	Super market	30%
3	Online shopping	50%

Interpretation :- As per the respondents view/ response 50% of the total consumer wheel buy from online shopping mode while 30 % will prefers of the consumer super market mode of purchase and only 20 % remains with the retail shop mode of purchase.

Suggestion:-

1. Retailer/manufacture/sellers should understand the consumer first.
2. Retailer/manufacture/sellers understand the changing buying behavior of the consumer for achieving its goal.
3. Retailer/manufacture/sellers should apply their STP (segmentation, targeting, positioning) according to consumers buying behavior pattern.
4. Retailer/manufacture/sellers should change their management, marketing, advertisement, and Distribution policy according to consumer Changing buying behavior.

5. The product , the price, the quality, the service should take consideration of consumer changing buying behavior

Conclusion:

We conclude that for giving more satisfaction to consumers for maximizing the sale and the revenue. We must study the changing buying behavior of the consumer's. The study reveals that consumers buying behavior changing rapidly. From the study we came into the conclusion that there is increasing trends while purchasing from online shopping mode. So businessman has to kept in mind this changing buying behavior pattern while making business strategies. Retailers has their own space in these changing competitive world. For competition in these competitive world he has to make necessary steps to tackle the competition from super market and online mode of purchasing . As youth covers majority of our population one has to very concern about their changing habits, changing behavior , changing purchasing pattern, for getting market share. Super markets gives the satisfaction of purchasing with the family so it automatically increases the sales volume so these behavioral pattern must take in account while making the policy and the decisions. So we conclude that the study of the changing buying behavioral pattern of the consumer is very vital to serve the consumers most efficiently and effectively.

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EMERGING TRENDS IN HUMAN RESOURCE MANAGEMENT

Mr. S. B. Chavan
M.Phil. Research Scholar, Rayat Institute of Research and Development, Satara.
Sujitchavan27@gmail.com

ABSTRACT

Human Resource is very important for the success of any organization. It is a source of strength and aid. In the present complex milieu, organizations are greatly influenced by changes taking place in internal as well as external environment, no business or organization can change or exist or grow without appropriate human resources. Therefore human resource has become the focus of attention of every progressive organisation. In the changing world, the philosophy and perspective of HRM needs to transform and redesign. This paper attempts to spotlight the latest trends in HRM for the present century like employee engagement, Growth of gen Y employees, Work life integration etc.

Key words: *Human Resource, Change, environment, employee engagement*

INTRODUCTION

Human Resource Management is the planning, organizing, directing and controlling of the procurement, development, compensation, integration, maintenance and reproduction of human resources to the end that individual, organizational and societal objectives are accomplished. The HRM must be viewed through the prism of overall strategic goals for the organization instead of a standalone tint that takes a unit based or a micro approach. Organisations have to adopt a holistic perspective towards HRM that ensures that there are no piecemeal strategies and the HRM needs to evolve according to the changing times. Hence, the organization that changes its practices will tend to survive profitably in the long run.

TRENDS IN HUMAN RESOURCE MANAGEMENT

The rise of technology and social media has completely redefined the role of Human Resources around the world Employee engagement & culture- a priority: Increasingly, organizations are focusing on improving their employee engagement to drive better performance. According to Gallup research, employee engagement is strongly connected to business outcomes essential to an organization's financial success, such as productivity, profitability and customer engagement. Engaged employees drive the innovation, growth and revenue that growing midsized companies need to thrive. Case in point: A study found that larger midsized businesses with 151 to 999 employees cited three talent-related reasons among all reasons for a decline in growth: disengaged employees, the inability to attract qualified talent and the inability to retain key talent. Organisations have to focus on engaging the employees through strategies like employee retention, Collaborative and innovative work culture.

Need for integrated workforce management systems: Large Organisations should integrate various personnel in Tax, Finance, IT, Legal and HR who never had to share data may now need to partner to help avoid costly penalties. Gathering the required data from multiple systems can present a challenge so it will be become even more important for businesses to consider an integrated human capital management solution.

Growth of Gen Y: According to PwC research, Millennials will account for nearly half the global workforce by 2020. In some companies, they already constitute a majority. Organizations that want to attract and retain fresh talent will need to recruit this cohort of digital natives and ensure that their journe through hiring and on boarding is supported through mobile and social platforms.

Shift from Work-Life Balance To Work-Life Integration: Just a few decades ago, the dream for most employees was to achieve the elusive work-life balance. However, the growth of technology has made it so that most employees are almost always accessible which has led to a shift away from separating work life and personal life. In its place is the blurring of the two areas with flexibility to work during non-work hours and take short personal breaks during the traditional workday. Instead of work being a place you go, work is now a thing you do. It has become an integrated part of most employees' lives and personalities. This means that work-life balance is dead and is being replaced by work-life integration. Work = life and life = work.

Data driven recruiting: Data-driven recruiting will definitely be a trend that will gain more traction in near future. Access to data is getting easier and cheaper with new technology and professional network platforms. Talent acquisition leaders can arm themselves with data and become very strategic in their decisions. For instance, build talent pools using data helps recruiters enhanced their understanding of the market and be mre efficient.

Big data analysis: The biggest HR Trend will be projecting data analysis. Organisations have articulated about big data that it examining large data sets to uncover hidden patterns, unknown correlations, market trends, customer preferences and other useful business information. The analytical findings can lead to more effective marketing, new revenue opportunities, better customer service, improved operational efficiency, competitive advantages over rival organizations and other business benefits for some time and now it's time to start to act on that data and put it to use.

Associations not programs: HR should emphasis more on developing relationships rather than programs and a deep understanding of the business. The key skill set for future HR people will be how to effectively understand and manage the impact of mergers, demergers and globalization. These changes have profound impact in the workplace.

Employee Performance

Maintaining a productive workforce involves ensuring that all employees have the skills, knowledge and resources to get work done efficiently. Because technology changes so rapidly, employees may need to get additional training and certification to continuing performing their roles effectively. By conducting 360-degree performance reviews, you can get comprehensive feedback about each employee from their peers, superiors and other members of the workforce. HR professionals like me use the data generated from performance reviews to identify gaps and develop remedial training programs to mitigate the impact.

Global Human Resources

The number of companies exploring global markets increases as technology facilitates simpler information-sharing processes and opportunities for growth in markets outside the U.S. borders. Even small businesses are tapping global markets, as evidenced by technology giant Cisco's October 2011 article titled, "How Small Businesses Are Going Global," by Anne Field. Social media, professional networking and lightning-speed technology assist companies in their aspirations of reaching foreign markets; however, HR plays a critical role in developing staff who are capable of initiating and sustaining those overseas relationships. Emerging issues for HR related to globalization include sourcing and recruiting visionary personnel with the cultural fluency necessary for employers building multinational business ties.

Compliance

Many organizations have successfully managed their compliance with federal and state employment laws for decades. However, complex legislation that affects the HR function poses a challenge for some companies. It requires that HR continually maintain its expertise and knowledge of emerging issues related to legal compliance. This includes constantly evolving laws about discrimination, sexual harassment and medical privacy.

Employee Retention

Employee retention has always been a concern that challenges HR leaders -- keeping talented employees satisfied enough to stay with the company. However, the methods that HR uses to retain employees require going the extra step to ensure that workers are fully engaged, enthusiastic about coming to work and recognized for their contributions to the company's success. Compensation and benefits on their own aren't effective retention tools; it takes more than money to keep good employees. Employees remain loyal when they have confidence and respect for the company's leadership and when supervisors show appreciation for employees' talents, according to Leigh Branham, author of "The 7 Hidden Reasons Employees: How to Recognize the Subtle Signs and Act Before It's Too Late."

Moving towards an integrated technology ecosystem

In his review of the HR Tech Europe conference, analyst Josh Bersin said, "While the tech markets continue to be hot, let's all remember that HR organisations and their companies need sound, solid solutions which solve real business problems, not just deliver fun and fanciful tools." All HR teams will be well aware of the technology opportunity for the year ahead - be it mobile, software as a service, bring your own device, harnessing data analytics and so on. However, the reality will be how best to integrate systems to deliver real-time intelligence to users, be they line managers or senior executives. Sales and CRM solutions have led the way and HR systems will need to catch up and quickly. For HR professionals, understanding the technology opportunity and turning it into business advantage will be more critical than ever.

CONCLUSION

In a cutthroat market, where the competition is intense and customers demand continuous improvement, organisations have to vigorously compete to get top talent. Products and processes could be copied rapidly and technology is everywhere, in such a scenario, competitive advantage is determined by people with "Right skills". Talent can be attracted, motivated, developed and retained by implementing innovative HR Practices.

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EMPLOYEE BRANDING AN IMPORTANT TOOL OF ORGANISATION AS BRAND IMAGE

Mr, Nandkumar Nivrutti Thorat.
Research Scholar, SCIBER Institute, Kolhapur

ABSTRACT

In the era of Liberalization, Privatization, and Globalization, The organizations, companies has been experiencing with tough competition in market. The choice of consumers has more widen and changed in perception. The concept of Product Brand, Service Brand has utilized in the way of more emotional and Employee oriented , as result is that Employee branding strategy has formed for the purpose of more work accuracy and to attract more customer as well as employee motivation, strong attachment with organization. This is new internal or employee branding comes into effective play. The role of human resources in brand building is very important. Employees are considered as brand ambassador of the organization. Brand cannot build unless one of the most important assets of the organization members think brand, articulates brand, and delivers brand. Employees are considered as brand ambassador of the organization. Branding concept is very popular in marketing literature point of view of customer and managers. Even product or services are not only indentified by its use but by brand name also. The role of human resources in brand building is very important.

Keywords- *Employee branding,*

INTRODUCTION

Beyond just a memorable logo, good Employee branding increases the value of an organization, provides employees with direction and motivation, and makes acquiring new customers easier. Since the concept of marketing in the tangible and intangible product, we have been familiar with name of brand. Brand belongs to product, service, quality, only. But in recent years the concept of brand moves towards Human Resource Management for more liveliness known as employee branding. These are the people at the front line of the company or organization building and maintain relationship, how the brand is perceived in the public sphere. Every time employee interact with customer, shareholders, suppliers or a fellow employees, they have an opportunity to reinforce or break brand promise. Thus to building and maintain a strong brand begins internally, is by building your brand from the inside. Developing a strong culture of employee branding or internal brand alignment brings many benefits. In changing the ability to attract top talent a better financial performance to project about itself and impresses it upon the employee. Employee branding is a different practice altogether. It is all about influencing the behavior of organizational members. Employee branding is the practice 'aligning' an employee's behavior and often the employees point of view with the image that the organization wants to project its customers and eternal stakeholders. Employee branding takes the organizational brand, the characteristics and the attributes that the organization wants to project about itself and impress it upon the employee

Definition of Employee branding is, The process by which employee internalize the desired brand image and are motivated to project the image the customer and other organizational constitutional. **Definition -** Employee branding is the process by which employees' adapt the desired brand image of an organization. This further contributes to employees motivation to project the desired brand image to customers**. (2004 Miles and Mangold)**

IN SIMPLE TERM

Employee branding means what an employee projects about himself and organization culture.

He /she should be able to serve as brand ambassador for his/her organization. A strong sense of affiliation is seen of the employee towards his/her organization.

Employee Branding

According to D.K. Srivastava, VP, HCL, "An unsatisfied customer tells ten people about his experience while an unsatisfied employee tells a hundred." Employee branding is the image projected by employees through their behaviors, attitudes and actions. This image is impacted on by employees' attitude and engagement towards the employer brand image promoted through the culture of the organisation." Minchingtom (2005). As employees become more important to the brand building process, companies need to give concentration to deal with these issues. The role of employees in brand building is therefore increasingly important (Aurand, et al., 2005). According to Rao (2009), the employee brand is an image of the organization presented to an organization's customers and other relevant stakeholders by its employees. And in the employee branding process, the employee starts talking the employer brand and simply put, becomes a brand ambassador for the employer. The importance of employees as brand-builders has been mentioned in recent research (Gotsi & Wilson, 2001; Miles & Mangold, 2007; Aurand, et al., 2005; Ind, 2003; Simoes, et al., 2005) and employees are the ones who truly create the image of the company to customers and outside stakeholders (Ind 2003). Even if only a part of the employees might have external contact with customers, and therefore have the most impact on the brand image, the ambition should be to establish the desired brand image among all employees (Miles & Mangold, 2004).

Thesis On EMPLOYEE AS A TOOL FOR BRAND IMAGECREATION: A STUDY, By Amit kumar from Devi Ahilya Vishwavidyalya, Indoor (MP) .2014. The Research study was exploratory based and primary data collected from public and private sector . The study observed very close in employee brand creation in service industry. The responses revealed that customers are much loyal due to employee performance in service product. The researcher showed in his work that private sector are more aware about employee branding compare to public sector . The researcher further to suggest that employee should have clear understanding about organization mission and by another side organization should also understand and fulfill the requirement of employees with connection of their personal goal and organizational goal . That's why effective employee branding will be benefitted to both side

EMPLOYEE BRANDING CAN BE ACHIEVED BY ORGANISATION

- ✓ Teach employees about your brand= The first step in employee branding is to create, teach and install the brand massage in the minds your employee.
  Naturally, this massage must be a positive and "attractive" one, a message that employees can associate with and which makes them likely to identify with our organization.
- ✓ Communication = Proper communication with employee which is helpful to project the company brand image.
- ✓ Recruitment and selection = Begin with talent who already possess the primary traits of the brand and you are half way there
- ✓ Reward and Recognition = Companies use rewards and recognition to motivate employees and demonstrate that they are appreciated. Often, rewards and recognition take the form of extra compensation for employees who carry out the activities in theirrole description and meet their objectives

- ✓ Training = Proper training gives employees the tools and knowledge required to deliver on the brand promise
- ✓ Management incentives =Design behaviors relevant to your brand's values and bring accountability into play
- ✓ Communication = Proper communication with employee which is helpful to project the company brand image.
- ✓ Motivation by organization = Organization motivate their employee by, putting mission and goals of to be archived.
- ✓ Listen to employee feedback = Mangold and Miles asserts that the employer, employee feedback loop is a critical component of the employee branding process. "It allows organizations to monitor the consequences of the process and to identify areas for improvement. Failure to achieve desired consequences suggests that the process be re- examined for deficiencies in message design and delivery"

FACTORS AFFECTING ON EMPLOYEE BRANDING

- Working condition
- Remuneration of employees
- Job security
- Salary
- Fringe benefits
- Time of work
- Delegation of authority
- Monitoring and evaluation system and capacity system

NEED OF EMPLOYEE BRANDING

- Employee play a major role in dominating customer brand perceptions
- Be able to deliver brand promise
- Meet the customer's perspectives
- Be able to deliver competitive advantage
- Employee branding can make employee feel more respected and appreciated within their working environment
- Brand inspires employee
- Increase in the motivation levels of employee

LEAD BY AN EXAMPELS

There are few examples of employee branding and engagement is built. It needs to begin with leaders within the business and organization. Senior leaders needs to show inspiration, commitment , communicate sense of vision, mission and goal of organization , compensation with highest rate of employee engagement tend to have charismatic Chief Executive Officer or LEADER who is able to inspire their workforce with an engaging vision . Just think of RATAN TATA of TATA GROUP , DHIRUBHAI AMBANI OF RELIANCE GROUP, BABA RAMDEV OF PATANJALI AYURVEDA GROUP. Leading by examples often entails senior leaders being are accessible to employees and communicating honestly and openly.

MAJOUR FINDINGS

- Employee branding projects are becoming increasingly important business tool to help companies stay ahead of other competitors.

- Employee branding process helps employee to more attachment with moral support to organization.

CONCLUSION

Nurturing a strong connection among organization and Employee branding shows result of multiple advantages. Thus it has concluded that employee branding is becoming everyone's word of mouth, and the magic word in today's business world. Employee branding helps the company to have better perspective of their consumers and motivate the employees as well. In to days advertising world the organization has more identify with brand name. So the Employee branding interpretation in the mind of consumer is very important. The image of branding is always remain or positioned in the minds of consumer is mostly depend upon process of Employee branding formation and how they perform Employee branding as brand ambassador.

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A STUDY ON CONSUMERS AWARENESS TO WARDS E-BANKING SERVICES WITH REFERENCE TO SATARA CITY

Miss. Moholkar Jyoti Vinayak
Research Student, Dept. of Commerce and Management, Shivaji University, Kolhapur.
moholkarjv@gmail.com

ABSTRACT

In recent years, the banking industry around the world has been undergoing a rapid transformation. In modern day's customer have become more sophisticated and are more interested in doing banking transaction at one click being grounded at home. Internet Banking has created convenient and flexible platform to customer in the present era. Today, customers expect highest quality services from banks which, if fulfilled, could result in extensively improved customer satisfaction levels. This research study mainly focuses on consumers the awareness towards the internet banking and customers' satisfaction with the overall service quality of e-banking technology. This study helps in assessing the problems in the context of E-banking (Online/Internet) and would, therefore, help the bank management not only in improving the level of satisfaction but also strengthening the relationship between the banks and their customers, thereby helping them to keep and develop their overall customer base.

Keywords: *E-Banking, Consumer Awareness, Consumer Satisfaction, Problems of e-banking technology*.

1. Introduction:

Electronic banking or e-banking is the term that describes all transitions takes place among companies, organizations and individual and their banking institutions. First conceptualized was in the mid-1970's some banks offered customer electronic banking in 1985. The emergence of E-Banking has enabled the banks to offer real-time transactions and integrate all customers' related functions. Indian Banks are utilizing the new technology to provide better technology and convenient access to its customers and India is thus poised to for a huge growth in the world of electronic banking. The impact of e-banking on profitability has been ignored which can give a good platform for future research. (2017, Anithamary & Harini)

2. Review of Literature:

Amit P. Wadhe & Shamrao Ghodke (2013), this study has been revealed that, Consumer awareness has significant impact on interest to use in mobile banking. Consumers are interested because they have heard about it from somewhere & think that M-Banking will allow them to do banking transactions anytime. There is significant impact of usefulness of M-Banking on the interest to use M-Banking.

Lakshmi Narayana, Sri Hari.V & Paramashivaiah (2013), this empirical research study mainly focuses on investigating the major factors that influence online customers' satisfaction with the overall service quality of their banks. This research study revealed that Banking Needs, followed by Core Services, Problem Resolution, Cost Saved, Convenience and Risk and Privacy Concerns were the major factors that strongly affect the overall satisfaction of online consumers of Bangalore City.

Nagaraj & Jegatheeswari (2016), this study concluded that, most of the respondents preferred by ATM and Internet banking, Mobile banking in terms of the frequency of usage for the benefits according time savings come out to be the major benefit followed by easy processing, inexpensive, and easy fund transfer, bill payment etc. some of respondents are account holders of different banks, and they have been availing the e-banking facilities provided by the banks.

C Anithamary, M Harini (2017), this study focuses on the different services of E-banking and customer's convenience towards it. The study observed that even the customers who know about internet banking channel are not using this facility due to misconception and lack of information. These customers should be targeted by the bank and must be convinced to use the same. The result of the study shows that customers are using only few facilities of various E-banking services.

3. Statement of the Problem:

During the most recent decade, technology has been significantly transforming the banking activities in the state. It expands greater convenience and several options for customers. But some electronic banking services are still in their infancy while others are more grown-up. It looks that only a small division of consumers has adopted certain e-banking services. Non-adopters still comprise the majority of the bank customers. Awareness of e-banking services is an essential requirement for the adoption of the same. So there is a need to identify the awareness, the reasons for the adoption, non-adoption and rejection of these e-banking services. Hence title of the study has been formulated as "**A Study on Consumers Awareness towards E-Banking Services with References to Satara City"**

4. Significance of the Study:

E-banking offers various services to the customer's, and the facilities of internet banking services can be carried out from their comfort of their home/ office with only the usage of Internet. The E-Banking services help to check the accounts and do all the transactions through online 24*7 without any hassle. They can transfer funds to other accounts maintained with any bank in the world, hence this study focuses on the consumer's awareness towards different services of E-banking and consumer's convenience towards it.

5. Objectives of the Study:

1. To analyze the consumers awareness towards e-banking services.
2. To study the consumers satisfaction of e-banking services.
3. To study the problems faced by consumers using e-banking services.
4. To suggest some appropriate measures for improvement in awareness of E-banking services and consumers satisfaction.

6. Scope of the Study:

6.1 Geographical Scope: Geographical scope is limited to only Satara city.

6.2 Topical Scope: Topical scope is related to consumer awareness towards E-banking services

6.3 Analytical Scope: Analytical scope has confined to the fulfillment of the objectives set out through data analysis and interpretation.

7. Research Methodology of the Study:

7.1 Data collection:

For the present study both primary as well as secondary data have been used. Primary data have been collected through questioners directly from the consumers of Satara city. Secondary data have been collected through newspapers, research articles, thesis, journals, internet etc.

7.2 Sampling Design:

A sample size of 100 consumers has been taken for the study by adopting convenience sampling techniques. This study has been undertaken only in Satara City.

7.3 Tools and Techniques of Data Analysis and Interpretation:

Data is being analyzed by the using statistical tools, like various tables, graphs and charts and with the help of statistical techniques such as average, mean, percentage etc.

8. Limitations of the Study:

1. The sample size of only 100 was taken from the large population.
2. This study is limited to Satara city only.

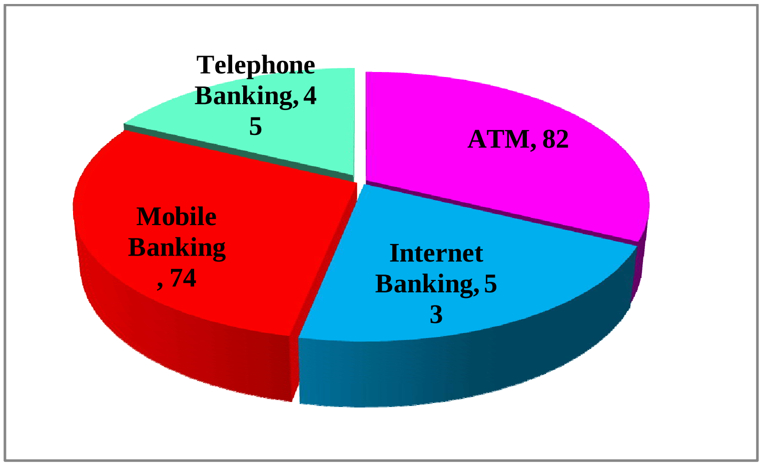
9. Data Analysis and Interpretation:

Table 1
E-Banking Services of the Consumers

Sr. No.	Services	Total (%)
1	ATM	82
2	Internet Banking	53
3	Mobile Banking	74
4	Telephone Banking	45

*(**Source:** Compiled by the Researcher)*

Figure 1



The table 1 and figure 1 shows the E-banking services which consumers mostly use the ATM service and only 45% consumers used Telephone banking. After the ATM service most of the consumers prefers Mobile banking service.

Table 2
Consumer's Awareness of E-Banking Services

Sr. No.	Service channels	Total (%)
1	Thorough Bank Offices	42
2	T.V. and Radio Advertisement	8
3	Advertisement Print Media	10
4	Through Bank Massages	12
5	From Your Friends and Relatives	24
6	Others	4
	Total	**100**

*(**Source:** Compiled by the Researcher)*

The above table 2 reveals that consumers awareness of the E-banking services through various service channels. It is observed that awareness to the consumers was majority through bank office of 42%, from friends and relatives 24%, through bank massage 12% and by online media 10%.

Table 3
Consumer's Satisfaction Factor of E-banking Services

Sr. No.	Factors	SA	A	N	D	SD	Total

1	Save Time	80	12	8	0	0	100
2	Ease of Use	64	14	16	5	1	100
3	24 Hours Availability	58	26	10	4	2	100
4	Low Transaction Cost	42	34	13	11	0	100
5	Security	34	46	18	2	0	100
6	Accessibility	45	26	22	5	2	100

***(Source:** Compiled by the Researcher)*

SA- Strongly Agree, A-Agree, N-Neutral, D-Disagree, SD-Strongly Disagree.

Table 3 explains that consumer's satisfaction factors of E-Banking Services which were strongly agree are save time 80%, ease of use 64%, 24*7 services 58%, accessibility 45%, security 34% and strongly disagree are ease of use 1% and 24*7 services and accessibility are 2%.

Table 4

Problems Faced by Consumers in using E-Banking Services

Sr. No.	Problems	Yes	Sometimes	No	Total
	ATM Problems				
1	Card Blocked	4	19	77	100
2	Machine out of cash and order	62	17	21	100
3	Non printing of statement	39	28	33	100
4	Long waiting time in queues	57	23	20	100
	Internet Banking Problems				
1	Insecurity	62	25	13	100
2	Waiting for long time	20	54	26	100
3	Too many steps in processing transaction	36	35	29	100
4	Not giving security and fast response	42	25	33	100
	Mobile Banking Problems				
1	Lack of security in transactions.	54	25	21	100
2	Lack of appropriate software.	42	30	28	100
3	Login / Sign off are not easy.	38	45	17	100
	Telephone Banking Problems				
1	Lack of prompt service.	37	42	21	100
2	Lack of clear guidelines.	45	37	18	100
3	Absence immediate connection to the service	49	28	23	100
4	Lack knowledge of customer service representative	26	35	39	100

***(Source:** Compiled by the Researcher)*

Table 4 shows that problems faced by consumers in using E-Banking services of ATM card, Internet Banking, Mobile Banking and Telephone Banking. It is seen that 62% machines are out of cash and order and 57% consumers faced the problem of long waiting time about ATM. In case of Internet banking most of the consumers i.e. 62% faced the problem of insecurity and 42% are faced problem of not giving security and fast response of internet banking. It is notice that, 54% consumers are face lack of security in transaction problem and 42% consumers are faced lack of appropriate software problem in Mobile banking service. It is observed that in Telephone banking services most of consumers i.e. 49% are faced absence immediate connection problem and 45% consumers are faced lack of clear guidance problem.

10. Findings:

1. It is seen that 82% consumers are used ATM as E-banking service.
2. It is notice that 53% consumers are used Internet banking service.
3. Awareness level of e-banking service through bank office is score is 42%.
4. Only 12% consumers aware of E-banking service through bank massage.
5. 80% consumers are strongly agreed about save time in E-banking service.
6. It is seen that 11% consumers disagree about the low transaction cost of E-banking services.
7. 62% consumers are faced machine out of cash and order problem while using ATM service.
8. Insecurity problem faced by 62% consumers while using internet banking.
9. In mobile banking service most of the consumers are facing lack of security problem in transaction.
10. Absence of immediate connection problem faced by 49% consumers in telephone banking service.

11. Suggestions:

1. To increase awareness among people and consumers, Banks should advertise and conduct special awareness programs to make E-Banking services more popular among customers.
2. Bank should increase ATM centers nearby consumers place like markets, parking, cinema theatres, hotels, colleges etc.
3. Most of the consumers hesitate to use e-banking services because of insecurity therefore banks should try to give proper training or other solution to solve this problem and it should try to improve their service level.
4. Banks should try to maintain proper system of maintenance for E-Banking services.

12. Conclusion:

This study has examined the consumer awareness towards e-banking services and consumers satisfaction towards the internet banking in Satara city. The finding of the study indicated factors of save time, ease of use, 24 hours availability and accessibility were strongly agree and positive effects on customer satisfaction. It has been observed that even the customers who know about internet banking channel are not using this facility due to insecurity and lack of information therefore banks should be targeted these consumers must be convinced to use the same. E-banking technology is greatly useful to consumers as well as banks and other organizations. To increase productivity, efficiency, service quality of banks, expansion of banks globally e-banking is major important of all banks to adopt in their countries as well as their consumers. This study helps in assessing the problems in the context of E-Banking and consumers satisfaction therefore, it help the bank management not only in improving the level of satisfaction but also strengthening the relationship between the banks and their customers, thereby helping them to keep and develop their overall customer base.

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RETAIL MARKETING MANAGEMENT

Miss. Nilakhe Amruta Shital
Research Student, Economics Deptt. ,Shivaji University, Kolhapur
Email:patilvishal_chem@rediffmail.com

ABSTRACT

Retail Marketing and its management is an important to study the functions in distribution and its relationship between selling goods and services to retailer for their reselling and use of goods and services. In simple terms, it implies a first-hand transaction with the customer. In this paper researcher has explained the concept of direct marketing, market segmentation in retail marketing. Other side its management in brand, product quality, merchandise management, atmospheric and space management, customer relationship management etc. This study revealed that the some findings. Finally, researcher has given conclusion of the study. Graduates of the business management diploma will be able to aim for role such as marketing and sales manager, project coordinator, human resources manager, retail manager, business manager, account manager, office manager or management planning coordinator.

Keywords: *Retail Marketing, Management, Brand, Product Quality*

1) Introduction:

Retailing is an important to study the functions in distribution and its relationship between selling goods and services to retailer for their reselling and use of goods and services. He encompasses the business activities involved in selling goods and services to consumers for their personal, family, or household use. It includes every sale to the final consumer-ranging from cars to apparel to meals at restaurants to theatre tickets. Retailing is the last stage in the distribution process. In simple terms, it implies a first-hand transaction with the customer. Retailing involves a direct interference with the customer and the coordination of business activities from end to end-right from the concept or design stage of a product, to its delivery and post-delivery service to the customer.

2) Objectives of the study:

1) To study the concept of retail marketing and management.
2) To study the elements of retail marketing mix.
3) To overview the advantages of retail market segmentation.
4) To study the management in retail marketing.
5) To give some findings and conclusion.

3) Research Methodology:

The present study studied by retail marketing and its management. This study is based on secondary data. The secondary data have been collected from various sources such as published and unpublished books, website.

4) Concept of retail Marketing and Management:

In Indian retailing the current marketing challenges are in two major areas first one is creating footfalls in the store and second converting browsers into buyers. Creating footfalls in the store starts with building the store brand, positioning the store, profiling target customers and understanding their buying behaviour, defining the retail marketing mix, creating customer relationship and loyalty, and direct marketing, effectively planning and implementing store events and promotions. Retail management is the process of bringing the ultimate user to the main procedure through a series of stages where retailing is the last one. It is not limited to quantities but to the exact requirement of last user. Bringing about operational efficiency at this last stage and making an environment so compelling that the consumer looks nowhere else.

1) Retail Marketing Mix:

It consists of the following elements:

a) Product Offerings:

It refers to the product mix that the store retails for customers to study what are their needs and wants. By matching customer preference with a variety of goods offered within the stores, the retailer gets an idea for customer basket size. It contains the mix of product a customer buys during a visit.

b) Place:

Place is the location of the store and it's bounded the boundaries. The optimizing the element of 'place' in the marketing sector is to undertake the local marketing efforts besides the national marketing efforts besides the national marketing plan. Place determine the market share of the store in the catchment area gives a sign of its act and efficiency.

c) Price:

Price is an necessary aspect in the marketing mix as customers are very price-sensitive. There are various kinds of price.

i) Maximum retail price: It means that full pricing.

ii) Promotional pricing: Promotional pricing including a temporary reduction in the price to the customer during an exacting period, while last a particular line, to clear saleable defectives and shop-soiled products.

iii) Loss leader pricing: It refers a method used to sell at cost a few critical items to get more footfalls into the store.

iv) Odd pricing: I is a way of footwear organizations like Tata price their products in India- at levels like Rs. 139.75, 159.75 etc.

v) Price bundling: It reduced price offered for a bundle and a predefined group of products when bought equally by the customer.

vi) Everyday low pricing: In every day pricing different kinds of merchandise on a lower scale every day. If pricing is innovative and special to the identity of the store, offering the right value to the buyer, it will bring in more customers and help the retailer to retain them as well.

2) Direct Marketing:

Direct marketing is establishing to a retailer for personal contact with the customer. It provides a key differentiating factor: along with persuade customers to respond instantaneously. The various types of communication in direct marketing are direct mail, catalogue and mail order, telemarketing and electronic retailing etc.

3) Retail Market Segmentation:

A market is defined as a group of potential customers with similar needs who are willing to replace something of value with sellers offer various goods and services to satisfy those wants. Market segmentation is the procedure of isolating the heterogeneous total market into small groups of customers.

Benefits of Retail Market segmentation:

Following are the benefits of segmenting the market

a) Development of marketing mix: Segmentation helps a retailer to recognize the target population and develop a custom-made marketing programme in terms of product offer, pricing approach, and promotional programmes.

b) Store location decision: Segmentation helps a retailer to decide the locations for its new stores. The retail outlets can be placed where there is a focus of the target population.

c) Understanding customer behaviour: Segmentation helps a retailer to obtained insight into why it dose. The buying behaviour of the intention segment can be understood once the market is segmented. It can be help in the development of an effective marketing strategy.

d) Merchandising decisions: Segmentation helps a retailer in merchandise decisions. Merchandising is fundamentally the skills that decide which items will go on the shelves. A considerate of preferences of target segments is essential for a successful merchandising programme.

e) Promotional campaigns: Segmentation helps the retailer in developing more effective and accurate promotional operations.

B) Retail Management:

Management in retail marketing are given below:

a) Human resource management:

HRM process consists of the following interrelated personal activities:

i) Human resource planning: Human resource planning is identifies the requirement of human resources, financial resources, technology, etc. It ensures the availability of resources by facilitating the recruiting, training and allocation process.

ii) Recruitment and Selection: Recruitment is the process of seeking and attracting a pool of people from which qualified and suitable candidates can be selected. Selection is short listing process and choosing candidates from the group, through showing, often, with the help of a battery of measurement tools. Before the retailer proceeds with recruitment, it has to decide on manpower requirements and do details job design, job analysis, and prepare job description.

iii) Orientation and training: Once the people are recruited, they are subjected to an introduction and orientation, apart from specific training on the duties that he is supposed to perform.

iv) Compensation for retail personnel:

Compensation for retail personnel is among the best motivators for any job, especially in a retail set up, where the employees are subjected to composite and streaky situations for better part of their jobs. In order to motivate employees, some firms have introduced profit-sharing in employee compensation. The small retailers frequently pay salaries, commissions, and bonuses and few fringe benefits, as compared to large organizations which in general pay higher salaries, commissions, and bonuses and offer more fringe benefits.

v) Performance Appraisal: performance appraisal is the process of determining and communicating to an employee how he is performing the allocated job and forecasting for improvement in future.

b) Retail Product and Brand Management:

Product management may be defined as a set of decisions related to the selection and removal of products from the retailers' portfolio, along with the related product and market analysis.

In product categories across a wide range of products and services, consumers report a desire for large assortments.

In product selection, selecting the right product understands the complexity of the modern shopper, and an ability to blend product to satisfy both physical and emotional needs of the shopper.

Product selection criteria are discussed in the selection criteria for the retailer.

*****Physical properties are tangible aspects of the product, represented by size and volume and components. These have a express direct bearing on consumer's evaluation of the product.

*Packaging is the next criteria to attract a customer and so the design of the product. It performs a variety of functions, including aesthetic appeal to customers, protection of the product, added value for the customer, an aid to product use, a contributor to brand identity and a vehicle for promotional messages etc.

*****Product quality is determined to a large area by its physical properties. However, the components used and physical variation that determines the level of quality.

*****Brand is an intangible product characteristic, for some consumer purchase decision it might be the only quality that counts.

Brand management and retailing:

A brand is any name, term, or sign that identifies a product or group of products as being produced and supplied by a particular firm. Various elements of a brand are as follows:

i.e., store brand or private label.

c) Merchandise Management:

Merchandise management is the process of a retailer attempts to propose the right quantity of the right product at the right place and time while meeting the retail firm's financial goals. Merchandise management is the analysis, planning, procurement, handling, and control of the merchandise investments of a retail function. Merchandising is simply the arrangement of products on the shelf. It is an essential component of the business image. This considered in designing the business logo, business cards, brochures, letterhead, packaging and product mix.

d) Atmospheric and Retail Space Management:

Atmospherics can be classified in two terms one is exterior and second one is interior atmospherics. Exterior atmospherics refers to aspects like store front, display windows, surrounding business, look of the shopping centre, etc. it is important to attract new customers. Interior atmospherics refers to aspects like lightning, colour, dressing room facilities, etc. It helps the customer to add to the display and provides customers with related information.

Another side store space management space and inventory are two more important resources of a retail firm. The best possible allocation of the store space to departments, product categories, storage space, and customer space is a major challenge for the owners and managers of the store.

e) Customer Relationship Management in Retailing:

Customer relationship management refers to all marketing activities concentrating towards establishing, developing, and maintaining successful relation exchange with the customer. The object of customer relationship management is to attract, maintain, and enhance customer relationship with existing and potential customer. Customer relationship management is implemented through various components such as rewards, customer services, and involvement of customer in planning and execution of retail strategy.

Findings:

1) The growth of the retail sector makes retailer powerful intermediaries in the marketing channels, bridging gap between manufactures and consumers.

2) Retail management requires a number of management tools for a complete end user satisfaction.

3) Atmospheric and retail space management are important tools for success of retail sector.

4) Merchandise management aspect is a critical aspect of retail business.

5) Merchandise mix management covers decisions on a host of key parameters like merchandise variety, assortment, and support.

6) Customer relationship management have become extremely important of late with a spate of loyalty programmes and focus on customer service.

Conclusion:

Finally researcher concludes that retailing in India is becoming increasingly important, and organized retailing is poised to grow at an exponential rate. These growth opportunities have even attracted global majors who are setting up shop in India.

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A STUDY ON NON PERFORMING ASSETS IN THE INDIAN BANKING SECTOR

Miss. Nayan Virupax Potadar

Research Student, Chhatrapati Shahu Institute Of Business Education And Research (An AutonomousInstitute) Kolhapur

ABSTRACT

Bank plays an important role in the economic development of a country. Bank have evolved as one the most effective instrument of economic transformation. Indian banking sector has been facing so many serious issues regarding the increasing level of Non Performing Assets. The sound financial position of a bank depends upon the recovery of loan or its level of Non Performing Assets reduced. The objective of study is to know the steps taken by the government to reduce the level of Non Performing Assets.

Keywords: Non Performing Assets, Banking sector

Introduction -

The introduction of the concept of Non-Performing Assets is the result of the recommendation Reserve Bank of India (RBI) guidelines of NPA by Rajesh Verma (chief general manager in charge). The RBI made very important recommendation regarding NAP of the banks.

Bank directly & indirectly affects economic development because of their many facts. Non-Performing Assets are one of the major concerns for banks in India. The problem of NPA is not affecting the banks but also whole economy. In fact high level of NPA's in India banks is nothing but reflection of the state of health of industry & trade.

RBI guidelines suggested the classification of assets into performing assets & Non-Performing Assets is very important for strengthen the financial health of bank. Because NPA's badly affect the financial health of banks.

NPA (Non performing assets) is an important parameter in the analysis of financial performance of a bank as it results in decreasing margin & higher provisioning requirement for doubtful debts. NAP is a virus affecting banking sector. It affects liquidity & profitability, in addition passing threat on quality of assets & survival of banks.

Today NPA as passing of assets a serious threat to the banking industry. The profit of a particular is dependent to a large extent upon the quality of its funds deployment in the loan assets.

Credit is an important input for the development process. Misuse of credit with a view to stop it's recycling smoothly gives rise to NPA performing assets. The future of any bank depends upon NPAs. The concept of NPAs reflect that something has gone wrong with loan a/c after is disbursement. It is based on recovery aspect.

Banking industry is facing a very better experience of "Non Performing Assets". The NPAs have adversely affected the viability & profitability of the bank.

This is a theoretical of the effect of NPAs in banking sector.

Meaning of NPA-

Non-performing assets means –

- An asset, in respect of which, interest has remained overdue for a period of three months or more.
- A term loan inclusive of unpaid interest, when the installment is overdue for a period of three months or more or on which interest amount remained overdue for a period of three months or more.
- A demand or call loan , which remained overdue for a period of three months or more from the date of demand or call or on which interest amount remained overdue for a period of three months or more.
- A bill which remains overdue for a period of three months or more
- The interest in respect of a debt or the income or receivables under the head

other current assets in the nature of short term loans/advances, which facility remained overdue for period of three months or more.

Definitions-

NON PERFORMING ASSETS

1. An asset, including a leased asset, become non performing when it ceases to generate income for the bank.
2. NPA is a loan or advance where :

I. Interest or/& installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
II. The account remains 'out of order' for a period of more than 90 days in respect of an overdraft/cash credit.
III. The bill remain overdue for period of more than 90 days in case of bills purchased & discounted.
IV. The installment of principal or interest thereon remains overdue for two crops seasons for short duration crops.
V. The installment of principal or interest thereon remains overdue for one crop seasons for long duration crop,
VI. The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in term of guidelines on securitization dated February 1, 2006.
VII. In respect of derivative transaction , the overdue receivables representing positive mark to a derivative contract , if there remain unpaid of a period of 90 days from the specified due for payment .

Classification of NPA-

Banks are required to classify NPAs further into the following three categories based on the period for which the asset has remained non performing & the reliability of the dues:

1) Sub standard assets
2) Doubtful assets
3) Loss assets

1) Sub standard assets –

With effect from March 31, 2005 a substandard assets would be one, which has remained NPA for a period less than or equal to 12 months. Such an asset will have well defined credit weakness that jeopardize the liquidation of the debt & are characterized by the distinct possibility that the banks will sustain some loss, if deficiencies are not corrected.

2)Doubtful assets –

With effect from March 31, 2005 an assets would be classified as doubtful if it has remained in the substandard category for a period of 12 month.

A loan classified as doubtful has all the weakness inherent in assets that were classified as substandard, with the added characteristic that the weakness makes collection or liquidation in full, on the basis of currently known facts, conditions & values highly questionable & improbable.

3)Loss assets –

A loss asset is one where loss has been identified by the bank or internal or external auditors or the RBI inspection but the amount has not been written off wholly.

In other words, such an assets is considered uncollectible & of such little values that its continuance as a bankable assets is not warranted although there may be some salvage or recovery value.

Objectives of the Study-

1) To understand the impact of NPAs
2) To know the steps taken by the government to reduce the level of NPAs

Impact of NPA on bank

- Non performing assets are the assets of the banks which are not performing banks to run the economy also provide short term and long term loans to the industries,individuals,farmers,a bank also gives loan against the home,vehicles and many more.

- In same cases, the borrowers unable to pay the interest amount on time as well as unable to return the principal amount too in that case,bank declares that amount as non-performing.
- The bank also runs the recovery scenario for that amount,the impact of NPA on the profitability of banks brings a dent on the balance sheet of the bank,but until then the amount is non-performing.
- The increase of Non-performing assets also affects the expectation of stakeholder as well as investors,banks has to run the proper evaluation of the proposal at the first instance,this will reveal the status of unviable projects too. Bank need to collect full information about industry,management,future prospects etc before approving loan.

RBI Action Relating To Net Non performing assets -

- RBI has given the following plan, for implementation by bank with NPA
- Banks has to undertake special drives to reduce the stock of Non performing assets & contain generation of fresh Non performing assets Banks will review its loan policy
- Banks will take steps to upgrade credit appraisal skills & systems
- Banks will strengthen follow-up of advance including loan review/ mechanism for large loans
- Bank will follow-up suits filed/decreased debts effectively.
- Banks will put in place credit risk management policies/ process/ procedures/ prudential limits
- Banks will reduce loan concentration-individual, group, sector, industry.

Conclusion

The problem of NPAs in all Indian banking sector has became acute. The concept of Non Performing assets is very important for strengthen the financial health of bank.Growing NPA's is one of the biggest problem that the banking sector are facing today. RBI action relating to Non Performing Assets and reducing the stock of NPA's. It is impossible to have zero percentage of NPA. But at least Indian bank can try reducing the stock of NPA.

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A STUDY OF PROBLEMS IN AUTO LOOM (SHUTTLE-LESS) UNITS IN ICHALKARANJI

Mrs. Madhura O. Kanitkar
Research Student
sanemadhura29@gmail.com

ABSTRACT

The textiles industry of India is very diverse, one can say from hand-woven textiles industry at one end, to the capital intensive sophisticated mills sector at the other end of the horizon. Before 1980 Ichalkaranji was majorly famous in cotton sarees, cotton poplin and cotton dhoti. In mid of 1980, weavers of the Ichalkaranji city started producing denim, chiffon, canvas, and fabric like khakhi. Fabrics like tweed, seersucker, chambray, Oxford, ripstop, and twill made in and around Ichalkaranji town are used by many domestic as well as international fashion brands like Raymond, John Player and international brands like Armani, Banana Republic, Hugo Boss, and Paul Smith. In Ichalkaranji looms have been continuously upgrading themselves from handlooms, to power looms to semi-automatic looms, to fully automatic looms. The author in this paper analyzes production, labour, marketing and managerial problems faced by the shuttle-less auto-loom owners in Ichalkaranji. Ichalkaranji is said as "Manchester of Maharashtra" is sunk itself into textile industry. From this vast ocean researcher wants to find out:-the problems in Auto Loom (Shuttle less) units in Ichalkaranji.

Keywords: *Airjet, Rapier looms.*

1.0 Introduction:-

The auto-looms industryin Ichalkaranji is a household activity carried out usually by the members of family. This industry from a very long time has dominance of male members of family. The installation of looms is done at one place but it has internal segregation of looms unit wise. Each unit is under the name of one of the family members. Although it is under the name of female members the business is managed by the male family members. Ichalkaranji is more localized with inherited business. Many of them who previously had their plain looms or power looms have replaced those machines with fully automatic shuttle-less looms. Gradually when automatic looms started taking a form with the advanced technology which was superior in both quality and quantity business men slowly started diverting their funds to towards shuttle-less looms. In case of auto looms in Ichalkaranji it can be said that the business is carried on in a decentralized manner. Majority is in form of Proprietorship and few of them can be seen under Partnership form of organization.

2.0 Statement of the Problem

Ichalkaranji town has seen the very beginning of looms right from pit looms, hand looms, power looms, power shuttle looms, to at present Shuttle-less looms. Understanding the current trends, understanding the market scenario of Shuttle-less looms in Ichalkaranji, to study various problems that loom owners are tackling, therefore researcher has opted to study:-

"A study of Problems in Autoloom(shuttle-less) units in Ichalkaranji"

3.0 Objectives of the Study

1) To study production and labour related problems of loom owners.
2) To study marketing and managerial problems of loom owners.
3) To examine the frequency of the problem faced by auto loom owners (shuttle-less) in Ichalkaranji.

4.0 Hypothesis

H_0: There is no significant difference in the frequency of the problems faced by small, medium and large scale Shuttle-less auto loom units.

5.0 Research Methodology

5.1 Primary Data Sources-

Corresponding to the theme and nature of the study, the primary data is collected by a well arranged questionnaire from the sample respondents. i.e. owners of Shuttle-less loom owners. Interview of B-TRA Office In charge.

5.2 Secondary Data Sources-

The secondary data related to development of textile industry in Ichalkaranji and development of looms in particular have been collected. Data has been collected through various reference books, websites etc.

5.3 Sample Design

According to the Micro, Small & Medium enterprises Act 2006 the firms are divided into micro, small and medium enterprises as per their investments in plant & machinery. Upto 25 lakhs it is Micro, from 25 lakhs to 5 crores it is Small and from 5 crores to 10 crores Medium Enterprises.

Table 1 Sample Size

Type of Enterprise	Ichalkaranji	Samples (30%)
Small (< 5 crores)	57	17
Medium (5-10 crores)	126	38
Large (>10 crores)	33	10
Total	**216**	**65**

Researcher has taken 30% of population as sample size. Out of 216 population 30% of samples were taken for collection of data. These 30% i.e. 65 respondents were also selected on basis of proportion of the sizes of small, medium or large. Thus the numbers of respondents were on basis of proportion allotment as per size. Further the samples for data collection were selected by Convenience Purposive Sampling Method.

6.0 Data Analysis & Interpretation

The study has been under 4 categories:

A) Production Related Problems

Table 2-Problems of Raw Material

Problems of Raw Material	Small	Medium	Large	Total %
Yarn price fluctuations	12 (73%)	32(85%)	06(60%)	51(79%)
Sizing problem	11 (66%)	27(73%)	04(40%)	43(66%)
Poor quality of raw material	07(40%)	16(43%)	01(10%)	24(37%)
LatePaymentof bills from parties	16(94%)	37(97%)	09(90%)	62(95%)

(Source: Compiled by Researcher)

1. Fluctuations in yarn prices: -
   Shuttles less loom owners face raw material (yarn) prices fluctuations on daily basis. Whether it is owners working on 'Job Work basis' or 'Sale Purchase' the impact of fluctuation in yarn prices bothers their business. It affects directly to people working on 'Sale Purchase basis' and indirectly to people working on 'Job Basis'.
2. Sizing problem: -
   Sizing is the prior process required for the yarn to be properly weaved. Thus if sizing is not properly done it affects the weaving process. May be there are knots in the thread or it may get cut in the middle of process which interrupts the smooth going production. With context of this problem **small, medium scale** firms face more problems compared to **large** scale firms. This is one of the prominent problems faced by all firms.
3. Poor Quality of raw material:-
   If the yarn quality is not good enough there are frequent problems in production of cloth. May be there could be knots in between yarn, or the yarn would break if there is absence of required smoothness and toughness in the yarn quality. To some extent i.e aggregate of 37% of owners face this problem.

4 'Late Payment' of bills from parties:-

This has been most prominent problem of these weavers. Respondents have given a positive response and that too highlighted it as most frequent problem. The cloth delivered after weaving and its bill payment date has a long gap of 60-120 days. Due to this, funds get blocked till the bill payment, and so the businessmen face the problem of cash crunch. Regular expenditures like electricity bills, wages of labour, monthly installments of loans, oiling and greasing, repairs and maintenance have to be paid to run the business smoothly. So it is difficult for the business men to manage the cash for these payments.

B) Labour Related Problems

Table 3: Frequency of Labour Related Problem

Labour-related problems	Frequency		
	Very Often	Occasionally	Never
Reluctance of skilled labour to work in your unit	30	19	16
High rate of labour turnover	56	09	-

1. High rate of labour turnover:-
   This is the major problem faced by almost all business men irrespective of their size. From the total samples 86% of them have responded for the option “Very Often”. The nature of the weaving industry is that, the labour is retained in this industry on temporary basis. From one year’s Diwali to next year’s Diwali is the standard duration maintained in these units.
2. Reluctance of skilled labour to work in your unit:-
   It may happen that the skilled labour which is required to continue with the production may not be stable for long time in a particular weaving unit. This definitely affects the production of the unit.

C) Marketing Related Problems

1. Overdependence on few Buyers: -
   There are owners who continue there programs with specific parties and in case if there are some problems with those parties then funds may not get available in continuous flow.
2. Severe Competition of other Units: -
   When these looms were started just in Ichalkaranji, there were a very few units engaged in these types of units. So those people have earned good amount during those days. But now in recent 10-15 years these looms have grown tremendously. Now there is acute competition. Each one is trying to grab the program. They are not willing to share the program. They are also not willing to disclose the nature of programs running in their unit.

D) Managerial & Other Problems

1. Inability to appoint professional managers: -
   Professional Managers for production as well as for clerical work becomes difficult to obtain in Ichalkaranji. As mentioned in the “Labour Problems” academically qualified and trained candidates do not sustain here in Ichalkaranji. They go for better job opportunities outside the town. They have a fascination of working in big weaving units, industrial parks, composite mill etc. At local level we get the managers, who have reached that level not on the basis of qualification but on experience.
2. Decision Making Style: -
   Various options were given to the respondents as to their decision making style and 92% of them reported as “Self decision”. A few of them mentioned that they take help of consultants for major decisions. Otherwise also people among

those 92% also stated that whenever they fail to cope up with the problem they ask their peer businessmen or consultants.

Table 4: Birds Eye View of Problems faced by Small Medium and Large Scale Units

Particulars of Problems	SMALL units	MEDIUM units	LARGE units
Fluctuations in Yarn Prices	✓	✓	✓
Irregular Raw Material Supply	✓	✓	×
Non-Availability of Labour	✓	✓	×
High Rate of Labour Turnover	✓	✓	✓
Late Payment of bills	✓	✓	✓

E) Testing of Hypothesis

The problems relating to four important aspects of the auto loom sector in Ichalkaranji, namely, Production, Labour, Marketing and Management, have been analyzed from various angles.

At this juncture, it is imperative to understand as to whether there is any difference in the frequency of the occurrence of these problems faced by different size of auto loom units. For this purpose, the following null hypothesis ($H_0$1) is tested with the help of One-way ANOVA Test, popularly known as F test.

H_0: *'There is no significant difference between the frequencies of the problems faced by small, medium and large auto loom units'*

This test is applied to all five categories of the problems and the result is presented in the following table.

Table: 5: One-way ANOVA test (F-Test) for the problems faced by Small, Medium and Large Auto-loom Sector in Ichalkaranji

Source of Variation	Degrees of Freedom	Sum of Squares	Mean Squares	F statistic	Critical Value of F (α :0.05)	P value	Result
Production Problems							
Degree	9−1=8	272.446	136.223	2.764	4.1468	0.1161	Not significant H_0 accepted
Error	8−2=6	295.744	49.291				
Total	14	568.19	49.291				
Labour-related Problems							
Degree	9−1=8	343.895	171.947	5.502	4.1468	0.0261	Significant H_0 rejected
Error	8−2=6	187.498	31.25				
Total	14	531.393	203.197				
Marketing Problems							
Degree	9−1=8	157.163	78.581	6.101	4.1468	0.0203	Significant H_0 rejected
Error	8−2=6	77.286	12.881				
Total	14	234.449	91.462				

Managerial Problems							
Source of Variation	**Degrees of Freedom**	**Sum of Squares**	**Mean Squares**	**F statistic**	**Critical Value of F (α :0.05)**	**P value**	**Result**
Degree Error Total	9−1=8 8−2=6 14	141.556 27.625 169.181	70.778 4.604 75.382	15.372	4.1468	0.0018	Extremely significant H_0 rejected

With the only exception of Production problems, as the calculated F values for the problems related to Labour, Marketing and Management are more than their critical value (4.1468) at 0.05 significance level at dfn 8 and dfd 6, the difference between the frequencies of the occurrence of these problems faced by small, medium and large auto loom units is significant. Therefore, the null hypothesis that *'There is no significant difference between the gravity and frequencies of the problems faced by small, medium and large auto loom units'* is rejected.

This leads to conclude that the problems faced by different sized auto loom units in Ichalkaranji differ in the gravity and frequency according to size of the units.

7.0 FINDINGS

1) 79% of the shuttles less owners face the problem of Fluctuation in Yarn Prices. Yarn prices are subject to constant change in demand and supply of yarn in the yarn market.
2) 66% of the owners face sizing problem due which weaving is affected.
3) Most of the business men have given a passive response with respect to availability of labour. Everyone has been facing problem of easy labour availability.
4) Labour turnover is very high, and therefore business owners face a lot of problem. 86% of the respondents have stressed upon this problem.
5) Bills recovery period extents from 90-120 days. This has become a convention in weaving industry. If spoken at individual level many of the weavers feel that this period is too long, but they are helpless.
6) Almost all sales are on credit. So the weavers have to wait for the payment from the opposite party.
7) 92% of the business men take decisions on their own.

8.0 SUGGESTIONS

1) There should be a proper, organized system of determination of yarn prices. Government should set a system which would supervise the yarn.
2) The loom owners should make arrangement of their residence/occupancy. Few of the large units give accommodation facility to their labourers that face less labour turnover problem as compared to other units.
3) The labours should be covered under welfare schemes like provident fund, insurance, pension (either of them) which the owners (those who can afford) are reluctant to initiate with.
4) The weavers should come together and arrive at a consensus to reduce the credit period.
5) There should be creation of Export Houses which would help the parties to extend their markets.
6) Monetary incentives is most of the times the best motivator to workers. Owners should come up with some types of monetary incentives based on performance.

9.0 CONCLUSION

Ichalkaranji is known as "Manchester" of Maharashtra. Still it can be said that for many things it has to depend on outsourcing. Ichalkaranji mainly concentrates on production of "Grey Fabric". It can be said nearly 90% of Ichalkaranji production is grey. It can be major leader in supply of raw material or grey fabric to the entire textile industry in India.

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SMART IRRIGATION SYSTEM

Mr. Pratik Popat Sunke

Student, Dept. of Electrical Engineering, ADCET, Ashta, Maharashtra, India.

ABSTRACT: -

In this paper, Smart Irrigation System has the main task to utilize water for a crop and calculates the water to irrigation as per water required for crops. It determines the exact water requirements. Therefore, the system requires various input data such as water requirement, type of crop or name of crop. The system will work by performing combined operation by considering available water, requirement of water for particular crop with help of controller. This Smart irrigation system senses the moisture content of the soil and automatically switches the pump by taking power stored in battery which can be charged with the help of solar panel as well as auxiliary supply. A proper usage of irrigation system is very important because the main reason is the shortage of land reserved water due to lack of rain, unplanned use of water as a result large amounts of water goes waste. For this reason, we use this system and this is very useful in all climatic conditions.

Key Words - Water level, Moisture sensor, Water requirement, Water availability, Solar panel.

1. INTRODUCTION

1.1 Need

Now days, water shortage is becoming one of the biggest problem in the world, this is affecting on the agriculture department , If there is increase or decrease in irrigation water leads to affect overall production or crop loss [1].

Many different methods are developed for conservation of water. We need water in each and every field. Agriculture is one of the fields where water is required in tremendous quantity [4].

1.2 Existing System

Currently as per reference [3], automatic irrigation systems are available in market. In that it check moisture condition of soil in farm with help of moisture sensors and can switch on or off the pump according to signal received from moisture sensor. But it did not control over water required for crop [3].

1.3 Proposed work

This proposed work is based on many parameters of farm. The system working accordingly the selected crop by user and its various parameters such as requirement of water to crop, water available in the tank etc. The first parameter accordingly system works is requirement of water for crop. It can be determined by using reference values globally accepted [5]. Here we need to consider requirement of total water by a crop during its overall growth period [5]. Accordingly that we need to calculate the area of farm and need to use a base of no. of crops in unit area of farm.

The second parameter to be consider is the present level of water in the tank. Here we are harvesting the use of water accordingly by consideration of total water required in overall production period and available water in tank. In that case, the system will work according to these present conditions. The available water is utilized in such a manner that it is harvested for long duration. The case is explained detailed in algorithm module [2].

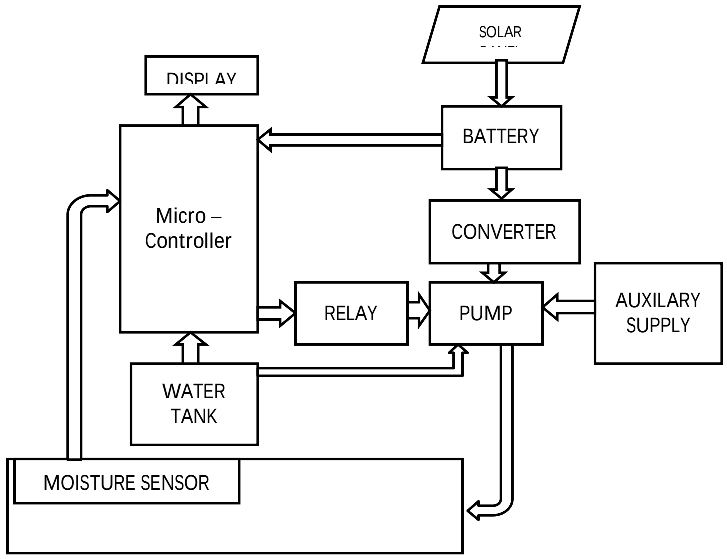


Fig. 1 Block Diagram

Here by the use of moisture sensor (capacitive type), moisture content in soil is detected. From that system decides water is still to provide or not. Once pump gets started, moisture sensors kept at various location in farm checks moisture content (water provided). If moisture level reaches to sufficient value, then it sends signal to system to switch off pump.

Solar panel provides energy to system components as well as it drives pump. In case of any disturbances solar panel not functioning properly, energy is drawn from available sources

1.4 Relevance of old system

- Difficult to operate drip irrigation manually whenever required.
- Due to Improper water management, water is wasted.
- Increasing in consumption of electricity for pumping, so that more electricity bill for farmers.
- More time is spent on checking water supply to farm.
- This work is a modified products/system which gives more enhanced outcome in drip irrigation system.

3.Objectives of study

1. To provide the Automatic System for Farmers for better water management for crops.

2. Help the environment by saving water.

2. IRRIGATION WATER NEED

For all crops, as has been explained in the previous section, the water to irrigate crops (W2I) is determined as follows:

Step 1: Determination of actual water requirement of particular crop (W_R) as reference values mentioned [5]

Step2:Determine crop coefficient (K_c).

Step 3: Calculate the water need of crop [5]:

$ET_0 = W_R \times K_c$

Step4: Determine status water level available in tank (S)

Step 5: Calculate the need of water to irrigate:

$W2I = S \times ET_0$

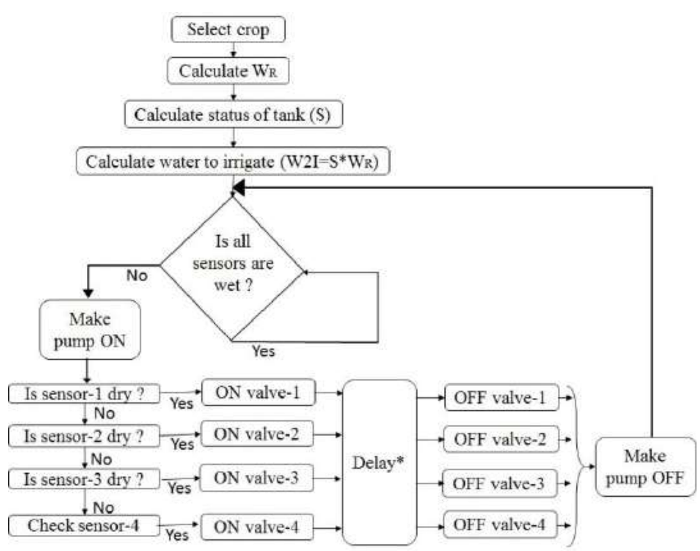
Here also the value of crop evapotranspiration (Et_{crop}) as it indicates different crop growth stages as the crop water requirements change according to growth. It is necessary to determine the Et_{crop}, where Kc is the crop coefficients,
And ET_0 is the crop evapotranspiration [2].
$Et_{crop} = K_c \times ET_0$

W2I=water to irrigate
W_R=water required for crop
S=Status of water level available in tank

The Smart Irrigation System works according to above steps. It determines actual water requirement of crop which will be already stored in memory of microcontroller. After that various crop coefficients are needed to consider which includes various growth stages and different water requirement of crop in that stage. Then overall amount of water needed to crop by considering crop factor is calculated. The next important stage is determination of water level in tank as we are going to irrigate it according to availability of water. Here we have considered factor 'S' which will indicate status of water level in tank. Then after consideration of water need of crop ET0 and status of tank S, the actual water which is need of water to irrigate (W2I) is calculated and given to farm with help of pump [5].

3. SYSTEM ALGORITHM

Water requirement of every crop is different for its overall growth. There are different predefined values of required water for different crops. These values are stored in the program by default. Here firstly we have to choose the type of crop. Then calculate the water required for that crop (W_R).



*Delay is proportional to water to irrigate (W2IF)

Fig.2 Algorithm

After calculating the required water, check the status of the tank and according to the water level present in the tank give the feedback signal to the controller.

E.g. If the tank is full with water then give the feedback signal as 1. If the tank is 50% filled with water then give the feedback signal as 0.5. If the tank is 25% filled with water the give the feedback signal as 0.25.

Now, determine water to irrigate (The actual amount of water which is to be provided to the crops). The water to irrigate is depends on both actual water requirement and status of tank.

Now, check the condition of the moisture sensors which is placed in field. Check for if all sensors are wet or not. If all sensors are wet, then there is no need to provide the water. Keep the pump in OFF condition. If there is signal of dryness from any of the sensor, then check which sensor is dry and make ON the valve of respective sensor.

Finally make the pump ON and keep this program in infinite loop by monitoring the condition of the moisture level continuously.

4. RESULTS

The smart irrigation system was simulated in proteus. After checking result we have controlled water given to the crops. The control of amount of water is achieved according to water level status in tank. Water pump is switched on as per moisture level or water present in soil which is detected with the help of moisture sensors.

4.4 Hardware Results

Our new system results are considering moisture content in soil as well as water level available in tank and type of crop. Thus system operates and controls water pump for irrigation. In old system, total available water is irrigated to farm. Here we have utilized water more efficiently as we are irrigating farm with consideration of water level. If available water in tank is full (i.e. 100%), then total water required is irrigated. If water level in tank is medium (i.e. 50%), then only half of total water requirement is irrigated. If water level is low (i.e. 25%), then $1/4^{th}$ of available water is irrigated. We have also provided crop selection facility to farmer as growth period and water requirement of various crops is different. So system becomes more efficient.

5. CONCLUSION

By implementing proposed system, there are various benefits for governments and farmers. For government the solution for electricity bill problem is proposed. By using smart irrigation system optimizes the usage of water by reducing wastage of water and checking availability of water. Proposed system is easy to implement and environment friendly solution for irrigating fields. The system minimum maintenance and attention as they are self-starting. Even though there is high capital investment required for this system to be implemented, the overall benefits are high and in long run this system is economical

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E-COMMERCE: PROBLEMS AND OPPORTUNITIES

Neha Kene
Research Scholar
nehakene8484@gmail.com

Ms. Supriya Chougule
Assistant Professor, D. R. K. College of Commerce, Kolhapur.
nehakene8484@gmail.com

ABSTRACT

E-commerce is the part of the Information Technology revolution. It is widely used in world trade in general and Indian economy. India showing vast growth in E-commerce and E-business. Growing awareness for business community in India and opportunities offered by e-commerce. Textile industry is second largest industry in country its contributed 14% to GDP. E-commerce creates new opportunities in business and also creates opportunities in education and academic line. The raises of key challenges being face by consumers relating to e-commerce viz., ethical issues, understanding of risks, challenges for e-business education and legal system. The new innovative technologies in electronic and it application is backbone of Industry Development.

Keywords: *E-business, Technology, Economy, Innovative, Challenges.*

1.1 Introduction:-

Electronic Commerce commonly known as e-commerce is the buying and selling of product or services over electronic system. E-commerce is the part of the Information Technology revolution. E-commerce creates new opportunities in education and academic line. Over last few decades the popularity of e-commerce has tremendously increased due to its quick and way of exchanging goods and services. There are two general categories of e-commerce cam be broken down in to two parts-

1. **E-merchandise:-**
   Selling goods and services electronically and moving items through distribution channels. Internet shopping for groceries, tickets, music, cloths, hardware, travel, books, flowers or gifts this are the examples of e-merchandise.
2. **E- finance:-**
   As we know e-commerce having adverse impact on finance sector. Banking, debit cards, smart cards, banking machine, telephone and internet banking, insurance and financial services.

1.2 Operational Definition:-

"E-commerce is an electronic commerce or electronic commerce is the buying and selling of goods and services, or over electronic network primarily the internet this business transaction occur either as business to business, business to consumer, consumer to consumer or consumer to business."

1.3 : Objectives of the study:-

The objectives of the study are as follows.

1. To understand e-commerce.
2. To study problems of e-commerce in India.
3. To study prospects of e-commerce in India.
4. To suggest any remedy to increase awareness and use of e-commerce in India.

1.4Scope of the study:-

This study covers detail analysis of e-commerce in India. It highlights the problems and prospects of e-commerce and also attempts to suggest remedies to create awareness and use of e-commerce.

1.5 Significance/ Importance:-

As we know E-commerce plays a very important role in business and also common people life.

We can use the e-commerce in different ways as follows.

1. To improve the business transactions.
2. Development of business.
3. Effective performance.
4. Greater economic efficiency.
5. Incorporating transactions.

There are so many factors which makes e-commerce to come to the fore front in today's world. Saving precious time involved in business transactions is really a prominent factor like for instance, net banking makes it easy to carry out money and banking transactions in break neck speed as compared to the real banking scenario. This asserts the fact that e-commerce is beneficial to both business and consumer wise as payment and documentations can be completed with greater efficiency and reliability.

1.6 Review of the literature:-

Researcher	Title	Outcome
1.SK Kuthiala(2002)	E-commerce in India-challenges and choices	E-commerce is a fast moving area is a fast moving internationally in terms of opportunities and technologies.
2.Gupta(2014)	E-commerce: Role of e-commerce in today's business	Enlists of different e-commerce models i.e. B2B, B2G and C2C, narratively analyzing the nittygritties of each.
3.David Gefen, ElenKarahanna, Detmar W Straub(2003)	Trust and TAM in online shopping: An integrated model	A belief that the vendor has nothing to gain by cheating, safety mechanisms built into the web site.
4.Balasubramaniam Mahadevan(2000)	Business models for internet-based e-commerce: An anatomy	It has dwarfed the historical growth pattern of other sector.
5.Gunasekarn Marri, McGaughy, Nebhwani (2002)	E-commerce and its impact on operations management	The revolutionary role played by earlier internet applications like e-mail and electronic data interchange and details changes brought by internet technologies.

1.7: General Problems in E-commerce:-

1. Poor Images: Customer that buy online have never seen the product. They want examine things or product from every side or angle on their screen.
2. Unfriendly Returns: Online shopping is very risky for consumers. They don't want to be stuck with damages on arrival and don't fitted items.
3. Slow speed: There are some shoppers head directly shows a product page and check out there and then. Most will search, browse, filter and explore different products. A slow network or site leads to a frustrating user experience and

people may back out and look same product somewhere else.

4. Suspicious Reviews: Manufacturers know that the good review of product increase a sale. Customers know that the review will reveal problems with the items they want buying.
5. Payment Problems: Payment issues will frustrate your customer. Security, conveniences and speed are keys. Seller could be losing orders because payment process are slow or confusing.
6. Missed Delivery: Customer waited around all day for their package, but it didn't show up. May be it was deliver to wrong place. Then customer has an angry and broken item or a refund to deal with.

1.8: Prospects:-

1. People buying online is likely to double year by year.
2. Areas expected to grow include financial services, entertainment, travel and groceries.
3. In next few years e-commerce is likely to transform the world and the world of marketing in particular.

1.9:Data Collection and Analysis:-

This is a descriptive study,based on primary data and secondary data collected from different research papers, web sites and journals, books, etc. The researcher used convenience sampling method and collected 100 samples from the people using e-commerce.

1.10 Results and Discussion:-

The researcher has collected data on problems faced by one respondents while doing transaction online, following are the results.

Problems	Percentage
High delivery cost	58.2
Language problem	21.7
Customs clearance	42.9
Non-transparent costs	41.2
Long delivery times	56.1
Unknown product quality	33
Complicated return process	44.9
Fear of fraud	23.5
Uncertain delivery	33.1
Concern about misuse of payment data	32.6
Concern regarding data protection	22.7

1.11: Findings of the study:-

The above table presents information on the leading problems for e-shopping in India. The findings of one study on problems are as follows.

1. 58.2% people faced major problem during e- shopping was 'high delivery cost.'
2. 21.7% people were facing language problem while e-shopping.
3. 42.9% people suffering the problem of customs clearance.
4. 41.2% persons were facing problem of non-transparent costs for buying products.
5. 56.1% people faced problem of long delivery time for buying or shopping online product.
6. 33% people said that online shopping product was an unknown or cheap quality product.
7. 44.9% persons felt difficulty in product return process.
8. 23.5% people faced the problem of frauds in online shopping.
9. 33.1% people felt problem of uncertain and doubtful delivery if product.
10. 32.6% people had concern about misuse of payment.
11. 22.7% people had concern that the regarding data for buying the product is not secure.

1.12: Solutions on Problems:-

1. Photos should also be resizable so that the visitor can zoom in for a close-up. One needs to plan this from the outset, taking high quality photos and sizing them up.
2. Free returns are generally appealing, too, since expensive return postage will force the customers to shop with a competitor next time.
3. If the sites appears to be slow, page speed Insights offers some recommendations. Using a CDN, or switching to a faster web hosting company, could give the site a boost.
4. Encourage the customers to leave reviews if they don't like the product
5. The customers expect to have an SSL certificate so that their payment data is secure.
6. At minimum, customers like the peace of mind of tracked delivery, with a reference number.

1.13Suggestions:-

1. People should adjust their privacy settings.
2. Organization should help to customer to make decisions with clear calls to action.
3. Organization should try to create great product pages.
4. Organization should focuses on merging the traffic and use the data.

1.14: Conclusion:-

E-commerce is beneficial for organization for increasing business transaction, but not beneficial for customers.In e-commerce many trade are available like E-insurance, E-banking, E-finance, E-merchandise etc.E-commerce is widely use in foreign countries as well as in India.E-commerce create new opportunities in business, education and academic line.E-commerce is widely use for online shopping and online transaction in India.

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EMERGING TRENDS OF E-COMMERCE IN INDIA

Manjusha Dixit
Research Scholar
manjushadixit1020@gmail.com

Ms. Supriya Chougule
Assistant Professor, D.R. K. College of Commerce, Kolhapur.

ABSTRACT

E-commerce stand from electronic commerce. E-commerce is business communication and it deals with selling and purchasing of goods and services through internet and computer network. E-commerce draws on technology viz. Internet Marketing, online transaction, supply chain management etc. We know about that the purchase of e-commerce advantages and disadvantages,legal and technical safety and security issues is well explained. The study found that in world of e-commerce establish the existence of the wholesalers is at the greatest risk because the producer can easily ignore them.In E-commerce any person can purchase goods from any place without keeping the time bound. i.e. business hours. It is win-win situation for the consumer the product service provider.

Keyword:- *Communication, Technologies , Supply chain management.*

1.1 Introduction:-

Ecommerce stands form electronic commerce. Electronic commerce is a type of business model that enables an individuals or firm to conduct business over an electronics network. Electronic commerce deals with of the major market segment i.e. consumer to business, business to consumer, business to business, consumer to consumer. Today E-commerce in India society has become an integral part of everyone life. Buying and selling online product known as E-commerce. In top three country E-commerce as part of the information technology revolution. Almost any Product or service can be offered via. E-commerce from groceries, furniture, music, books or financial services. This paper has analysed the emerging trends of e-commerce in India.

1.2 History of E-commerce:-

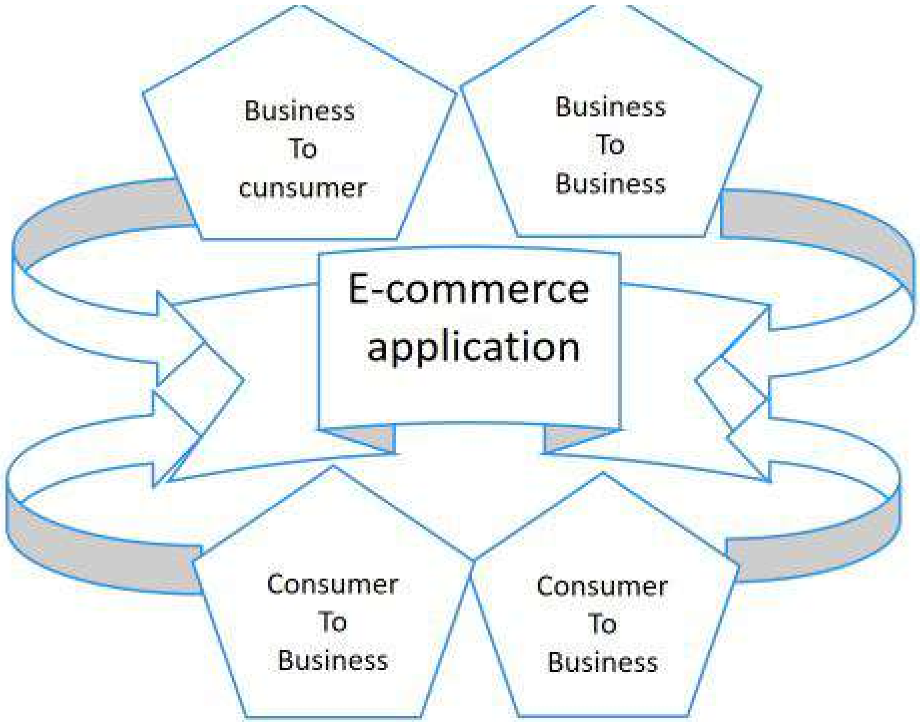
In 1960 the concept of e-commerce was emerged. Those were the day when companies generally used EDI (Electronic Data Interchange) to share business document with other companies. Some e-commerce websites comes into picture in year 1990, after that they recognized the e-commerce industry. By using of a variety of applications i.e. email,online catalogues, electronics data interchanges and web services it becomes very popular among the people. E-commerce conduct using mobile devices and social media. In 2015, estimated 30% of all U. S. e-commerce activities of internet retailer is made by account through mobile and 5% of all online spending was most refereed in social media.

1.3 Operational Definition:-

E-commerce is the purchasing,selling and exchanging goods and services over computer networks(internet) through which transactions or terms of sale are performed electronically.

1.3 Types of E-commerce are as follows:-

E-commerce business models can general categorized i.e. Business-to-Business, Business-to-Consumer, Consumer-to-business and Consumer-to-Consumer. The important features of the e-commerce business model are as follows:-



1.**Business to Business (B2B):-** Here the seller sells its products to an intermediary who then sells the products to the final customer. Business-to-business transaction are largely between industrial manufacturers, partners and retailer or between a companies. Among the other activities, business to business refers to the full spectrum of e-commerce that can occur between two organization. After receiving the consignment, sells the end product to customers who comes to buy the product.

2.**Business to Consumer (B2C):-** Here company sells its products directly to a customer. This transaction take place directly between business establishment and consumer. A share of e-commerce revenues in developing countries like India, China, USA is generated from business to consumer transaction. This refers to exchange between business to consumer. E.g., Yahoo.com, flipcart.com, etc. Those are most popular and common type of e-commerce.

3.**Consumer to Consumer (C2C):-** It helps to consumer to sell their assets like motorcycle, car, furniture, housing property, etc. by publishing their information on the web site. It exchange involve transactions between consumer to consumer. The facilitated at a portal, such as OLX.com, which allows Online building on item being sold in the web.

4.**Consumer to Business (C2B):-** Here a consumer approaches website showing multiple business organization for a particular service. In the E-commerce applications, consumers to provide information about required work so that needy companies may any contact to provide their service.

1.4 Objects of the study:-

The Objects of the study are as follows:-

1.To Study the concept of e- commerce in India.

2.To study the various types of e-commerce in India.

3.To study the prospects of e-commerce in India.

4. To study the advantages of e-commerce in India.

1.6Scope of the study:-

This study covers details analysis of e-commerce in India. It highlights the emerging trends of e-commerce in India and also attempts to suggest impact and advantages of e-commerce in India. This is a descriptive study based on secondary data.

1.7Advantages:-

- The e-commerce also allows the customer and the business to be in touch directly, without any intermediaries.
- E-commerce will substantially lower the transaction cost.
- It eliminates many fixed cost of maintaining brick and mortar shops. This allows the companies to enjoy a much higher margin of profit.
- It also save time, energy and effort for both the consumers and the company.
- Seller and buyers can meet in the virtual world, without the hindrance of location.

1.8. Impact of E-commerce on Economy:-

In this modern e-commerce Indian economy boost up in various type of business field with the use of different marketing and its advantages are there in the business. Particularly internet is used by the business and the online shopping. The growth and development of any modern era and economy has been recognised by many economies theories such as Schumpeter, Mensch and Porter, to the based on innovation of newly technology. Continuously growth of e-commerce is expected to have been great impact of functioning economic.

1.9Review of Literature:-

Author	Journal	Key findings
1.Dr. Anukrati Sharma (2013)	The article of a study on ‘E-commerce and online shopping issue and influences.’	Online shopping, Improvement in online shopping websites, planned and strategic way.
2.Abhijit Mitra (2013)	The article of ‘E-commerce in Indian Review.’	Present trends of E-commerce in India, Status and facilities of e-commerce.
3.Sarabapriya Roy(2011)	The article of ‘Emerging trends of e-commerce in India.’ Some capital issues prospects and challenges.	Future growth segments in online shopping.
4.Nisha Chanana and Sangeeta goele(2012)	The article of ‘Future E-commerce in India’.	Category of E-commerce Business, Prospect and challenges, Basic rights.

1.10Limitation of the study:-

In this paper are based only secondary data. The time was very limited for the research hence details study is not made.This was one of the most important limitation faced, as it was difficult to analyse and come at a right conclusion.

1.11 Data collection:-

This paper is a descriptive paper based on secondary data collected from different books, newspaper, research journals and web sites, etc.

Table 1: Difference between E-commerce and Traditional Commerce

Action	E-commerce	Traditional commerce
Generate order	E-mail, web pages	Printed form
Send order	E-mail, EDI	Fax, mail
Schedule delivery	E-mail	Printed form
Confirm receipt	E-mail	Printed form
Schedule payment	E-mail, On-line database	Printed form
Check Catalogues, Prices	On-line catalogues	Catalogues
Received product	Shipper(Unless it is electronics)	Shipper

Sources:- www.thalys.gr, 2011; Positioning Towards Customer and Supplier; Accessed on; October 10,2011, PP-8-9

1.12Growth of E-commerce in India:-

According to the survey by the Associated Chambers of commerce and industry of India. India's E-commerce market which is stood at $2.5 billion in 2009, and in the reached $8.5 billion in 2012. In India is regularly becoming the country with highest number of literate population in the world.

Table 2: Internet population in India

Year	Internet Population in India (in millions)
2012	137
2013	239
2014	286
2015	347

Source:- Telecom Regulatory Authority of India

It was found that the analysis internet population in India. In the year 2012 it was 137 million. In 2013 it increase to 239, again in the year 2014 there is light growth it reach to 286 millions but in the year 2016 internal population reached to remember sly to 347 millions. Todays the need of online shopping internet. For the various use of internet then the increasing online shopping.

1.13Findings:-

1. The existence of the wholesalers is at the greatest risk because the producer easily ignore then and sell their products to the retailers and the consumers.
2. The retailer can save his business with the online distribution.
3. People are aware of the availability of various products in the markets through the help of television, newspaper, website, etc. The availability of a new product and its price and other features can be known easily.
4. In the e-commerce generated order received on e-mail, web pages whereas in the traditional commerce printing form and the send order received on the e-mail, EDI while in the traditional commerce Fax, mail.

5. In the ecommerce a schedule delivery standard on e-mail whereas in the traditional commerce printed form and the confirm receipt on the e-mail whereas the traditional commerce in the printed form.
6. In the ecommerce a schedule payment received on e-mail, on-line database whereas in the traditional commerce printed form and in the ecommerce check catalogues, prices on online catalogues whereas in the traditional commerce a catalogues. In the ecommerce a received product standard a shipper whereas the in the traditional commerce shipper.

1.14Suggestions:-

In this study, an in-depth understanding of the legal system and the possible issue that an E-commerce business would face coupled with effective risk management. In the development of educational standards had enabled a great demand in the market.The Powerful influence of various social media tools like Facebook allows consumers to organization their favourite items and segment it into them and collection to share others.

1.15 Conclusion:-

In the case of e-commerce, an open the transaction played a very noticeable role between 2 parties i.e. vendee or vendor. For one person will sell and another person will purchase these development. Mastered all sector in commerce, education, management and communication etc. Almost any product or services can be offered via. E-commerce from groceries, furniture, music, housing property. Today e-commerce in India society has become an integral part of every day. The efforts of government are there to increase the participation of the women in economic activities but the problems and barriers are coming in between their route and prosperity.

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WOMEN ENTREPRENEURS IN INDIA

Vaishanvi Dokare
Research Scholar
Ms. Supriya Chougule
Assistant Professor, D. R. K. College of Commerce,Kolhapur.

ABSTRACT

The first Prime Minister of India was Pandit Jawaharlal Neharu has remarked "When women move forwarded, the family moves, the village moves and then ultimately the nation moves forwarded. Today in modern world, women entrepreneurs become played important role for women empowerment. Women entrepreneurs is also trying to increase attention of people and importance of new business creation, technology for economic development. We all are know about that economic development of the today's women is key for economic growth of each country specially a country like India. We know that today with growing population so we want to take necessary decision and steps to boosting women empowerment. In this business world, women needs to realize their ability, strength, weakness and opportunities move forwarded to prove their talent and confidence in order to achieve their goals through self-development. This paper represent and focus the problems and opportunities of women entrepreneurs in India.

***Keywords**:- Women entrepreneurs, empowerment, problems, opportunities.*

1.1 Introduction:-

Women's play important role in the development of their families and country too. Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Women entrepreneurs is the process where women organize all the factors of production, under take risk and provide employment to others. A women entrepreneurs is one who starts business and manages it independently and tract fully, takes all the risks faces the challenges confidently with an iron will to succeed. Women Entrepreneurship education can help women's economic independence and improve their social status. Women are naturally gifted with this hidden talent of innovative skills, time management, and problems solving and negotiation skills. Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new job for themselves and others by being different also provide society with different solutions to management, organization and business problems as well as to the manipulation of entrepreneurial opportunities.

1.2 Operational Definition:-

"A women entrepreneurs is defined as a women a group of women who initiate organize and run a business enterprise."

1.3 Objectives of the study:-

The objectives of the study are as follows.

1. To promote female entrepreneurship in rural areas.
2. To critically evaluate various problems of women entrepreneurs in India.
3. To suggest how to overcome the problems.
4. To study the prospects of women entrepreneurs in India.
5. To increase awareness among the women entrepreneurs in India.

1.4 Scope of the study:-

This study covers detail analysis of women entrepreneurs in India. It highlights the problems of women entrepreneurs in India and also attempts to suggest the proper solutions to create awareness among the women entrepreneurs in India.

1.5 Significance/ Important:-

Women perform an important role in building the real backbone of nation’s economy. There is a considerable entrepreneurial skills among women’s.

1. A good share of the population.
2. Women’s have the ability to maintain balance between responsibilities and build relationship with customers and employees.
3. Wealth and a high majority of jobs are created by small business started by entrepreneurially minded individual, many of whom go on to create big businesses.
4. It is with this in mind entrepreneurship education were developed by INDIA TRUST to prepare youth to succeed in an entrepreneurial economy.
5. The economic status of women is now accepted as an indicator of a society stage of development.

1.6 Review of Literature:-

Author	Title	Key findings
1. Malika Das (2000)	Women entrepreneurs from India: Problems, motivation and success factor	Profiles women entrepreneurs who own and manage small to medium sized enterprises.
2. Medha Dubhashi Vinze (1987)	Women Entrepreneurs in India: A Socio-Economic Study of Delhi.	Women Entrepreneurs has been undertaken at a crucial period when the question of women’s contribution to development has emerged all over the country.
3. Femida Handy, Bhagyashree Rande, Meenaz Kassam (2007)	To profit or not to profit: Women entrepreneurs in India	Entrepreneurial activity attracts certain kinds of individuals, whether it is to promote a social cause in the nonprofit sector or profit in the for-profit sector.
4.Meenu Goyal, Jai Parkash (2011)	Women entrepreneurship in India-Problems and Prospects	The educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one.
5.Sanjay Kaushik (2013)	Challenges faced by women entrepreneurs in India.	Entrepreneurship is the core of economic development.

1.7 Problems in women entrepreneurs in India:-

1. Problem of finance: Finance is stared as ‘life blood’ for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts.

2. Shortage of raw materials: Most of the women enterprise are plagued by theshortage of raw materials and necessary inputs.

3. Stiff competitions: Women entrepreneurs do not have organizational set-up to pump in

4. Limited mobility: Unlike men, women mobility in India is highly limited due to various reason.

5. Family ties: In India, it is mainly a women's duty to look after the children and other members of the family.

6. Lack of education: In India, around three-fifths of women are still illiterate. Illiteracy is the root cause socio-economic problems.

1.8 Data Collection:-

This is a descriptive study based on secondary data collected from different research paper, web site, journals and books, etc.

1.9 Results and Discussions:-

Women Entrepreneurs in India

States	No. of units Registered	No. of Women Entrepreneurs	Percentage %
1.Tamil Nadu	9618	2930	30.36%
2.Uttar Pradesh	7980	3180	39.84%
3.Kerala	5487	2135	83.91%
4.Panjab	4791	1618	33.77%
5.Maharashtra	4339	1394	32.12%
6.Gujarat	3872	1538	39.72%
7.Karnataka	3822	1026	26.84%
8.Madhyapradesh	2967	842	28.38%
9.Bihar	7344	1123	15.04%
10.Other State and UTS	14576	4185	28.71%
Total	64796	19971	32.82%

Source:-CMJE Report,2011.

1.9 Discussions:-

The above table shows the fact that on average 32.82% of the total registered were occupied by the women entrepreneurs in India. Among the state, Uttar Pradesh tops with higher 39.84% which is followed by 39.72% , Kerala 38.91%, Punjab 33.77%, Maharashtra 32.12%, Tamil Nadu 30.36%, other states and UTS 28.71%, Madhya Pradesh 28.38% and Bihar 15.64%.From above table other state and UTS has highest number of units register i.e. 14576 which followed by Tamil Nadu with 9618, Uttar Pradesh 7980, Bihar with 7344 while Madhya Pradesh has list number of units registered i.e. 2967.

1.10 Findings:-

- UP tops with highest percentage of 39.84% and Bihar lowest with least percentage of 15.64%
- Other states and UTS has highest number of units registered that is 14576 while Madhya Pradesh has least number of units registered i.e. 2967.
- Women Constitute about 48% of the total population, their participation in the economic activity of the country is only 34%.

1.11 Solutions on problems:-

- There should be a continuous attempt to inspire, encourage, motivates and cooperate women entrepreneurs.
- Attempts to establish for them proper training institutes for enhancing their level of work- knowledge, skills, risks-taking abilities, enhancing their capabilities.
- Offering seed capital, women entrepreneurs fund etc. to encourage them economically.
- The standard of education of women in general as well making effective provision for their training, practical experience and personality development.

1.12 Suggestions:-

- It is suggested that simplify the procedure of getting finance.
- Their need of Change in attitude towards women entrepreneurs in India.
- There is need of effective propagation of programs and policies for women entrepreneurs.
- It is suggested that there is need of increase in mobility.
- Women needs for Self recognition and try to achieve more growth.
- To bring the change in the mindset of society towards women entrepreneurs, and for that it should start from changing traditional educational methods.

1.13 Conclusion:-

From the study it is found that number of female entrepreneurs is growing positively. Women entrepreneurs have to play multiple role in case of if they are married or have children. To manage the multiple roles is not the easy tasks. The data collection of women entrepreneurs in India shows the fact that there is aUttar Pradesh tops with the highest percentage of 39.84% and Bihar has least with 15.64%. Also this data concluded that other states and UTS has highest number of units registered i.e.14576 while Madhya Pradesh has least number of units registered i.e.2967. It can be concluded that women needs to recognize first themselves, their strength and build more relations with society. Also the society should change their mindsets towards women entrepreneurs so more and more women can enter in entrepreneurship in future.

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SUCCESSFUL STRATEGY FOR E-COMMERCE BUSINESS IN INDIA.

Mr, Amar Janardan Sale.
Research Student CSIBER
sale.amar@gmail.com

ABSTRACT

E-commerce trend is very popular in India now small scale business and large retail business also converting in ecommerce. Foreign country's also investment in India like amazon, Wallmart in e-commerce business and they are using new strategies for running successful business in India. Digital marketing, Cash on Delivery. Ecommerce business helps to reach globally.

Introduction

E-commerce is the activity of buying or selling of products on online services or over the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems.

Modern electronic commerce typically uses the World Wide Web for at least one part of the transaction's life cycle although it may also use other technologies such as e-mail. Typical e-commerce transactions include the purchase of online books (such as Amazon) and music purchases (music download in the form of digital distribution such as iTunes Store), and to a less extent.

In india small scale business also converted in online like cloth shops, Medicines, electronic products, shoes, fashion and beauty products, online food delivery, Grocery stores. They are using digital marketing and more marketing strategy for running successful business in India.

Successful strategy and Trends for e-commerce business in India

1) Digital Marketing

Digital marketing is very important for online business and ecommerce business for brand awareness and its help to reach more customers through using these techniques.

Digital marketing is the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium.

Digital marketing's development since the 1990s and 2000s has changed the way brands and businesses use technology for marketing. As digital platforms are increasingly incorporated into marketing plans and everyday life, and as people use digital devices instead of visiting physical shops, digital marketing campaigns are becoming more prevalent and efficient.

Digital marketing methods such as search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, data-driven marketing, e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e–books, and optical disks and games are becoming more common in our advancing technology. In fact, digital marketing now extends to non-Internet channels that provide digital media, such as mobile phones (SMS and MMS), callback, and on-hold mobile ring tones. In essence, this extension to non-Internet channels helps to differentiate digital marketing from online marketing, another catch-all term for the marketing methods mentioned above, which strictly occur online.

2) SEO

Search Engine means a mechanism which answers all the questions raised by their visitors. As per today's trend, the most popular search engine is Google, a place where we get the answers of all the questions which come in our mind. Search engine not only answer our query but also helps in promoting our brand world widely. This term is best known as Search Engine Optimization (SEO) where search engine ensures higher profitability and returns on investment by promoting our brand world widely.

SEO refers to the process of enhancing and improving the website visibility as well as ranking over the search engine so that website can generate large number of website leads and get the higher conversion rate. The main target of SEO is to impress and educate the targeted audience about the brand products. To fulfill this objective, we continuously improve website design by placing website elements like content, and graphics more effective so that targeted audience can easily find the required information and ready to buy our products.

After discussing the meaning of SEO, let’s learn the benefits or advantages of SEO in our business.

Importance of SEO in our business

.Boost profitability and returns on investment

.Enhance website leads

.Increase conversion rate

.Higher customer acquisition ratio

.Improve and enhance website visibility as well as ranking

.SEO Is Critical For Helping Customers Find You

.SEO Is A Cost-Effective Way To Grow Your Bottom Line

.SEO’s Effects Are Long-Lasting, Making It A Great Investment

3) Email marketing

Text messaging is an important channel for marketing because everyone has smartphones these days. It has become a great way for promoting products, particularly in the e-commerce business

Why Should You Look into SMS Marketing?

.Transactional Messaging

.Shipping and Delivery Updates

.Improved Customer Service

.Promotions

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.Promotions

5) Social Media Marketing

.Impressive Customer Service

Businesses are always working towards improving relationships with customers, and social media provides a better way to do this. Companies can improve the way they fulfill customers’ needs through a transactional web presence. This helps you better engage with your customers and market.

.Creating Community

Your clients and customers are more than just that—they’re part of your community. Your clients have found something in your brand they relate to. This is why they like you.

You want to grow that community in addition to building loyalty within it. Strategize how you can increase your followers and ensure each of your posts is even more effective and engaging. Offer fun, surprising, and useful content that your audience relates to. Initiate conversations, whether it’s by commenting on the post or tagging a friend.

Social media helps your brand gain trust and build credibility.

.Influence Buying Decisions

We just said how customers agree social media is an influencing factor in their buying decisions. If your profile lacks content—or you aren’t even on the platform—you’re on an uphill battle when it comes to convincing your audience to buy from you. You need compelling content for every stage of the buyer journey.

In the digital age, you have to go online. Social media influences brand reputation, so much so that it impacts the buying decision. A great social media presence is necessary for tangible e-commerce results.

.Stronger Brand Perception

An active social media presence enhances how people view your brand. Post positive customer reviews, feedback, and testimonials to boost e-commerce conversion. Make it a part of your strategy to include product reviews and user-generated content. This gold-mine tactic is one customers highly appreciate, because they recognize themselves in the content. Social networks act as a gateway to online shopping, accentuating the best and brightest of your brand.

People are already talking about you. Social media puts you in control of your brand's narrative. Use this to your advantage to paint the full picture. When your audience sees a supportive response, they're encouraged to find out more about you. Customers value credibility and this builds healthy relationships.

.Promotions and Discounts

Social media is a key platform for posting discounts and new content, and both tactics are big benefits for e-commerce users. Create a strategy that addresses the purpose of your promotion and your end goal.

Growing sales, clearing old inventory, and rewarding customers with incentives are just a few considerations, and your loyal followers will be looking to your social media accounts for these. Social media provides new means of exclusivity.

Bring your flash sales, vouchers, and limited discounts to different platforms. You'll quickly find how engaged, interested, and loyal your audience is.

6) Mobile marketing

Mobile marketing generally refers to marketing on or with mobile devices. It can include any marketing activities though mobile whether it is an online shopping or sms notification for a product advertisement. According to Andreas Kaplan, a professor and specialist of marketing, defines mobile marketing as "any marketing activity conducted through a ubiquitous network to which consumers are constantly connected using a personal mobile device".

.Mobile Marketing Strategies

SMS marketing: It is true that a SMS is checked by a user in less time. So, SMS is a perfect way to contact a customer for their requirement and for advertisement.

Push notification: It is a flash text to notify users to advertise products and services. It is easily visible to user instead of SMS

App-based marketing: Mobile platform based App of an ecommerce website can be effectively used in a business promotion. You just have to maintain search ranking of app in a store to make it visible.

In-game mobile marketing: Marketers used to provide promoting messages within games. This is called mobile advergaming or ad-funded mobile game.

QR codes: QR code is an alternative of URL typing. One can go to a page by scanning a 2D image instead of typing a URL.

Location-based services: Location based services are specially conducted through cell phone networks. It is used to send advertise or other messages to user based on location.

Voice mail: Marketers can send a voice SMS or a prerecorded message without making any ring for advertising their business.

7) SEM

If you're looking for immediate short-term results and you simply can't wait for search engines to rank you (it usually takes 3-6 months to see significant traffic from SEO), SEM or paid search (PPC) is the perfect channel.

Google Adwords is a great way to target search queries on Google.com and it's among the leading paid search channels retailers should be focusing on.

8) Display ads

Banner ads are no longer as effective as they used to be but nonetheless, if planned right, it can have a positive impact. Internet users are developing habits of ignoring banners ads on websites unless your ad has the right message.

9) Remarketing

Retargeting might be considered invasive but if done right, it can truly help eCommerce stores convert shoppers into actual customers. New technologies allow retailers to dynamically target website visitors with specific products or content they might be interested in.

8) Attractive Offers for customers

Make a attractive offers for customer it's help to increase sale

Direct Discount.

Coupon Code

Buy one Get One

Cash back offers

Clearance Sale

Bundle products

9) Customer support has become a priority

For any business to survive the one thing that they really need to work upon is establishing a reputation which is impeccable. In the past few years, it has become evident that customers will always prefer a company which does not have any scandals associated with it. Importance of Digital marketing today lies in offering you multiple ways to establish a personal rapport with your customer base. Be it email marketing or social media you can always offer the customer solutions to their problems and make them relate to your product by even providing live chat access. Your website and social media page can easily be converted into a place where the consumer can ask queries, give suggestions and hence take the association with you on a positive level.

10) ORM- Onlinereputation management.

Content marketing is online reputation management. Registering all your brand and personal domain names is online reputation management. Registering, populating, maintaining, and updating all your brand and personal social media and social network sites is online reputation management. Making sure all your websites and blogs are SEO-optimized, fast, mobile optimized, properly-architected, and accurately-categorized is online reputation management. And: publishing your own business and personal photos and videos with comprehensive tagging is online reputation management.

and also reply customer questions and compliant online on social media emails and maintain brand value. Negative and positive feedbacks.

Benefits of Digital Marketing

1) Opens up growth options for small businesses
2) The conversion rate is higher
3) Increase the trust for your Brand
4) Better ROI for your Investment
5) Digital marketing is Cost Effective
6) Potential to earn higher revenues
7) Lower cost
8) Global reach

Key Challenges

1. Lack of proper knowledge/ poor market research

Online sellers are likely to make costly mistakes when they launch their business unprepared as they are not equipped with adequate knowledge to be successful.

Market research and learning should be an ongoing process. If you are selling on marketplaces, there are great seller training resources where you can learn the tips and tricks. Any smart seller would make maximum use of this knowledge to be successful.

2 Choosing the right product

The first difficult step for every new online seller is to choose an ideal, hot selling product. You need to do lots of research and brainstorming before choosing the killer products. There is huge competition in almost all the product categories and profit margins are squeezing up.

So, you have to work really hard to identify a unique product that can give you decent profit margins. You can hire a freelancer at affordable prices (starting $5) to help you identify killer products.

3. Profitability

This problem is more with the marketplace sellers as they have to bear deductions like marketplace commissions at an average of around 40% of the selling price. New sellers sometimes fail to calculate costs like packaging, cataloging charges, handling and shipping etc. before fixing the selling price.

Moreover, different sellers in a bid to survive, reduce prices forcing their competitors to sell with marginal profit levels. Also, product returns make the things worse. Low profitability and sometimes selling at losses force many sellers to quit.

The best strategy for sellers is to find ways to procure unique products at best rates that have less competition.

4. Inventory

Sellers have to maintain proper inventory levels as they can't afford to delay shipping after receiving orders. When buyers see out of stock product listings, they move on to look for other sellers. Also, customers prefer receiving goods faster and any delay in shipping may force them to cancel the orders.

Sellers who don't have sufficient working capital, find it harder to manage their inventory levels.

Sellers who can't invest much can sell on marketplaces with low investment and by selling low-cost items.

5. Returns and cancellations

This is the most frustrating thing for online sellers. On an average, 1 out of 10 orders shipped are returned by the buyers because of different reasons. Sometimes, there are genuine returns but there are fake buyers too.

Also, return logistics has not yet fully evolved in India which is a problem for both customers and online retailers.

To minimize the product return ratio, sellers should work to ensure offering the best quality products, timely delivery, safe packaging and great customer service.

6. Promotion

Different e-commerce SAAS platforms have made it easier for anyone without any technical knowledge to open an online store.

But, the real challenge lies in promoting the store to attract customers. It's not easy to make the product visible as customers don't come on their own. You have to market aggressively both online and offline.

It is wise to invest time and money in SEO, not too costly social media ads and Google ads, YouTube, content marketing etc. to increase your online presence and to build a strong base of loyal customers.

Due to intense competition, marketplaces have also started product listing ads for more visibility. Sellers can take advantage of this as these ads are cheaper and can result in huge sales volume.

You can also hire an expert on Fiverr at low rates starting $5 who can can handle social media promotions for you.

7. Logistic Challenges

Sellers need to deliver items faster for better customer service but that largely depends on the service provided by courier partners. As there is also the risk of items getting damaged during transit, choosing a wrong shipping service provider can turn out to be disastrous for your business.

Though courier companies are working hard to cover remote locations and villages, shipping to such areas is still one of the major e-commerce challenges in India.

India Post has succeeded to a great extent to help e-tailers overcome this challenge. So, sellers should use India Post as one of their shipping partners to cater to customers living in areas that other courier companies find inaccessible.

Sellers can also use services like FBA(Fulfillment By Amazon) as packing and shipping is done by Amazon.

8. Packaging

Good packaging gives a good first impression on the customer and vice versa. A poorly packaged product shows that you are not concerned about customer satisfaction and makes you lose another repeat customer which already is one the biggest e-commerce challenges in India.

Moreover, proper packaging also ensures the safety of products against breakage and damage during transit that you should care about seriously.

9) Cash on delivery

Indian online shoppers prefer to place 'cash on delivery' orders instead of making payment online. Though COD facility helps in generating more sales, it is also a risky option for sellers as some percentage of customers may refuse to accept goods at the time of delivery due to various reasons. Fake buyers too are a big harassment to sellers and make them suffer losses.

Well, this is a part of the game and merchants can't do much to avoid that. They have to assume that some percentage of goods will be returned. Offline selling strategy should be planned as well as returned items have fewer chances of getting sold online due to mishandling at different stages.

10. Lack of Internet connectivity

There are areas where internet connectivity is low and people don't use smart phones. So, these customers are not able to buy online. This is something sellers can't do anything about.

Digital India initiative by the govt. with plans to make hi-speed internet available to all Gram Panchayats in India will prove to be a blessing for e-commerce companies that hold a really bright future.

15. Online security issues

E-commerce sites face the highest risk of cyber-attacks as there are financial transactions and customer data is stored.

So, you need to keep your site secure. That is why fully hosted SAAS platform is the preferred choice for e-tailers because of inbuilt security features.

If you have a self-hosted online store, companies like Sitelock and Secure provide the best services to keep your site secure.

You have to keep your PC/ laptop secure as well by installing a rock solid anti-virus like Kaspersky. Always choose a paid anti-virus instead of a free one.

Conclusion

It is not possible for an E-commerce platform to grow organically by itself in a short span of time. Digital marketing professionals could make it possible by grabbing maximum attention from the target audiences and helping out your business to convert those into sales. Also, don't forget there would be more digital marketing channels popping up in the future, so what you have to get a hang of the above ones properly and then start with the new ones.

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PSYCHOLOGICAL CONSCIOUS-UNCONSCIOUS CONFLICT IN SUDHIR KAKAR'S 'THE ASCETIC OF DESIRE

Mr.. Amol D. Shinde

Research Student, Shivaji University Kolhapur.and Assistant Professor ,Adarsh College, Vita
amolrocks1986@gmail.com

ABSTRACT:

The present paper analyses Sudhir Kakar's novel 'The Ascetic of Desire' using psychoanalytic approach. For the psychoanalysis the major characters from the concerned novel are considered. The three systems of human psyche given by Sigmund Freud have been utilised for this psychoanalysis. These three systems or parts or forces of human mind are the Id, the Ego and the Superego. They are helpful to understand the conflict in the characters' mind. This conflict is between conscious and unconscious parts of mind. By considering the actions, dreams, imaginations and behaviours of the characters in the novel, we can understand the major systems of forces available in the characters psyche. As the concerned novel is set in 4th century Indian classical period, the characters reflect the real life persons, and their analysis will be useful in analysing real life persons.

Keywords: *The Id, the Ego, the Superego,Feud, unconscious, desires*

Introduction

Psychoanalytic approach can be used to understand the behaviour of human being. Different questions we face about the nature of a person and many questions remain unanswered. The theories and concepts of psychoanalysis give answers to many of these questions. These concepts and theories reveal various forces, motives and thought processes which are present behind the person's behaviour. The characters in the fictional works also bear the same kind of behaviour which real persons possess as literature reflects society. So analysing and finding the causes behind the behaviour of characters will be useful in analysing real persons.

Sudhir Kakar's novel 'The Ascetic of Desire' portrays some characters set in the 4th century A.D., Indian's classical period. The major characters include narrator-a young man, Vatsyayana, Malavika, Avantika and Chandrika. Author has depicted complexity and conflicts in their behaviours and relationships.

Before analysing the text we should consider some psychoanalytical concepts provided by Sigmund Freud, a neurologist. While describing the conscious and unconscious mind, Freud has divided Human psyche into three parts: the Id, the Ego and the Superego. These are not parts but systems that develop at the different stages of lives.

Theory

For some technicalities in psychoanalysis Freud wrote 'The Ego and the Id' in 1923. The Id is wholly unconscious part of human psyche. Being storehouse of libido, it contains sexual and aggressive drives. It is source of psychic efficiency and gives us energy. As it does not come in contact with external world, it does not change with time. It is impulsive part of human psyche which tries to satisfy its appetite for pleasure. It operates without any thought of consciousness, thus, operates with an unconscious part of the mind. It is amoral, lawless and asocial and claims quick achievement and satisfaction of biological longings. Adherence to 'pleasure principle' is its subject. The Id is chaotic and unreasonable. If not balanced by the Ego, the Id can be subversive compulsion. Beyond the concern of values, rules and regulations, it seeks to appease its desires. Sometimes it can be self destructive for fulfilling its wants.

The Ego is second system which works according to 'the reality principle' and prevents the confusion. It diverse the destructive and socially unacceptable energy into socially acceptable actions. It is mediator between the Id and the Superego, i.e. the mediator between inner self and the outer real world. It is also called the decision making component of the psyche as it works by reason. It works out realistic ways to accomplish its demands. The Ego also seeks pleasure but not like Id, as the Ego knows what is right and what is wrong. Mostly the Ego is weak in comparison with the Id. It just tries to give the right decision to Id's strong force. And finally takes credit as if it's own action.

The superhero is the third system of psyche. The Superego works according to 'morality principle' and provides the impression of ethical and moral misconduct. Penalty and prize are the main sources of the Superego, which are extended by education and other authorities. As a result it works opposite to the drives of the Id and repressors desires which are socially unacceptable. These suppressed impulses go back into unconscious. Equilibrium between the permission of the Id and limits of the Superego produces the good conditioned character. But when the force of Superego is very powerful, it can give supremacy to sorrow and discontent with the self. The system of Superego is social, moral, rule-bound and very much disciplined.

The forces of the Id are unconscious while the forces of Superego are conscious. Two forces are opposite to each other, therefore, they create conflict in mind. The system of the Ego tries to create equilibrium in the systems of the ID and the Ego.

Analysis

In the novel 'The Ascetic of Desire', the narrator is a young man who is disciple of Vatsyayana. The novel is set in Indian classical period of 4th century A. D. Vatsyayana is an author of Kamasutra which is world's best known treatise on sex. Avantika is mother and Chandrika is aunt of Vatsyayana, whereas Malavika is wife of Vatsyayana.

The **narrator-the young man**isa Brahmin scholar living with his father who was chief assistant to the Royal Chaplin. The young man's father naturally expected the young man to follow in his footsteps. Here we observe the conflict occurred in the young man's mind. On the one hand he has to follow his father's footsteps but on the other hand he has some inner erotic desires.

My father, who was the chief assistant to the Royal chaplain, naturally expected me to follow his footsteps. (Kakar, 1998, P. 6). Although I tried hard to show interest, my father sensed my indifference to his plans.(Kakar, 1998, P. 7).

The Superego suggests him to be obedient to his father but the Id which is internal force that drives him towards the accomplishments of his erotic wishes. The young man is not getting sense of satisfaction from the performances of ritualistic activities that father has expected from him. To fulfill his erotic wishes he visited a brothel and then visited to Vatsyayana who told him various experiences about his life related to Kamasutra. Here the ego gives the way to his the Id by directing him towards Vatsyayana's erotic work ‘Kamasutra’ and Vatsyayana's erotic experiences. Sometimes the young man satisfies his erotic wishes through the imaginations and dreams of Malavika, Vatsyayana's wife. The young man visited many times to the Seven Leaf hermitage where Vatsyayana was staying with his wife Malavika. The young man becomes the disciple of Vatsyayana and listens liberally from him about the activities of the persons involved in eroticism. He is fearful on the one side as morality suggests him to be on right path, on the other hand the inner unconscious force drives him towards Malavika. Finally he elopes with Malavika. Here we observe the struggle in the young man's mind produced by the contradictory forces of the Id and the Superego.

The second major character from the novel is **Vatsyayana**. Vatsyayana's birth takes place in a brothel where he lives with his mother Avantika and aunt Chandrika. They were courtesans. Here he feels attracted towards Chandrika.After the death of his father in an accident and when he is 11 years old, he joinsMihirpal's Hermitage. Here sometimes he feels attracted towards other men's organs. He is getting the social and ethical knowledge in the hermitage but contrary observing the contradictory behaviours of different students. Then at one time regardless of his knowledge he makes love to his Guru's wife. Here the the impulses of the Id are leading him towards the satisfaction of his inner desires. On the other hand the system of Superego is creating a sense of guilt and fear in his mind. He even fall ill for many days and takes the vow of celibacy. Societal norms and studies related to morality that is his superego suggested him to be honest and good man but the forces of Id leads him to do the amoral things like love to Guru's wife. As a result he suffers in his mind because of the guilt of the action in his mind. Later even after his marriage with Malavika, he is not creating a normal intimacy with his wife. Thus, we observe here the contradictory forces of the Id and the Ego are creating complexity and conflict in Vatsyayana's mind.

The next character is **Malavika**, who is Vatsyayana's wife. Before the marriage she lives in sophisticated stage of life she feels disgusted about the man's organs because of her discussions on the subjects with her friends. This problem got solved after counselling from Vatsyayana. But after marriage with Vatsayana, she is not satisfied with him as he was observing the life of celibacy. Social norms and morality suggests her to be with Vatsyayana. Some days after her marriage with Vatsyayana, Malavika got her attracted towards the Sudhakara, though Sudhakara had created problem for her. And even she made love to Sudhakara keeping aside the social norms. This incidents show the dominance of internal forces of mankind and their conflict with the external real world forces. The natural forces of Id leads her towards the satisfaction of her erotic wishes. Even after that affair, when she was living in hermitage, she made love to narrator the young man who was disciple of her husband. Finally she leaves her husband and elopes with the young man.

The another important characters in the novel is Avantika who is mother of Vatsyayana. She is courtesan in her profession. She takes care of her body for her profession but as her son's birth becomes the cause for the disturbance in her physical beauty. She tries to create indifference with Vatsyayana. Beauty is socially acceptable thing for her profession, for this she suppresses her attention towards her son and becomes indifferent to him. Avantika even persuades Chandrika for not being involved with her lovers for her professional income. Her Ego suggests her to be realistic but her Id forces her to give freedom to Chandrika's pleasure. As a courtesan is her profession her erotic wishes are fulfilled but her conscious is taking her towards the ethical things. Her system of super ego is diverting her towards the religious activities. After the satisfaction of her many of erotic wishes her Superego leads her to attend a Buddhist monastery. She leaves the brothel and lives in Goshitrama monastery for practicing religious performances and fastings.

Chandrika is also a major character in the novel. She is Avantika's sister and Vatsyayana's aunt. She is also courtesan like her sister. She wants to be involved with the lovers for her satisfaction in erotic wishes without considering of money. Avantika persuades her for not being involved as it was realistic solution for the income of their family.

'My mother, ever the realist, tried to persuade her younger sister to end the affair.'(Kakar, 1998, P. 119).

But the internal force of the Id in Chandrika makes her involvement with the lovers. At the age of 45 she becomes the Buddhist nun as it was the force of her consciousness..

Thus, here by analysing major characters from Sudhir Kakar's novel 'The Ascetic of Desire' using the three systems of mind: the Id, the Ego and the superego, the conflicts present in the minds of the characters have been revealed. We have analysed the actions and behaviours of the major characters from the novel and found out the struggle and conflict present in conscious and unconscious parts of the characters' mind. All the major characters from the novel have the conscious and unconscious forces that lead the characters towards various actions, conducts and misconducts.

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STRESS MANAGEMENT AMONG THE SALES EXECUTIVES: CAUSES AND REMEDIES

Prof. Smeeta kabadi
&
Dr. Nilesh anute

Abstract

The present research paper focus on the stress management among the sales executives in Pune city. To reach the conclusion of research the researchers have collected data from 140 sales executives with the help of non-probability convivence sampling method. The outcomes of the research study will be helpful to various organizations who runs their business through personal selling.

Key Words: Stress Management, Sales Executives, etc.

Introduction

Stress management is anextensive field of techniques intended at controlling a person's level of stress usually for the purpose of improving everyday functioning. Stress management associated with emotions and surrounding environment. Stress is not only because of internal factors but it arises due to external factors also like, technological changes, economy, work environment etc. Conflicts and work pressure are the main reasons of stress at work place. Stress disturbs employees' mental balance which has major impact on his work performance. Productivity of the work and ultimately of the organization reduces due to employee stress. Salespersons are highly stressed because of heavy target, work pressure and so many reasons. Even though sometimes they attain their targets they are leaving in fully stressed environment.

The closest activity to generate revenue for the organization is selling. Personal selling plays an important role in the field of marketing. For many consumer products like home appliances, cosmetics, pharmaceuticals etc., salesmanship is considered as an crucial technique to increase sales.

Literature Review

John Tanner, Jr.Mark Dunn, Lawrence Chonko (1913), in their research paper entitled "Vertical Exchange and Salesperson Stress" they observed that quality of exchange relationships affect the level of stress.

Sunil Erevelles, Nobuyuki Fukawa (2013), in their research paper entitled "The Role of Affect in Personal Selling and Sales Management" they discussed managerial issues related to sales and identified some critical gaps that exist in the sales literature.

Nirmala. R (2015), in her research paper entitled "A Study on Stress Management among the employees of banks", she identified the reasons of stress among bank employees and has some insights that will help the employees to manage the stress.

Kingsley Agyapong, Musa Ahmed Muhammed, Augustine Acheampong (2016) in their research paper entitled, "Personal Selling Stress and Coping Strategies Among Sales Executives" there is a need to redesign sales task to reduce the stress among sales executives.

Research Methodology

The researcher has used descriptive research design for the study. Non-probability convivence sampling is used to collect the data from 140 respondents from Pune city. Primary data is collected from sales executives with the help of well-structured questionnaire and secondary data is collected with the help of previous research papers, articles, books related to the research topic.

Objectives of the study

1. To know the level of stress among the sales executives.

2. To identify the reasons ofstress among the sales executives.
3. To identify the strategies to reduce the stress among the sales executives.

Scope of the study

The present study is related to sales executives in Pune city only.

Data collection and Data analysis tools

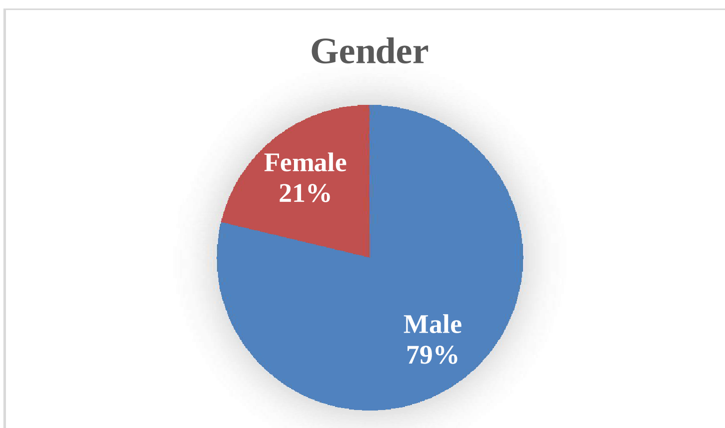
Primary data is collected from sales representatives of various organizations with the help of well-structured questionnaire. These sales executives are the representatives of banks, insurance companies, healthcare products, real consumer durable products etc. Secondary data is collected from various sources like Internet, Books, Magazines, and Articles etc.

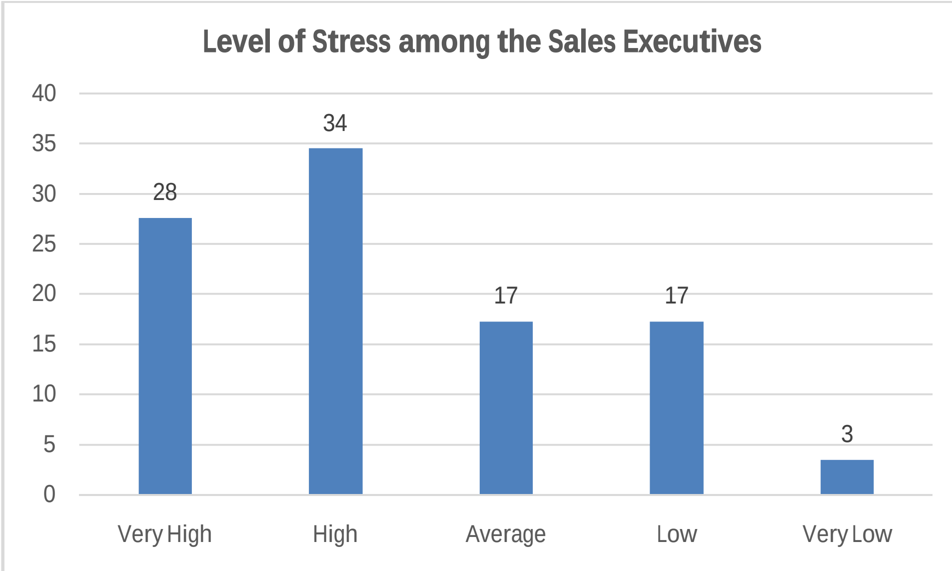
Then the collected data is analysed with the help of IBM Statistical Package for the Social Sciences (SPSS-20) and Ms Excel-2007.

Reliability Test

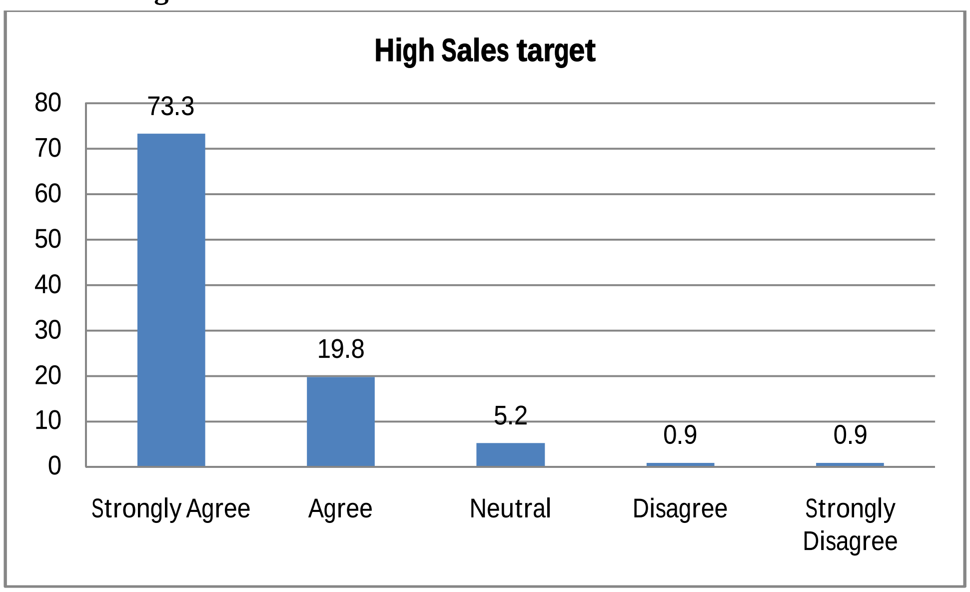
IBM SPSS 20 is used for to check the reliability, the Cronbach's Alpha observed is 0.815, which is more than 0.700, so the Questionnaire is considered to be reliable.

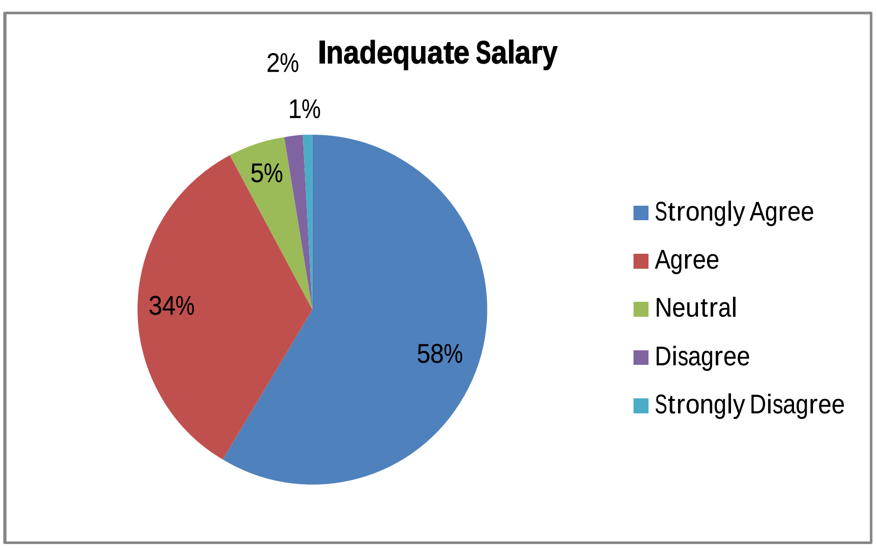
Data Analysis

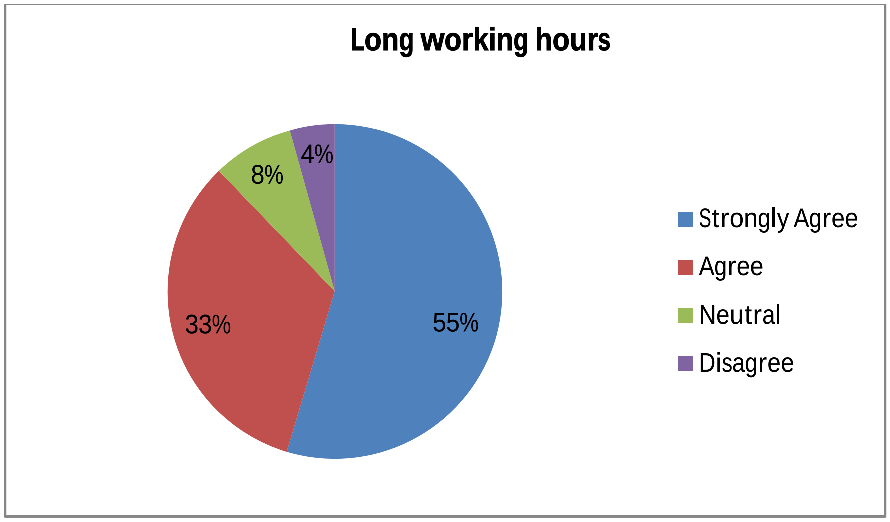


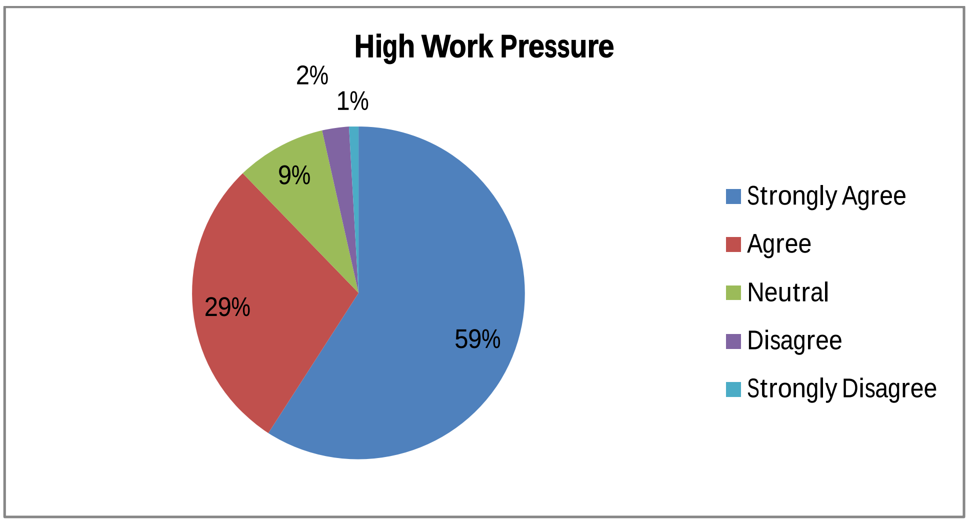


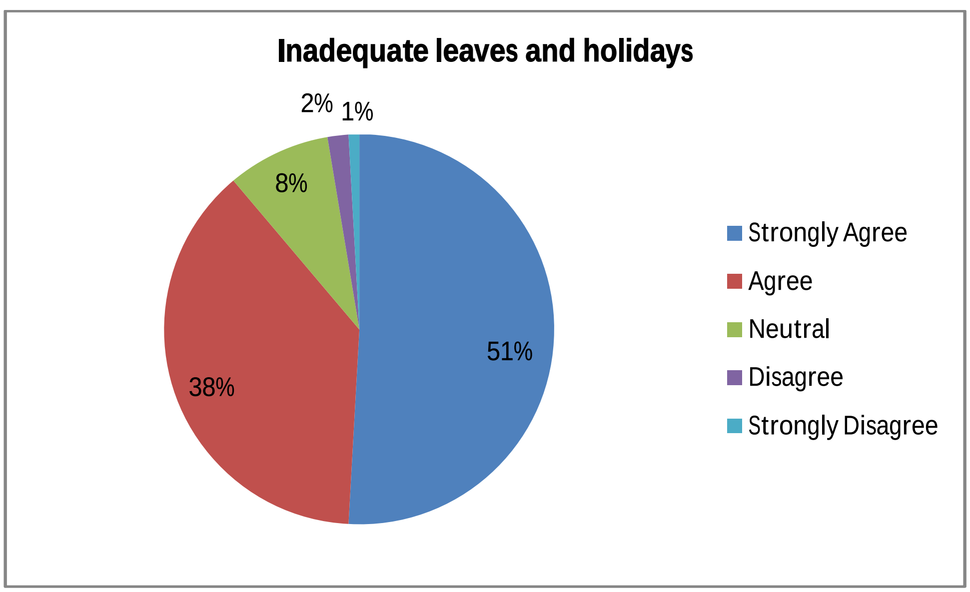
Reasons of Stress among Sales Executives

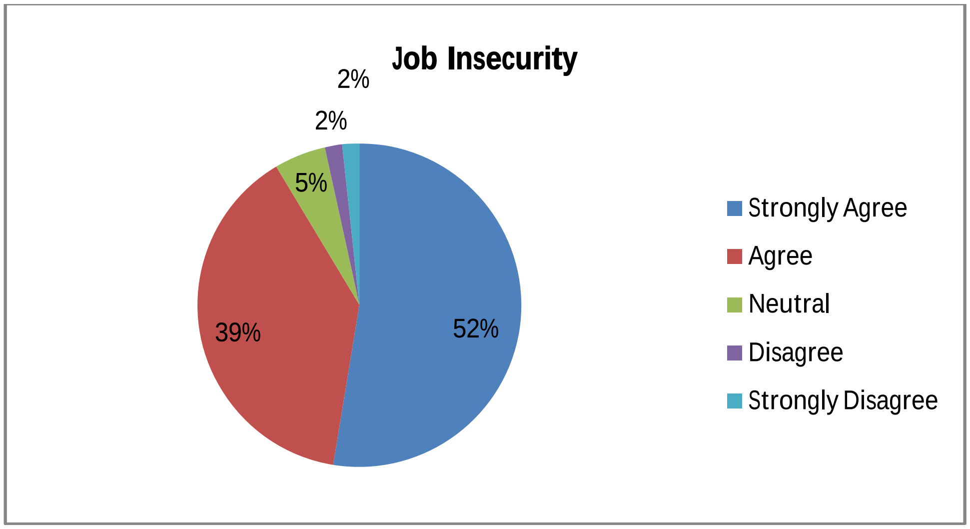




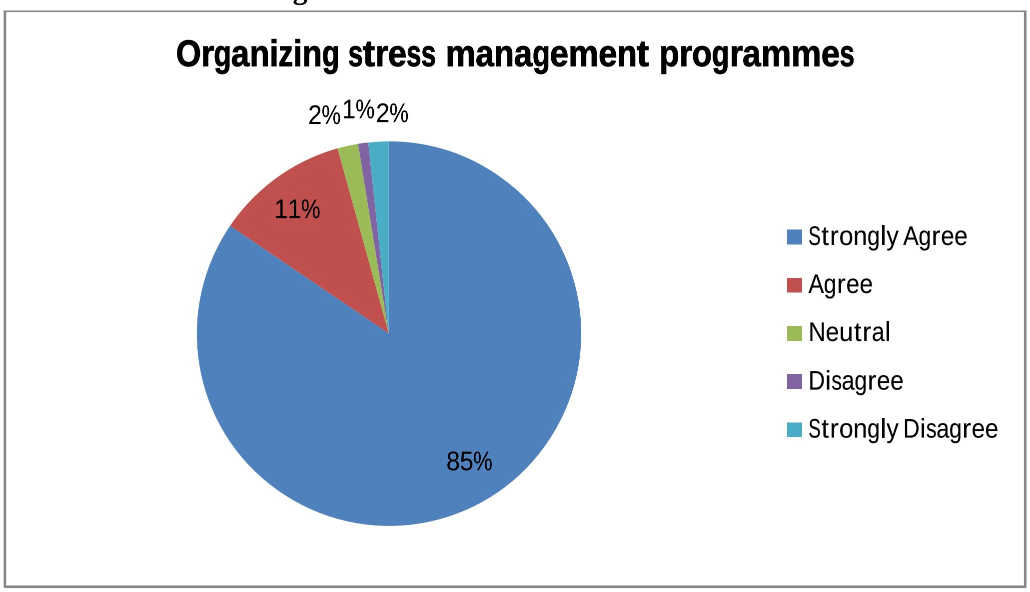

Long working hours
4%
8%
33%
55%
Strongly Agree
Agree
Neutral
Disagree

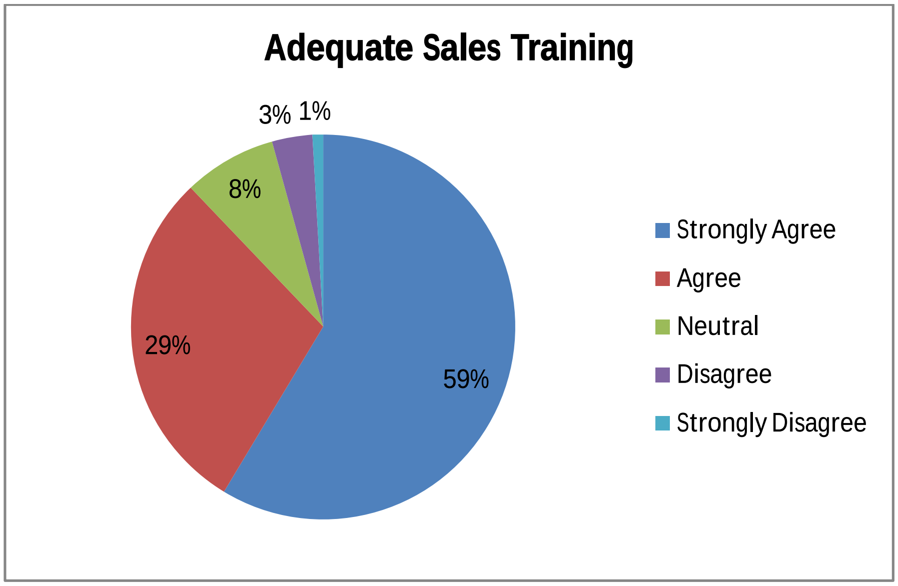

High Work Pressure
2%
1%
9%
29%
59%
Strongly Agree
Agree
Neutral
Disagree
Strongly Disagree

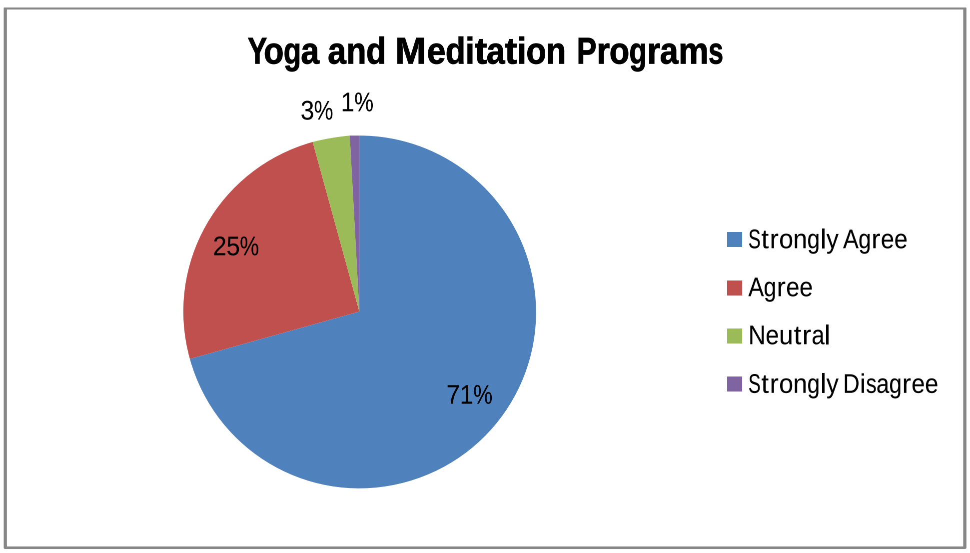

Inadequate leaves and holidays
2%
1%
8%
38%
51%
Strongly Agree
Agree
Neutral
Disagree
Strongly Disagree

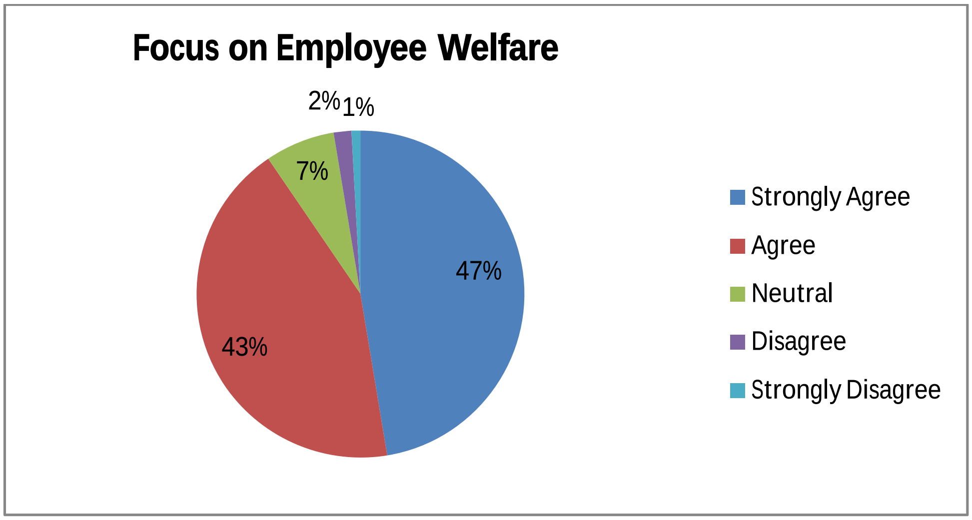


Strategies to reduce stress among Sales executives




Adequate Sales Training
3%
1%
8%
29%
59%
Strongly Agree
Agree
Neutral
Disagree
Strongly Disagree


Yoga and Meditation Programs
3%
1%
25%
71%
Strongly Agree
Agree
Neutral
Strongly Disagree



Findings

Maximum number of sales executives are agree that they have high level of stress at work place. They said that high work pressure, job insecurity, long working hours, inadequate salary, inadequate leaves, high sales target are the main reasons of the stress at work place. Because of this stress maximum number of sales executives feels that there is need of organizing stress management programs and special programs on yoga and meditation, sales training and employee welfare schemes to reduce the stress at work place.

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Sustainable Agriculture Development in India: Future Challenges

Mr. Amar Raju Jadhav
Assi.Professor (CHB), Kanya Mahavidyalaya, Ichalkaranji.
E-mail amarjadhav968@gmail.com

Abstract:

The objective of this research is to study the issues and Challenges of Sustainable Agriculture Development in India. Sustainability entails attaining equilibrium between the demand and supply of agriculture produce. The green revolution may bring the efficiency in agriculture produce and thus, the productivity increases. The ultimate performance of agriculture depends on the performance of various resources, the strategies and methods adopted. To face dryness due to the decrease in the rainfall, the agriculturist has to use the innovative strategies. The findings of the study reveal the innovative strategies & achieving the growth. Being the largest private sector 'agriculture' enjoys a very important position in Indian economy. As it is having link from various sectors like production, processing and marketing; agriculture continuously dominate to change in the India. The paper aims to study the significance of the sustainable development in the field of agriculture by using the secondary data. Agriculture is the main occupation in India as large population is living in the rural areas and having agriculture as their livelihood. Sustainable development in the agriculture sector aims to increase the productivity, efficiency and level of employment and further aims to protect and preserve the natural resources by the over utilization. It also provides mechanism to reduce the soil degradation through multiple cropping systems and through the deforestation and much other reason.

INTRODUCTION:

Sustainable agriculture development integrates three main goals. Environmental health, economic prosperity and livelihood sustainability. In other words, sustainability rests on the principle that we must meet the needs of the present without compromising the ability of future generations to meet their own needs. Therefore, stewardship of both natural and human resources is of prime importance. Stewardship of human resources includes consideration of social responsibilities like working and living conditions of farm families, the needs of rural communities, and consumer health and safety both in the present and the future. Stewardship of land and natural resources involves maintaining and enhancing this vital resource base for the long term.

The role of agricultural sector in Indian economy can be seen through its contribution to Gross domestic Product and employment. This sector also contributes significantly to sustainable economic development of the country. The sustainable agriculture development of any country depends upon the judicious mix of their available natural resources. In fact agriculture determine the fate of a country like India where about two-thirds of the population still lives in rural India with agriculture as its livelihood, in spite of the increasing urbanization that has been taking place since many decades. Therefore if agriculture goes wrong, it will be really bad for the economy as the falling of agricultural growth not only affects employment but GDP too (thus increasing poverty). The larger objective for the improvement of agriculture sector can be realized through rapidly growth of agriculture, which depends upon increasing the area of cultivation, cropping intensity, and productivity. But for a country like India, increasing productivity is more important than the rest of the two. This is simply therefore of increasing urbanization, industrialization and the limited land size of the country.

The productivity can be increased by two ways. Firstly, increasing output by efficient utilization of available resources. Secondly, increasing output by variation of input. The first method is better with respect to productivity and sustainability. But due to increasing population, this method cannot provide a permanent solution. Thus, we can go for the second method, which may potentially cause environmental degradation in the economy and affect its sustainability. Because there is need to tackle the issues related to sustainable agriculture development.

NEED FOR THE STUDY:

Agriculture plays an important role in the economic growth and development and has therefore remained the largest platform. Agricultural performance in the 80s has erratically fluctuated widely with a declining trend over the period. The close relationship between the performances of agriculture and that of the economy obviously imply that agriculture must grow at a high rate for it to spur economic growth. However, for agriculture to grow at the expected rate, it is imperative that quality investments are done in key areas that have potential for growth.

In the last three decades the government has realized that non-targeted investments in agriculture could be disappointing. Any future investments in agriculture must therefore be focused to avoid such disappointments and achieve the intended objectives. For example, even with the general poor performance of agriculture, few sub sectors such as horticulture and dairy have performed well. Thus investments in agriculture should be targeted to areas that are likely to attain high productivity.

OBJECTIVES:

1. To analysis the issues and challenges with status of the agricultural sector and trends.
2. To identify the impact of economic reform on Indian agriculture and key factors those encourage the growth of agriculture sector.
3. To find the future prospects and solution for India.
4. To identify areas of intervention that could achieve sustainable agricultural growth.

INDIAN AGRICULTURE SECTOR:

Agriculture is one of the most preeminent sectors of the Indian economy. It is the source of livelihood for almost two third of the rural population workforce in the country residing in rural areas. Indian agriculture provides employment to 65% of the labor force, accounts for about 27% of GDP, contributes 21% of total exports and raw material to several industries. The livestock sector contributes an estimated 8.4% to the country GDP and 35.85% of the agriculture output.

In India about 75% people are living in rural areas and are still dependent on agriculture, about 43% of India's geographical area is used for agriculture activities. The estimated food grain production is about 211.27 metric tons in the country.

The total geographical area comes under the agriculture are 329 MH out of which 265MH represent varying degree of potential production. The net sown area is 143 MH out of which 56MH are net irrigated area in the country.

AGRICULTURAL PRODUCTION IN INDIA:

Indian Agriculture production in most part of the country is close related to the optimum use of available natural and human resources of the country. Because, riding on the back of agro climatic condition and rich natural resource base, India today has become the world's largest producer of numerous

commodities. The country is a leading producer of coconuts, mangoes, milk, bananas, dairy products, ginger, turmeric, cashew nut, pulses and black pepper. It is also the second largest producer of rice, wheat, sugar, cotton, fruit and vegetables.
Indian agriculture production is closely related to sufficient and wise water management practices. Most of the agriculture practices in India confined to a few monsoon months. During the monsoon season, India is usually endowed with generous rainfall; although not infrequently, this bountiful monsoon turns into terror, causing uncontrollable floods in different parts of the country and ultimately affecting agriculture production.

SUSTAINABLE AGRICULTURE DEVELOPMENT:
The issues of sustainable development can be discussed under three broad types of farming systems viz. traditional production system, modern agriculture system and sustainable agriculture system. Further, we can compare them across three dimensions, ecological, economic, and social sustainability.

Ecological Sustainability:
Most of the traditional and conventional farm practices are not ecologically sustainable. They misuse natural resources, reducing soil fertility causing soil erosion and contributing to global climatic change. But sustainable agriculture has some major advantages over traditional practices.

Soil Fertility:
Continuous fall in soil fertility is one of the main problems in many parts of India. Sustainable agriculture improves fertility and soil structure.

Water:
Irrigation is the biggest consumer of fresh water, and fertilizer and pesticides contaminate both surface and ground water. Sustainable agriculture increase the organic matter content of the top soil, thus raising its ability to retain and store water that falls as rain.

Biodiversity:
Sustainable agriculture practices involve mixed cropping, thus increasing the diversity of crops produced and raising the diversity of insects and other animals and plants in and around the fields.

Health & Pollution:
Chemicals, pesticides, and fertilizers badly impact the local ecology as well as the population. Indiscriminate use of pesticides, improper storage etc. may lead to health problems. Sustainable agriculture reduces the use of hazardous chemical and control pests.

Climate:
Conventional agriculture contributes to the production of greenhouse gases in various ways like reducing the amount of carbon stored in the soil and in vegetation, through the production of Methane in irrigated field and production of artificial fertilizers.

Economic Sustainability:

For agriculture to be sustainable, it should be economically viable over the long period. Conventional agriculture involves more economic risk than sustainable agriculture in the long term. Sometimes governments are inclined to view export-oriented production systems as more important than supply domestic demands. This is not right. Focusing

On exports alone involves hidden costs: in transport, in assuring local food security, etc. Policies should treat domestic demand and in particular food security as equally important to the visible trade balance.

Social Sustainability:

Social sustainability in farming techniques is related to the ideas of social acceptability and justice. Development cannot be sustainable unless it decreasing poverty. The government must find ways to enable the rural poor to benefit from agriculture development. Social injustice is where some section of the society is neglected from development opportunities. But having robust system of social sustainability can bridge the gap between "haves" and „have-nots". Many new technologies fail to become applicable in agriculture sector due to lack of acceptability by the local society. Sustainable agriculture practices are useful because it is based on local social customs, traditions, etc. Because of being familiar, the local people are more likely to accept and adopt them .Moreover, sustainable agriculture practices are based on traditional know-how and local innovation. Local people have the knowledge about their environment crops and livestock.

Emerging Challenges and Opportunities:

The session on 'Emerging Challenges and Opportunities' began with a keynote address by Dr M.S. Swaminathan, Member of Parliament and Chairman, MSSRF. He appreciated the timely initiative of TAAS in organizing the workshop since its recommendations could provide a new policy direction to the new government. Such efforts were necessary to address the current challenges like management of global food crisis, adaptation to climate change, and the cooperatives of increasing farm incomes. His address focused on the following five major issues:

The first and foremost issue was of conservation and, wherever possible, enhancement of ecological foundations for sustainable agriculture, which included land, water, biodiversity, and marine resources. Urbanization was exerting tremendous pressure on available land and water resources. Prime agricultural land was getting converted to non-agricultural uses, which needed to be reversed through appropriate land use policy. Common property resources needed to be protected well.

There was a significant revolutionary development in small farm management in respect of all the sub-sectors, i.e., crops, animal husbandry and fisheries. This process needed to be encouraged to provide 'the power of mass production to production done by the mass of small farmers'. Institutional mechanisms enabling this process should encompass (I) a decentralized production for increasing the availability of quality seed with the required insurance coverage, (ii) delivery of improved technology and associated services to farmers, and (iii) aggregation of produce to improve market access, which essentially should target 'end-to-end' or 'farm-to-plate' approach covering production, processing, marketing, etc. In addition, agriculture should be made a professionally rewarding and intellectually satisfying occupation to attract the youth to farming.

Orientation of agricultural development should shift from increasing production to raising farm income. This was important to check the widening rural-urban disparity and to diversify rural livelihood options, covering crop, livestock, fisheries and horticultural activities. Hence, linking farmers to market must receive high priority.

CHALLENGES:

The central issue in agricultural development is the necessity to improve productivity, generate employment, and provide a source of income to the poor segments of population. Studies by FAO have shown that small farms in developing countries contribute around 30-40% to the total agricultural output. The pace of adoption of modern technology in India is slow and the farming practices are too haphazard and unscientific. Some of the basic issues for development of Indian agriculture sector are revitalization of cooperative institutions, improving rural credits, research, human resource development, trade and export promotion, land reforms and education.

FUTURE PROSPECTS AND REMEDIES FOR INDIA:

Agriculture sector is an important contributor to the Indian economy around which socio-economic privileges and deprivations revolve and any change in its structure is likely to have a corresponding impact on the existing pattern of social equity. Sustainable agricultural production depends upon the efficient use of soil, water, livestock, plant genetics, forest, climate, rainfall, and topology. Indian agriculture faces resource constraints, infrastructural constraints, institutional constraints, technological constraints and policy induced limitations.

Sustainable development is the management and conservation of the natural resource base and the orientation of technological and institutional change in such a manner as to ensure the attainment and continued satisfaction of human needs for the present and future generations. Such sustainable development (in the agriculture, forestry and fisheries sector) conserves land, water, plant and animal genetic resources, is environmentally non-degrading, technically appropriate, economically viable and socially acceptable. Therefore, to achieve sustainable agriculture development the optimum use of natural resources, human resources, capital resources and technical resources are required.

In India, the crop yield is heavily dependent on rain, which is the main reason for the declining growth rate of agriculture sector. These uncertainties hit the small farmers and laborers worst, which are usually leading a hand to mouth life. Therefore, something must be done to support farmers and sufficient amount of water and electricity must be supplied to them as they feel insecure and continue to die of drought, flood, and fire. India is the second largest country of the World in terms of population; it should realize it is a great resource for the country. India has a huge number of idle people. There is a need to find ways to explore their talent and make the numbers contribute towards the growth. Especially in agriculture, passive unemployment can be noticed.

The sustainable development in India can also be achieved by full utilization of human resources .A large part of poor population of the country is engaged in agriculture, unless we increase their living standard, overall growth of this country is not possible. If we keep ignoring the poor, this disparity will keep on increasing between classes. Debt traps in country are forcing farmers to commit suicides. People are migrating towards city with the hope of better livelihood but it is also increasing the slum population in cities. Therefore, rural population must be given employment in their areas and a chance to prosper. India has been carrying the tag of “developing” country for quite long now; for making the move towards “developed” countries, we must shed this huge dependence on agriculture sector.

CONCLUSION:

It has been observed that for a growing country like India the practice of sustainable agriculture is of quite importance as it accelerates the productivity, efficiency, employment, and providing guidance to reduce the practices which affect the quality of soil, water resources and degradation of other natural resources. It basically aims at adopting specialization and using environment friendly tools to protect and preserve the environment as well as to enhance the level of production without harming to the environment. As we see the performance of agricultural sector of India we will be easily recognize that performance have been increased in a significant manner over the years. Despite of many challenges like urbanization, Growth of secondary sector etc. it has achieved a significant growth.

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A Study of Problems Faced by Social Sciences Research Students during Data Analysis

Mr. Ashish Bhasme
Department of Economics, Shivaji University, Kolhapur.
Email- ashish.bhasme@gmail.com

Introduction:

Social Science Research is the activity of gathering, analyzing and interpreting information for a variety of social, economic, educational and political purposes. A good social research needs critical understanding of a range of social methods and style. Social research process contains a series of closely related activities which is carried out by competent researcher. Research process requires immense patience and hard work. It is an art rather than a science. There are few steps in social research process such as selection of research problem, review of existing literature, framing the hypothesis, preparing the Research Design, sampling data collection, data analysis, hypothesis testing, generalization and interpretation of data, preparation of report of all the above mentioned process, data analysis is the prime concern of researcher for the present research paper.

Data analysis is a process used to inspect, clean, transform and remodel data with a view to reach to a certain conclusion for a give solution. Data is analyzed by using tools and techniques such as MS Excel and software packages like SPSS. It is of two kinds typically: qualitative or quantitative. The type of data follows the methods of analysis. If the data is numerical form and quantitative research methods are used then, one can use statistics to help to arrive at results and conclusions. The result obtained is but obvious numerical. Where else in qualitative research non numerical data like text or words or sentences are analyzed. But there are few cases where both forms of analysis are used hand in hand. Quantitative analysis can help to prove qualitative conclusions.

The most important benefits of data analysis include data analysis is primarily most helpful in breaking down a big problems, issues into small parts data analysis is like a filter when one is required to get on Inside Out of huge collected data set it also helps in feeling of the finding from other different sources of data. It helps in keeping away bias form has concerned arrived with the use of statistical tools.

An effective research methodology leads to better data collection and analysis of the data and finally leads the researchers to arrive at logical and valid conclusions in the research. In the present research paper researcher aims to find out the problems faced by social science research students in data analysis.

Objective of the study:

1) To study the problems faced by research students during data analysis.

Research methodology:

This research is descriptive in nature. For this study researcher has used primary as well as secondary data. Primary data collected through informal interviews with few research students who have already completed data analysis. While secondary data has collected through books, research paper and websites.

Problem faced by the research students:

1) Problem regarding to coding and decoding of the data-

When data is going to the feed in Excel or in SPSS, at that time data must be code. Some questions are descriptive so researcher has to give code to them. Sometimes in case of multiple choice questions respondent chooses more than one option that time also researcher has to code those answers in proper manner. Here problem faced by researchers is that, they don't know how to code them and how to make combinations of answers. After data analysis part, at the time of interpretation researcher has to again decode them and interpret them in proper words.

2) Data feeding in SPSS-

SPSS stands for statistical package for Social Sciences. As compare to excel data feeding in SPSS is more difficult. For all the variables researcher has to give specific scale, range and other detail so it becomes difficult to the researchers.

3) Lack of knowledge of data-

Even after all data collection and data analysis student don't know that what kind of data they have. Data is either qualitative or quantitative or we can divide it in nominal scale, ordinal scale, interval scale and in ratio scale. According to data type researchers have to use proper statistical tools. So they will get appropriate results and their research arrives at meaningful and accurate conclusions.

4) Use of statistical packages-

Some basic statistical packages or softwares like Excel, SPSS, e-views etc. are helpful to the research students for data analysis. But reality is that social science researchers and don't know how to use them. With the help of these softwares in a single click or command researches get number of statistical operations and results. But the problem is that researchers are unable to use these statistical packages.

5) Use of statistical tools-

Numbers of researchers don’t have idea about using appropriate statistical tools which are best for their research. Researchers just follow other researchers or we can say they imitate all the techniques which has used in that kind of research. But they don't use those tools which clearly explain their objectives of research.

6) Lack of knowledge of results-

In data analysis after applying statistical tools students get statistical results. But numbers of researchers don’t have idea of those results. It means what those results shows or try to say. Some students have idea or knowledge about some basic statistical tools and results but they don't have knowledge of the advanced statistical tools and their results.

7) Problems related to tables and graphs-

Many research students don't have idea of effective presentation of tables and graphs. Students don’t know how to adjust the table, how to merge cells, how to make cell alignment, and so on. While in graphs student don't know which graph is suitable for particular data and how to draw it, how to name the axis and have to add values or percentage in graph, how to add different backgrounds and etc. so these students are unable to represent their research more effectively.

8) Interpretation problem-

Number of the students are completed the process of data analysis successfully but they can't interpret the data in proper manner. You don't know how the results of data analysis are interpret, how the results must be explained that exactly shows the picture of reality.

9) Hypothesis testing-

Maximum students face this problem that is, at the end of the data analysis they have to use some statistical test for hypothesis testing. Hypothesis testing makes your research more accurate. But very few student can test hypothesis by own. But remaining all other takes professional help for testing the hypotheses and even after that testing they don't get any idea about results of hypothesis testing. They just know that, whether to accept or reject the null hypothesis.

Conclusion:

All above points shows that what kind of problem faced by researchers mostly in Social Sciences during data analysis. Even after completion of M.Pill., Ph.D or any other research degree students are facing same problems regarding data analysis. Many Social Science researchers after their 10th class don't have any statistical or mathematical base and also they have very less knowledge about the using of computers so they face these problems.

Research students in their degree period before analysis part attend as many as workshop regarding the research methodology, data analysis, use statistical packages and coursework. At the same time concerned colleges and institutes give practicals to the students which will help in data analysis. Also these colleges and institutes add one practical paper regarding data analysis in their coursework. While researchers must be more focus on technical, applied and practical research paper also. Lastly researchers have to change their negative attitude about data analysis.

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A Comparative Study of Qualitative and Quantitative Research Methods in Social Science Research

Mrs. Komal R. Oswal
Research Student, Department of Sociology, Shivaji University, Kolhapur.
Email- oswalkomal9@gmail.com

Abstract

Social science research is an act to conduct research for social, economic, academic, political reasons. It involves a procedure ranging from gathering information to interpreting it in different ways. In the present research paper the researcher focuses on two broad primary research methods namely qualitative and quantitative research methods. The basic objective of the research paper is to arrive at conclusion which method is best suited for a research. The research paper is based on secondary sources only. After comparing the research methods, the researcher arrives at the conclusion that to make a good and effective research, one has to use both the methods in the same research work, as both the methods have their different impact on the research.

Introduction:

Social science research is fueled by the desire to find out what makes people behave in a certain way. Social science research works to answer many of the questions we have about human behavior. Through science study Social science research seeks to understand the causes and consequences of human behavior. Social science research investigates human behavior.

Conducting good research requires first retraining of one's brain to think like a researcher. A researcher requires visualizing the summary from the observation, this literally means to mentally connecting dots, this will helps to identify hidden concept and patterns and synthesizing those patterns into generalizable laws and theories that apply to other contexts beyond the domain of the prior observations. Research involves constantly moving front and back from an empirical plane to a theoretical plane. This an art which one is not taught to in graduation or doctorate degree programs, which a researcher himself has to develop.

Social science researchers follow the four steps of scientific methods to conduct the research. Initially the scientific method begins with a question or curiosity. After a research question is framed, researcher forms a hypothesis. Thirdly, to test the hypothesis by collecting and analysis data. This can be done through descriptive, experimental and correlational research and finally to draw conclusions based on their data.

Social science researchers use a range of methods in order to examine the phenomenon rotating to their field. There are two broad primary categories comprise Social science research. These are quantitative and qualitative design. These are used by the researchers in reporting the findings of the studies. This depends upon many factors to maintain a few familiarity of the researcher to use a particular research methodology the size of data collected, the method of data collection, the education level of the respondent and many other factors. The present research paper therefore contains a comparison and contrast of both the research methods.

Differences between Qualitative and quantitative research

Quantitative research mostly depends on the use of explanations gathered during research. Qualitative research involves the use of open ended information, the researcher gathers through interviews, focus groups, observation, case studies, etc. The researcher is given an opportunity to get into actual contact with the respondents and giving the researcher the chance to seek clarification on the vague responses; this will reduce the possibility of guesswork by the researcher. The researcher using this method must have the ability to seek explanation in detail from the respondent, thereafter reducing the chance of error or obtaining wrong information. As the researcher comes in direct contact of the respondents, the researcher is able to get a general idea of the sensitivity of issue being studied and also helpline to understand social realities.

Quantitative research depends upon quantification of data in the form of universal data. This can be interpreted to quantify the respondent attitude, opinion and thoughts. There might be errors in transmitting the generalization of these responses as some of the quantified results may not be true. As there is no one to get to ask for clarification of the unclear responses the only option left with the researcher is to rely on the data.

Qualitative data makes it easier for researcher to open up the trends in an individual's thinking capability. As the researcher will be spending the entire time of data collection with respondent and hence making him familiarize and letting the respondent to vent out any fears. On the contrary, in quantitative data research it is not easily possible to open up respondent's thinking as there is no direct contact with the respondent, which is next to impossible to find out peep into respondent's mind. The possibility of the respondent to give the answer that can please the researcher, meanwhile the research might have missed the actual or real point which was to be found for in the study.

The quantitative data is collected through the use of methods such as direct interviews, group discussions, observations, audio tapes, etc. On the other hand, quantitative research methods do not provide an actual interaction between the researcher and respondent and so the respondent's body language, expression, reaction, and attitude is not visible to researcher. It is exactly vice versa in qualitative research method.

The qualitative method is not suitable for a large sampling universe. It is apparent that it will require lot of time and resources to make contact of the respondent. It is of course the respondent may feel the reluctant to spare their valuable time for the interview as they not even getting pay for it. The method is best for research in small areas or else it will be expensive to finance the research. Vice versa, quantitative research method is well suited for studying large or sampling universe. It not time consuming and takes a short time and this convenient for the respondent. Questionnaire a method of data collection which can be sent to many at the same time and can be answered and again returned back to researcher for analysis. Costing in this method would also be affordable.

Analyzing and interpretation of data using the quantitative method, The method Used in presenting the data makes it easier for viewer to understand the result just by taking a glance through the use of graphs and pie chart. On the other hand qualitative method does not make easy to represent the information and one has to go through very lengthy explanation and understand what is shown by the data. This requires to be attentive and therefore this kind of data is not suitable for inpatient audience.

Quantitative data makes it easier to make very clear generalization of the data during the study the reason behind this is data used in this method as larger sample of the population and henceforth these shows the general features of the entire population. On the contrary in qualitative research due to the small sample of data collected may not accurately show the trend it the entire population obviously because a small population of the respondent are chosen under the study and also the assumption might not be accurate.

The use of mathematical and statistical data to represent the information in quantitative research method actually to many appear to be sophisticated but there are some people who lack in mathematical skills and so may not be able to interpret the result accurately. Nevertheless the qualitative research utilizes very simple concept in the representation of their result. One should only be well versed in reading and understanding skills which is used in the study. Therefore this method is well suited for all individual. There are many difficulties involved in quantitative research as the researcher has many problems during the use of SPSS packages, appropriate use of graph, chart, pie diagram etc. This requires training for the use of software packages and one has to win well versed with such sophisticated skill.

By using quantitative research when the survey method is used one of the survey can be applicable to the different groups of individual after which the data can be compare and generalized, whereas in qualitative method one has to use the personal interview for every different individual resulting in the use of a lot of resources in research.

Qualitative research is concerned with the understanding of human behavior from researcher point of view whereas quantitative research is concerned with discovering facts about social phenomenon. The methods of data collection in qualitative research are unstructured and semi structured technique. It include group discussion, individual or personal interview, participant observation. Quantitative research uses methods such as experiment, since they are concerned with measuring units. It is easy to concerned graphs and tables used in fact produce for the research which is coded in numeric form. In this research questionnaire and interviews are close ended answer and decide where they belong along the scale which it is used and the question expects specific answers.

Conclusion:

As per the discussion above while comparing the qualitative and quantitative research it is proved that two approaches are used as per their mode of application and the skills that are required to use then. They both are widely used. The quantitative analysis method as suitable for large population and qualitative for small population. The findings of quantitative are generalized in wide area which is not possible in qualitative research. Both the researchers has their own limitation but both can be applied for studying social phenomenon.

Finally it can be concluded that for proper research one should rather try to implement both the method in their research or use mixed methods for the research.

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"An Assisment of MGNREGA : State wise budget and expenditure"

Mr. Rohit Dinkar Barsing

Research Student, Department of Economics, Shivaji University, Kolhapur.

➢ Introduction:

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005, was notified on 7 September 2005. 'Unemployment' gathers central stage at the macroeconomic policy making concerns. In the traditional development theories as well, the importance of employment, as a macroeconomic variable to achieve the goal of economic development, is unambiguous. Moreover, in the labour abundant developing economies, with rapidly increasing labourforce; unemployment poses a serious hindrance to achieve growth. The approaches to poverty reduction can take two forms; 'Trickle down Approach' and the 'Targeting Approach'. With the widely accepted failure of the former approach; the targeting approach, i.e. to alleviate poverty with 'non-market intervention' policies of food for work and public works among others, is the policy requirement for development.

In addition, to combat food insecurity in developing countries, unemployment is to be considered seriously in policy making. The problems of poverty and food security are inter-correlated with the problem of unemployment. Evidently, food security in developing countries is not only a supply side issue but equally an issue of limited access to it, i.e. poverty. Addressing the labour market concerns is needed to address the concern of food security via striking a balance between labour market and food market.

➢ Scope of the study

The aim of this study MGNREGA on consumption expenditure pattern of India. Using secondary data this study evaluates the impact of the scheme on macro levels. The macro analysis helps to draw national level inferences.

➢ Objectives of the Study:

The purpose of this study is to analyse the impact of MGNREGA on the consumption expenditure pattern of India. The specific objectives of the study are as following.

1. To analyse the impact of MGNREGA on Consumption Expenditure.
2. To study the state wise budget of MGNREGA.
3. To study the budget and Actual Release on MGNREGA.
4. To suggest measures for improvement if necessary.

➢ Research Methodology:-

Any research if necessary to methodology this research use only secondary data has been collected from Books, Journals, Gazetteer, Ministry of finance, RBI Report (2010 to 2016). It allows for a more efficient analysis of government and development policies exploiting the panel nature of data.

➢ Limitation of the study:-

The major limitation of this research is that the present research is related to only Impact of MGNREGA on the Consumption Expenditure Pattern of India. Conclusion of this research may not be applicable to other areas. There are the time periods from 2010 to 2016.

➢ Data Analysis and Interpretation:-

There are budget estimate, revised estimate and actual relese under MGNREGA in India during the period 2010 to 2017. The table no 1 shows of budget estimate, revised estimate and actual relese Rs. In Crore. The details information are following.

Table No. 1

Budget Estimate, Revised Estimate and Actual Release under Mahatma Gandhi National Rural Employment Guarantee Act, (MGNREGA) in India (2010 to 2017)

(Rs. in Crore)

Sr. No.	Years	Budget Estimates	Revised Estimates	Actual Release
1	2010	39100.00	39100.00	33539.38
2	2011	40100.00	40100.00	35841.49
3	2012	40000.00	310000.00	28723.57*
4	2013	33000.00	33000.00	-
5	2014	34000.00	33000.00	-
6	2015	34699.00	37345.95	-
7	2016	38500.00	47749.00	-
8	2017	48000.00	-	-
Total		**307399**	**540294.95**	**69380.87**
Average		**38424.87**	**77184.99**	**34690.44**
SD		**4785.72**	**102783.63**	
CV		**12.45**	**133.17**	
CAGR		**0.03**		
Maximum		**48000**	**310000.00**	
Minimum		**33000**	**33000.00**	

Source : Rajya Sabha Starred Question No. 186, dated on 27.03.2012 & Lok Sabha Unstarred Question No. 4779, dated on 30.03.2017.

Based on table no 1 following major observation can be drawn.

1. The average of budget estimate during the period 2010 to 2017 was 38424.87 crore. The compound annual growth rate (CAGR) of budget estimate 0.03 percent respectively during the period under consideration. The coefficient of variance of budget estimate was 12.45 percent respectively. It implies that the budget estimate is more fluctuating in study period. The maximum budget estimate has been recorded as 48000 crore in 2010 to 2017 respectively the minimum revised estimate has been recorded as 33000,00 crore in 2010 to 2017 respectively.
2. The average of revised estimate during the period 2010 to 2016 was 77184.99 crore. The coefficient of variance of revised estimate was 133.17 percent respectively. It implies that the revised estimate is more fluctuating in study period. The maximum revised estimate has been recorded as 310000.00 crore in 2010 to 2016 respectively and the minimum revised estimate has been recorded as 33000,00 crore in 2010 to 2016 respectively.
3. The actual release three data are avelable and the average of actual release during the period 2010 to 2012 was 34690.44 crore.

Table No. 2 State-wise Central Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. (MGNREGA) in India (2011-2016) (Rs. in Lakh)

States/UTs	2011	2012	2013	2014	2015	2016	Average
Andaman and Nicobar Islands	1597.28	1300.10	1788.27	975.00	399.00	240.00	1049.94

Andhra Pradesh	424587.75	512377.61	529342.76	283913.00	463564.00	448757.00	443757.02
Arunachal Pradesh	95.07	5346.30	9593.54	3501.00	6612.00	16308.00	6909.32
Assam	74752.55	65153.18	69976.59	49752.00	62066.00	150039.00	78623.22
Bihar	132696.52	186045.15	202702.34	107776.00	162598.00	219288.00	168517.67
Chandigarh	-	-	-	-	-	-	-
Chhattisgarh	204003.13	222177.87	202397.60	175246.00	128304.00	275545.00	201278.93
Dadra and Nagar Haveli	-	-	-	0.00	0.00	0.00	0.00
Daman and Diu	-	-	-	0.00	0.00	0.00	0.00
Goa	698.30	144.81	297.40	457.00	301.00	400.00	383.09
Gujarat	65904.91	61742.13	48902.62	47078.00	42863.00	74251.00	56790.28
Haryana	31283.54	38063.30	38161.54	21613.00	14242.00	32477.00	29306.73
Himachal Pradesh	50952.11	49611.74	56959.21	40606.00	39233.00	56342.00	48950.68
Jammu and Kashmir	44367.05	85334.76	76971.19	39390.00	76966.00	84592.00	67936.83
Jharkhand	116966.50	115236.20	91244.10	102603.00	133162.00	183214.00	123737.63
Karnataka	162226.88	144839.11	206841.31	166588.00	182194.00	331028.00	198952.88
Kerala	104807.84	141655.91	130056.59	161673.00	148351.00	242639.00	154863.89
Lakshadweep	241.28	152.74	73.64	71.00	30.00	20.00	98.11
Madhya Pradesh	341037.76	311078.71	261894.50	280884.00	250032.00	364886.00	301635.50
Maharashtra	160150.33	217029.49	127467.66	161596.00	185761.00	209623.00	176937.91
Manipur	29517.02	60008.08	25476.92	26714.00	23122.00	36924.00	33627.00
Meghalaya	29869.34	26589.99	31849.02	30902.00	27231.00	79609.00	37675.06
Mizoram	23067.60	29038.56	26037.67	11420.00	29859.00	14983.00	22400.97
Nagaland	56340.02	42828.63	29479.90	15782.00	19485.00	62573.00	37748.09
Odisha	103908.48	117766.95	128680.21	106099.00	205197.00	214247.00	145983.11
Puducherry	1017.56	1215.16	1136.83	650.00	918.00	1101.00	1006.43
Punjab	15980.62	15769.05	25891.90	21304.00	30020.00	53405.00	27061.76
Rajasthan	315659.87	327154.86	262961.00	325181.00	326844.00	515690.00	345581.79
Sikkim	4824.04	8134.02	10889.61	7643.00	9585.00	13754.00	9138.28
Tamil Nadu	292319.52	412128.79	393853.20	391889.00	625043.00	516416.00	438608.25
Telangana	-	-	5058.52	190410.00	237881.00	253026.00	171593.88
Tripura	94251.93	97102.33	107504.47	81971.00	137152.00	120079.00	106343.46
Uttar Pradesh	501625.32	266529.58	346067.61	313511.00	297611.00	425445.00	358464.92
Uttarakhand	38829.94	31185.98	38083.54	32289.00	49259.00	72301.00	43658.08
West Bengal	283702.16	385087.63	372517.24	401006.00	484772.00	725502.00	442097.84
India	3707282.20	3977828.70	3860158.50	3600492.00	4400658.00	5794702.00	4223520.23
Average	**119589.75**	**128317.06**	**120629.95**	**105896.85**	**129431.09**	**170432.47**	

SD	**135241.49**	**139205.13**	**137238.69**	**122561.24**	**157260.69**	**185945.70**	
CV	**113.09**	**108.49**	**113.77**	**115.74**	**121.50**	**109.10**	
Max.	**501625.32**	**512377.61**	**529342.76**	**401006.00**	**625043.00**	**725502.00**	
Min.	**95.07**	**144.81**	**73.64**	**0.00**	**0.00**	**0.00**	

Source : Lok Sabha Unstarred Question No. 3835, dated on 19.03.2015, Lok Sabha Unstarred Question No. 2841, dated on 06.08.2016,

In the table no 2 shows that the State-wise Central Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA in India during the period 2011 to 2016.

1. The average of State-wise Central Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA in India during the period 2011 to2016. Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA in India average was 4223520.23 lakh respectively. Averegly highest state in Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA of Andhra Pradesh and West Bengal was 443757.02 lakh and 442097.84 lakh respectively and lowest state in Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA of Sikkin and Haryana was 9138.28 lakh and 29306.73 lakh respectively. Maharashtra state average in Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA was 176937.91 lakh.
2. The highest coefficient of variance of Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA was 120.50 percent in the 2015 year respectively. The lowest coefficient of variance of Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA was 108.49 percent in the 2012 year respectively.
3. The maximum Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA has been recorded as 725502.00 lakh in 2016 respectively. Whereas the minimum Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA has been observed of 401006.00 lakh in 2014 respectively.
4. In the above section Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA bans has been explained.

- **CONCLUSIONS**

1. The average of budget estimate during the period 2010 to 2017 was 38424.87 crore. The compound annual growth rate (CAGR) of budget estimate 0.03 percent respectively during the period under consideration. The coefficient of variance of budget estimate was 12.45 percent respectively.
2. The average of revised estimate during the period 2010 to 2016 was 77184.99 crore. The coefficient of variance of revised estimate was 133.17 percent respectively. It implies that the revised estimate is more fluctuating in study period. The maximum revised estimate has been recorded as 310000.00 crore in 2010 to 2016 respectively and the minimum revised estimate has been recorded as 33000,00 crore in 2010 to 2016 respectively.
3. The actual release three data are avelable and the average of actual release during the period 2010 to 2012 was 34690.44 crore.
4. The average of State-wise Central Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA in India during the period 2011 to2016. Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA in India average was 4223520.23 lakh respectively.

5. The highest coefficient of variance of Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA was 120.50 percent in the 2015 year respectively. The lowest coefficient of variance of Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA was 108.49 percent in the 2012 year respectively.
6. The maximum Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA has been recorded as 725502.00 lakh in 2016 respectively. Whereas the minimum Expenditure under Mahatma Gandhi National Rural Employment Guarantee Act. MGNREGA has been observed of 401006.00 lakh in 2014 respectively.

- **SUGGESTIONS**

1. MGNREGA has played an important role in rural life. Among the provisions of the scheme, there have been almost all of the problems of young employees like child care facilities at work. However, these features are not normally available at work. By ensuring grassroots-level implementation of these provisions, we will be able to engage more young members of the workers.
2. Negative learning impacts verified by the study can be improved with improved employment opportunities in the rural areas. Infrastructure and rural connectivity will help in advising the workers to withdraw their education with higher education. There is a need to create suitable employment opportunities so that the workers will not get the chance to educate the members. Retirement of workers is a matter of concern as a social and economic perspective. To get the benefits of a demographic dividend, we need to create gender-related development policies.

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A case study of Financial Practices of Fruit Vendors in Kolhapur City.

Mr. Naykawade Toufik Harun
Research Scholar Shivaji University, Kolhapur.
Email- tnaykawade@gmail.com

Abstract

Informal sector is playing crucial role in urban area. Provide huge employment opportunities for uneducated or low educated and low skill people. The case study has focused on the financial practices of fruit vendors in Kolhapur city. This study conduct for expand the credit access from formal or financial sector to fruit vendor. Every business activity has running on the availability of financial sources. The Study has focused through objectives as like, study the income, expenditure and savings of fruit vendors, to study the credit access to fruit vendors. Data has collected through questionnaire schedule from 40 respondents in Kolhapur city. Sample of the study is 40 respondents has conveniently selected from differ area of Kolhapur city. The study focused on the need of financial sources, awareness about financial schemes, credit access and requirement of daily working capital. It is concluded that no credit access given from financial institution and from bank to fruit vendors.

Key Words- *Street vendors, Fruit vendors, Financial practices, Kolhapur city.*

Introduction

Street vending is an essential part of informal sector. Because of street vending business number of people got self-employment job. Before coming the Street Vendor Act there is not any legal protection for them in the country, after Street Vendor Act., has passed by government of India in 2014, this act provide support to street vendors and suggested some rules of running street vendors business in the country. Nearby 2 percent people working in this sector out of total population.[MUDR] By this law Street vendors is defined as a person who sale goods, articles, foods and any other commodity in the open public space. Mostly low earner group bought commodity from street vendors. In this sector there is not need of special education and skills, many vendor belonging form minimum education, less capital and lack of skills. Appropriate of financial support and insurance for extend the street vendor business. Every business require sufficient fund and financial support. Mostly street business starting by their own funds. But they have face problemsfor expand their business like, local authority, police, court fee.

Review of Literature

Kusaakabe K. (2006) focused on policy issues on street vending in Cambodia, Thailand and Mongolia.It has found informal sector important for contribution for improvement in country GDP.Sundaram S. S. (2008) has been studied on the impacts of National policy for street vendor. The study has been showed in the absence of vendors lower and middle income groups would find it very difficult to sustain their livelihood in urban area.Robert S. B. (2010) focused on the socio-economic condition of informal sector at Tiruchirappalli town, TamilNadu. It found 90 percent street vendor belonging from below poverty line. They are suffering harassment from local authority and vary parts of society. Padmegowda A. T. (2011) showed economic condition of street vendors in Shivamoga district. It has observed financial accessibility and housing condition of vendors. That is found market areas are facing varies problems of allergic, asthma. Sindhu A. R. and Sayad A. (2015) studied of the financial access of street vendor in south India. It has shown the only 40 percent respondents are investment in the commerce. It has said failure the implementation of national street vendor policy in study area. The researcher has been recommended implement the national street vendor policy for extent of livelihood of street vendors. Madelyn R. A. (2016) has focused on money utilization and accounting practices of street vendors. It is said that all participant od not have any records of their daily cash flow as well as do not have savings because they spent all their profit. It has been suggested that local government need to provide education and basic knoledge of accounting to samll business.Keerthan R. (2017) has studied on the management practices of street vendors in informal sector. Street vendors are sold goods and services to low income group. It is pointed that giving enough education to targeted class of street vendors. Sen R. K., Gupta S. (2017) has focused on the social condition of women street vendors in Paragana district. It is shows the women and men work equals but can't get same status in market.

Conceptual Framework

Informal Sector those business activities are covered who are not recorded in any government office. E.g. hawker, peddler, smith worker, carpenter, street vendors, farmer, leather worker, flower vendor, cloth vendor, meson worker, saloon worker, etc. those people start business in open public place. Those have no any legal protection.

Problem of the Study

Fruit vending business covering under the informal sector because of this had not any legal protection. After the Street Vendor act. 2014, has passed by the government of India. Every business have a financial need as like fruit vendor business also needs finance for differ reason, require working capital, he has not aware about credit access, schemes for procurement of capital. Because of researcher conducted this study. National street vendor policy has recommended to SHG's and Banks brings together and financial support to street vendor business. But ignore the implement this policy from these sector.

Why not credit access for fruit vendors?

Discover reason of unaware about credit and financial schemes.

Objectives of the Study

1. To study the income, expenditure and saving practices of fruit vendors.
2. To study the credit access to fruit vendors.

Hypothesis

H1 - There is significant relationship between income and saving.

Methodology

Primary Data- Primary data has been collected from 40 respondents through questionnaire schedule in differ areas of Kolhapur city like, Rajarampuri, C. B. S. Stand, Mahadwar Road and Railway Station.

Secondary Data- Secondary data has collected from journals, articles, news papers, thesis, govt. reports, and internet websites.

Result and Discussion

Bellow data has collected from fruit vendors through questionnaire schedule.

Table No. 1 Annual Income

Sr. No.	Amount	Frequency	Percent
1	up to 50000	2	5
2	50001 to 100000	19	48
3	100001 to 150000	14	35
4	1500001 to 200000	5	12
	Total	40	100

(Primary Data)

Kolhapur is a big village there are number street vendors, they are working hole day and earn every day and this earning expend every day he has not worry about future or tomorrow. Above table no. 1 shows the fruit vendor annual income this income is compute on his daily income base. Maximum numbers of fruit vendors annual income is 50001 to 1 lack (48 percent) almost half of the vendors. 35 percent vendors annual income is 1 lack to 1.5 lack, only 12 percent vendor annual income is more than 1.5 lack but less than 2 lack and only 5 percent of vendor annual income is less than 50000.

Table No. 2 Daily Saving

Sr. No.	Amount	Frequency	Percent
1	No Saving	10	25
2	10 to 50	6	15
3	50 to 100	9	23
4	100 to 150	9	23
5	150 to 200	3	7

6	200 to 250	1	2
7	200 OR MORE	2	5
	Total	40	100

(PrimaryData)

Fruit vendor daily income is low. There saving status is shows above table No. 2, one third (25 percent) vendors are not kept any saving. 50 to 100 and 100 to 150 are save 23 percent and 23 percent respectively, 200 and more than 200 are save only 14 percent (7+2+5). Most of the vendors daily earning expend on daily need, because of he didn't able to save more amount on daily basis.

Table No. 3 Credit Access

Sr. No.	Contents	Frequency	Percent
1	Relatives	3	8
2	Friends	2	5
3	Bank	4	10
4	SHG's	-	0
5	Co-Societies	1	2
6	Money lender	1	2
7	Wholesaler	29	73
	Total	40	100

(PrimaryData)

Fruit vending business has require working capital on daily basis, this need has fulfiled by wholesaler inform of credit basis. As per the above table shows the 73 percent vendors are used credit access from his wholesaler and only 10 percent vendors are depend on bank credit access, but this credit not use for his business they have using credit access for family needs, 8 percent vendors fulfil his financial need from relatives, remaining vendors uses credit from friends, Co-Operative credit societies and money lender, here is noticed that no one vendors related from SHG's credit.Fruit vendors daily woriking capital need carad-for by wholesaler

Table No. 4

Impactable content on savings.

Sr. No.	Content	Frequency	Percent

1	Income	18	45
2	Expenditure	12	30
3	Investment	3	8
4	Profit	7	17
	Total	40	100

(Primary Data)

The results indicated by the table 4 impact contents on savings shows the most of respondent income is impact on his savings 45 percent respondents said their saving depend on income. If income is increase his automatically saving increase vice varsa. 30 percent respondents said his expenditure impact on saving, if expenditure is high his saving capacity become low and vice varsa. 17 percent respondets said there profit high that time his saving became high, only 8 percent respondents said his investment activity impact on his saving.

Hypothesis Testing-

H1 - There is significant relationship between income and saving.

Table 5

One Sample T test

Items	Mean	SD	df	t value	Sig. (2-tailed)	Result
Impact	10.00	6.48	3	3.086	0.054	H_1 Accepted

(df= Degree of Freedom, SD= Standard Deviation (SPSS))

The present researcher has used one sample t-test. The mean value of income and Total saving is 6.48, 10 respectively and degree of freedom = 3 and confidence level = 0.95. Calculated value 0.054 is less than 0.05. Therefore, the alternative hypothesis is accepted and null hypothesis is rejected. There is significant difference between income and saving of fruit vendors. To support this statement, Table 5 can be referred where 45 percent fruite vendor owners opined that they have regular effect on saving of his income.

Finding

1. Earning capacity of fruit vendor is very low
2. Fruit vendor are not able to save money
3. Most of the vendor expend his earning on daily needs
4. There are nothing any credit access from organized sector like, Bank, SHGs, NBFC,

5. Most of the vendor depend on wholesaler credit.
6. Huge miss understanding present between vendors about bank credit.

Conclusion and Suggestion

1. Provide financial support from Bank, NBFC.
2. Provide training for growth in earning and productivity capacity of the vendors.
3. Help to vendors for credit acquisition process.
4. Improve confidence among vendorsfor improve his saving and investment capacity.

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"Importance of F.M.C.G. Sector in Indian Economy"

Mr. Somnath R. Najan
Ph.D. Research Scholar (Marketing), Department of Commerce, Savitribai Phule Pune University, Pune.
Email: najansr@gmail.com

ABSTRACT

Retail is the second-largest employment segment in India, after agriculture, andprovidesemployment 44 million people. Products which have a quick turnover, and relatively low cost are known as Fast Moving Consumer Goods (F.M.C.G.). India's F.M.C.G. sector is the fourth largest sector in the economy and creates employment for more than three million persons in downstream activities. Its principal constituents are Household Care, individual Care and Food & Beverages. Some of the qualities of F.M.C.G. industry, which made this industry as a potential one, are low working cost, strong distribution networks, and presence of well-known F.M.C.G. companies. Population growth is another reason which is responsible behind the success of this business.The segment is poised for speedy growth over the next 10 years, and by 2020, the industry is likely to be larger, more responsible and more tuned to its consumers. Based on research on business evolutions in other markets and discussions with business experts and practitioners.

Keyword: Retail Market, FMCG Product, FMCG Industry,FMCG Marketing.

Introduction:

Products which have a fastturnover and relatively low cost are known as Fast Moving Consumer Goods (F.M.C.G.). F.M.C.G. products are those that get switched within a year. Examples of F.M.C.G. in general contain a broadvariety of usually purchased consumer goods such as toiletries, soap, cosmetics, tooth cleaning products, shaving products and detergents, as well as other non-durables such as glassware, bulbs, batteries, paper products, and plastic goods. F.M.C.G. may also contain pharmaceuticals, consumer electronics, packaged food products, soft drinks, tissue paper, and chocolate bars. India's F.M.C.G. sector is the fourth largest sector in the economy and creates employment for more than three million persons in downstream activities. Its main constituents are Household Care, Personal Care and Food & Beverages. F.M.C.G. Industry is characterized by a well-established distribution network, low penetration levels, low operational cost, minor per capita consumption and strong competition between the organized and unorganized sectors.

Objectives of Study:

1) To take brief review of FMCG product and market in India.
2) To study various types FMCG product and their markets in India
3) To study challenges and opportunities of FMCG product and market in India.

Methodology:

This paper is prepared through explanatory research which is constructed on secondary data of journals, research articles, newspapers and magazines etc. After taking into account various aspects of the study a descriptive research design is adopted to make the research more precise.

Retail Market Overview:

Retail is the second-largest service sector in India, after agriculture, and provides employment to 44mn people. The industry is dominated by an approximate 15mn independent retailers, consisting of the generalkirana shops, owner-manned general stores, chemists, footwear shops, apparel shops, paan and beedi (small corner shops) and handcart and pathwayvendor, which together make up the 'unorganised' market. BMI estimate that this fragmented present still accounts for about 95% of the country's grocery retail sales. However, this is changing high-speed, as multinationals start on to seek opportunities to enter

India and as local organised players speed up their own extension and business-activity hard work in preparation for better competition. The emergence of organised retail formats is changing the face of retailing in India, as domestic and foreign players challenge the domination of the country's traditional 'mom and pop' stores by opening chain and speciality stores across the country to satisfy risingbuyers demand.

Indian F.M.C.G. Sector:

In India, companies like ITC, H.U.L., Colgate, Cadbury and Nestle have been aleading force in the F.M.C.G. sector. F.M.C.G. product categories comprise food and dairy products, packaged food products, paper products, pharmaceuticals, consumer electronics, glassware,plastic goods, printing and stationery, household products, photography, drinks etc. and some of the examples of F.M.C.G. products are soaps dry cells, greeting cards, gifts,detergents, watches, coffee, tea, tobacco and cigarettes etc.The top ten India FMCG brands are:

1.Hindustan Unilever Ltd.
2. ITC (Indian Tobacco Company)
3. Nestlé India
4. GCMMF (AMUL)
5. Dabur India
6. Asian Paints (India)
7. Cadbury India
8. Britannia Industries
9. Procter & Gamble Hygiene and Health Care
10. Marico Industries

Indian F.M.C.G. Sector and Economy:

F.M.C.G. industry providing wide range of consumables and accordingly the amount of money spread against F.M.C.G. products are also very high. The competition among F.M.C.G. manufacturer is also rising and as a result of this, investment in F.M.C.G. industry is also rising, especially in India, where F.M.C.G. business is regard as the fourth majorsegment with total market size of US$20.1 billion. F.M.C.G. segment in India is predicted to raise 60% by 2011. F.M.C.G. industry is regarded as the majorsegment in New Zealand which account for 5% of Gross Domestic Product (GDP).

Key Facts of Indian FMCG industry:

- The Indian FMCG business represents almost 2.5% of the country’s GDP.
- The industry has tripled in size in past 10 years and has grown at ~17%CAGR in the last 5 years driven by rising income levels, increasing urbanisation, strong rural demand and favourable demographic trends.
- The segment accounted for 1.9% of the nation’s entire FDI inflows in April 2000- September 2012. Collective FDI inflows into India from April 2000 to April 2013 in the food processing subdivision stood at `9,000.3 crore, accounting for 0.96% of total FDI inflows while the soaps, make-ups and toiletries, accounting for 0.32% of total FDI at `3,115.5 crore.
- Food products and individual care collected make up two-third of the sector’s incomes.
- Rural India accounts for more than 700 million clients or 70% of the Indian population and accounts for 50% of the entire FMCG market.
- With varyingstandard of living and increasing buyers demand, the Indian FMCG market is projected to cross $80 bn by 2026 in towns with population of up to 10 lakh.
- India's labour charge is amongst the lowermost in the world, after China & Indonesia, giving it a competitive benefit over other countries.

- Unilever Plc's $5.4 billion bid for a 23% stake in Hindustan Unilever is the major Asia Pacific cross border inbound merger and acquisition (M&A) contract so far in FY'14 and is the fifth biggest India Inbound M&A business deal on record till date.
- Excise duty on cigarette has been amplified in the Union Budget for 2013-14, which would hit key industrial corporations like ITC, VST Industries in the short term.

Opportunityand Future of F.M.C.G. Sector:

Some of the merits of F.M.C.G. business, which made this industry as a potential one, are low working cost, solid distribution networks, presence of well-known F.M.C.G. companies. Population growing is another factor which is responsible behind the achievementof this business. Thesegment is poised for speedy growth over the next 10 years, and by 2020, the industry is projected to be greater, more responsible and more tuned to its consumers. Based on research on businessdevelopments in other markets and discussions with business experts and practitioners, Booz & Company has acknowledgedsome significant trends that will change the face of the business over the next ten years. Some key ones related to development of buyers segments are as follows:

1. **Accelerating 'Premiumisation':**

The rising income of Indian consumers has speeded up the trend towards 'up-trading. The trend can be observed conspicuously in the top two earnings groups — the rich with annual income more thanRs 10 lakhs, and the upper middle category with annual income fluctuatingbetween Rs 5 lakhs and Rs 10 lakhs. The rich are willing to spend on quality products for their 'emotional value' and 'exclusive feel ', and their behaviour is close by to consumers in advanced economies.

DevelopingGroups:

Categories are developing at a brisk pace in the market for the middle and lower-income sections. With their increasing economic position, these consumers are shifting from need- to want-based products. For instance, consumers have shifted from toothpowders to toothpastes and are now also demanding mouthwash within the similargroupalso, customers have started demanding customised products, specially tailored to their specific tastes and requirements. The complications within the groups are increasing pointedly.

Importance toLowermost:

It has been defined the bottom-of-the-pyramid or BoPcustomers as those who receive less than Rs 2 lakhs per annum per family. The group creates about 900 to 950 million persons. While the middle class section is mostly urban, already well-served and modest, the BoP markets are mostly rural, poorly-served and uncompetitive. A lot of the basic desires of BoPcustomers are yet unmet: Monetary services, housing, water, power, basic healthcare,mobile phones & communication.

Increasing Globalisation:

While severalprominent MNCs have activated in the country for years given the liberal policy atmosphere, the next 10 years will see amplified competition from Tier 2 and 3 global players. In advance, superior Indian corporations will continue to seek chancesall over the world and also have an access to new global brands, products and functioningpractices.

Growing Modern Trade:

Recent trade share will continue to rise and is projected to account for approximately 30% by year 2020. This channel will complete prevailing traditional profession (8 million stores which will continue to develop) and offer both a distribution channel through its cash &carry model as well as more possibilities to work together with the customer.

Technology Plays Crucial Role:

Better and relevant functionality tied with lesser costs will enable technology placement to drive important benefits and allow companies to address the complex business atmosphere. This will be seen both in terms of effectiveness in the back-end processes (e.g. supply chain, sales) as well as the front-end (e.g. consumer marketing).

Favourable Government Policy:

Numerous government activities – in discussions as well as planned – will help in generating a more appropriate operating situation. This will be done mutually on the demand side by increased income and education as well as on the supply side by eradicatingblockagesand boosting investments in infrastructure. The confluence of several of these change drivers – customers, technology, government policy, and channel associates – will have a multiplication impact and amplify both the amount as well as the pace of variation.

Conclusion:

India's F.M.C.G. segment is the fourth largest segment in the economy and generates employment for more than three million people in downstream activities. Its primary constituents are Household Care, Special Care and Food & Beverages. F.M.C.G. Business is characterized by a well-established spreading network, low penetration levels, low operating cost, lower per capita consumption and intense competition between the organized and unorganized sectors. Some of the merits of F.M.C.G. business, which made this business as a potential one, are low operative cost, solid distribution networks, existence of well-known F.M.C.G. firms. Population growth is another factor which is responsible behind the achievement of this business. The segment is composed for speedy growth over the next 10 years, and by 2020, the business is projected to be bigger, more responsible and more tuned to its consumers. Based on research on industry developments in other markets and discussions with business experts and practitioners.

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ROLE OF GOVERNMENT FOR URBAN WOMEN EMPOWERMENT THROUGH VARIOUS SCHEMES

(With Special Reference to Maharashtra State)

Miss. Sarika Vishwas More
Research Student, Department of Economics, Shivaji University, Kolhapur.
sarikavishwasmore@gmail.com

I. INTRODUCTION:

Economical empowerment of women is a process by which women can gain greater control over the material and intellectual resources. This will assist them to increase their self-reliance, to assert their independent rights, to challenge the ideology of patriarchy and gender based discrimination against women. Hence, after independence, Government of India has made a strong policy to develop women and made them economically and socially strong. Apart from this, government has organized various programmes in order to maintain the quality and quantity of the mechanism of women empowerment.

In 1992 the Government has changed an Act of Maharashtra Municipality clause 62, 63 and 65 of 1965. The major reason behind the amendment of act was that the earlier act had very old and outdated policies. Hence, the amendment has changed the old format and implemented new policies for the development of Women and Child Welfare. The Act made new programmes for children and women welfare. There was not a proper implementation of the act in earlier period. As per clause 65 the corporations which are under class 'A' and 'B' have to establish "Women and Children Welfare Committee" as well as a council which is a class ' C' also can establish its committee, under a provision in clause 65 (Govt. of Maharashtra, 2007)

In this context, women empowerment process is being run by the government in urban area of Maharashtra state. The government performs various functions so as to provide different amenities and services for Women Empowerment such as Working Women Hostel Scheme, Support to Training and Employment Programme for Women (STEP), Rashtriya Mahila Kosh (RMK), Suvarn Jayanti Shahari Rozgar Yojana, Swayamsiddha, Janani Surksha Yojana, One Stop Centre, and Pradhan Mantri Ujjwala Yojana, etc. It is the responsibility of the local Government to implement these schemes and policies in its area, take a review of progress of concern scheme, reporting the working of scheme or programme to the State Government and monitoring of all these programmes and schemes on behalf of State and Central Government. In fact, Local Government Bodies are working as bridge between people and State Government. The financial flow of the various schemes of the State Government regarding women empowerment and child welfare passes through Municipal Corporations. It is against this overall background, the present research study endeavors for examining role of government for urban women empowerment through women welfare schemes with special reference to Maharashtra.

II. OBJECTIVES OF THE PRESENT STUDY:

The main and important objectives of the study are as follows.

1) Understanding the concept of women empowerment.
2) To study the role of government various scheme of women empowerment in Maharashtra.
3) To draw conclusion and suggestions.

III. MEANING OF WOMEN EMPOWERMENT:

Women empowerment is changing in both the internal and external qualities of a women's life. Internal qualities are self-confidence and self-awareness and external qualities are education, health, participation in decision making, status in the family and the level of material security. Empowerment as a concept was first brought at the International Women's Conference in 1985, at Nairobi. The conference concluded that empowerment is a redistribution of power and control of resources in favour of women through positive intervention (Ganesamurthy, 2008 p.4)

The Government of India has declared the year 2001 as "Women Empowerment Year" along with a broad vision 'where women are equal partners like men'. The major significant of the term women empowerment is the ability to exercise and full control over one's actions. The last decade saw some basic changes in the status and role of women in our society. The journey of the concept began in the decade seventies under the title of 'welfare'. In the eighties the term redefined as 'development' and now in nineties the terms popularly known as 'empowerment'. Through this empowerment scheme women are able to increase their own self-conscious. They can overcome their discrimination in several areas of family and public life. The term provide them a major position in the society. Today women can easily mobilize themselves on issues which can affect their overall position.

Definition of Women Empowerment:

1. According to the Grifen, "the empowerment of women means the ability of women to take decision, to implement it, to organize women to implement any activity such as public contact, financial transaction etc." (Mulani 2012, p. 225)
2. According to the Srilata Batliwala, "A well-known women activist has defined women's empowerment as, "the process by which women gain greater control over the material and intellectual resources, and challenge the ideology of patriarchy and gender based discrimination against women in all institutions and structures of society." (Kadam, 2006, p. 5)

IV. METHODOLOGY OF THE STUDY:

- **Collection of data and Statistical Tools:-** The study is totally based on secondary data which is collected from the publications of Socio-economic Survey of Maharashtra, Annual Reports, Various Books, G overnment reports & relevant websites.
- **Statistical techniques for data analysis:-** The percentage, compound growth rate have been used as statistical tools for the analysis of present research study.
- **Period of Study:** The study period has been taken from 2010-2011 to 2016-2017.
- **Limitations of the study:** This study is limited to selected urban women welfare schemes of Maharashtra State.

V. REVIEW OF LITERATURE:

1. **Kanchi, A., Pandy, D., & Akolkar, K. K. (2004)** studied the gender audit of Maharashtra Budget. The study discussed women related expenditure in the Maharashtra budget in order to estimate the share of budgetary resources actually provided for women vis-à-vis policy pronouncements, the purposes of such allocation and the utilization of funds.
2. **Verma, R. S., & Singh, R. K (2007)** in their book entitled 'Facets of Empowerment' a collection of papers compiled and edited by the authors examining the various facets of empowerment. It's the backdrop of the current policies, programmes and perspectives.

VI. ACTIVITIES AND SCHEMES OF WOMEN EMPOWERMENT BY MAHARASHTRA STATE:

The present research work has made an attempt to study the various activities and schemes run by Maharashtra State. These activities and schemes are namely Working Women Hostel Scheme, Support to Training and Employment Programme for Women (STEP), Rashtriya Mahila Kosh (RMK), Suvarn Jayanti Shahari Rozgar Yojana, Swayamsiddha, Janani Surksha Yojana, One Stop Centre, and Pradhan Mantri Ujjwala Yojana, etc. are run for women.

1. **Working Women Hostel Scheme:**

Working women hostel scheme was started in the year of 1972-73. Through this scheme Government decided to overcome the obstacles in the development of working women hostel. The scheme is designed for only working women who are single, widowed, divorced, and separated. The objective of the scheme is to promote the availability of safe and conveniently located accommodation for working women. The scheme also looks after their children by giving day care facilities in the hostel premises. The scheme is made available to all working women without any distinction with respect to caste, religion, marital status, etc. State Government Agencies, Urban Municipal Bodies, Panchayati Raj Institutions, Civil Society Organization, Self-help Groups, and Recognized Universities included under this revised scheme. A review of the progress of the scheme in Maharashtra State was good the number of hostels increased from 127 in 2015-16 to 140 in 2016-17 with increase in working women from 9,172 in 2015-16 to 10,623 in 2016-17. Likewise, Rs. 3.40 crore was granted in aid released under working women's hostel scheme during 2016-17.

2. **Support to Training and Employment Programme for Women (STEP)**

Support to training and employment programme for women is another significant Central Sector Scheme which existed in the year of 1986-87. The major objective of the scheme is to provide skill based education to the women so that they can easily found job opportunity across the nation. There are some co-operative groups, markets, and support services where women have an opportunity to utilize their knowledge. The scheme focuses on the self-reliance and empowerment of women as well as their creativity and productivity in every path of life especially in income generation activities. The scheme trained them skill related jobs like, animal husbandry, modern agriculture, hand looms, dairying, fisheries, handicrafts, wasteland development, village industries, sericulture and social forestry. During 2016-17, there are 13 projects functioning under the scheme and 1,050 women were benefited in Maharashtra State. The following table provides and information about fund released under STEP Scheme Maharashtra.

Table-1.1
Fund Released under STEP Scheme in Maharashtra

Year	Funds Released (Rs. in lakhs)
2013-14	48.12
2014-15	10.22
2015-16	59.43
C.G.R	**11.13**

Source: *Annual Report of Ministry of Women & Child development (2016-17)*

From the above table shows, it is clear that the released fund under the STEP scheme in Maharashtra State during 2013-14 to 2015-2016. It reflects the significant growth with minor fluctuation. Compound Growth Rate (C.G.R) was 11.13 percent during this period.

3. **Rashtriya Mahila Kosh (RMK)**

Rashtriya Mahila Kosh scheme was established in 1993 having and intention to develop economical status of poor women. The scheme is providing and education of income generating production, skill development and housing activities. The main motto of the scheme is to make poor women economical independent. The scheme has given loan for micro-enterprises, livelihood activities, housing, etc. to bring about the socio-economic upliftment of poor women. Rashtriya Mahila Kosh has also taken a number of promotional measures to popularise the concept of women empowerment through thrift and credit, formation of SHGs, micro-finance and also enterprise development for poor women. It is formed with an initial amount of Rs. 31 crore, which has been recycled to reach cumulative sanctions of Rs. 188 crore of loans in selected State of India. It has maintained a high recovery rate of over 90 %. Thereafter, a review of the RMK scheme in Maharashtra has sanctioned cumulative loans of Rs.1,671.90 lakh benefiting 35672 women. Out of this a sum of Rs. 1,420.05 lakh was distributed.

4. **Swayamsiddha**

Swayamsiddha scheme is an integrated scheme for women's empowerment for the formation of women into Self-Help Groups. The scheme was launched in February 2001 across the States and Union Territories of the country. This scheme main objective is empowerment of women through a sustained process of mobilization and coverage of all the on-going sectoral programmes by improving the access of women to micro credit, economic resources, etc. The programme is being implemented in 650 blocks (each block consists of 100 SHGs) in the country, covering 335 districts. The scheme training on ten basic topics are concept of Swayamsiddha, SHG Concept, Saving and Credit, Group dynamics, Group rules, Confidence building, Conflict resolution, Book keeping and Cash management, Opening a bank account and Leadership development have been imparted to SHGs. Thus, Swayamsiddha has benefited women in several ways by increasing income, awareness level, decision-making process, participation in political and social processes, knowledge of legal rights, health issues, etc. The physical performance of Swayamsiddha projects in Maharashtra, there are 36 development blocks covered under the project while 2304 SHGs have been formed during the project period. Moreover, Rs. 293.68 lakh has grant released for the scheme in 2000-2006. Swayamsiddha scheme is going to end in March 2007 while mentioned earlier that the second phase of Swayamsiddha Project is likely to be launched by the Government of India.

5. **Suvarn Jayanti Shahari Rozgar Yojana**

Suvarn Jayanti Shahari Rozgar Yojana was launched by Government of India on 01st December 1997. The earlier three scheme which are made for urban poverty eradication are merged in the scheme. The Suvarn Jayanti Shahari Rozgar Yojana is a new product by Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP). The major objective of the scheme is to provide employment. This scheme is successfully run by all the Municipal Corporation, Council and Nagar Panchayat. It is observed that in this scheme, there are 30% beneficiary women and 3% handicapped beneficiary. Backward Caste and Other Backward Caste gets the benefits of the scheme. This programme relies on the creation of suitable community structures and delivery of inputs through the medium of Municipal Corporation, Council and Nagar Panchayat.The Suvarna Jayanti Shahari Rozgar Yojana was funded on a 75:25 basis between Central and States Government. Suvarn Jayanti Shahari Rozgar Yojana had five major components, such as: Urban Women Self-help Programme (UWSP), Urban Self Employment Programme (USEP), Skill Training for Employment Promotion amongst Urban Poor (STEP-UP), Urban Community Development Network (UCDN), and Urban Wage Employment Programme (UWEP). The progress of Suvarn Jayanti Shahari Rozgar Yojana is shown in below Table**.**

Table-1.2

The Progress of Suvarn Jayanti Shahari Rozgar Yojana

Programmes	**Year**					
	2008-09	**2009-10**	**2010-11**	**2011-12**	**2012-13**	**2013-14**
Urban Self-Employment Programme						
Target (No. of beneficiaries)	23,121	4,527	4,527	9,979	39,000	11,900
Achievement (No. of beneficiaries)	5,935	6,074	7,449	1,311	4,475	12,597
Expenditure (Rs. crore)	3.41	9.96	15.21	4.61	7.51	23.12
Training						

Target (No. of beneficiaries)	28,902	36,203	36,203	39,770	2,20,000	79,200
Achievement (No. of beneficiaries)	55,523	40,693	38,669	1,261	27,913	86,223
Expenditure (Rs. crore)	12.32	13.03	17.15	0.41	1.26	7.25
Urban Wage Employment Programme						
Target (Lakh person days)	--	--	--	--	13.92	--
Achievement (Employment generated lakh person days)	5.57	5.40	5.37	2.22	0.89	0.03
Expenditure incurred (Rs. crore)	18.68	18.13	16.58	8.30	3.90	4.67

Source: *Economic Survey in Maharashtra. (2014-15)*

6. **Janani Suraksha Yojana (JSY)**

Janani Suraksh Yojana was launched in 2005 with an objective to increase safe deliveries in Government Hospital and Government sponsored Health Centers under the scheme. Its focus is on State having a low delivery rate in Government Hospital and Government sponsored Health Centers. The Government of India under National Rural Health Mission in 2005 modified the National Maternity Benefit Scheme (NMBS) from that of a nutrition improving initiative to the Janani Suraksha Yojana. The scheme has the dual objective of reducing maternal and infant mortality by promoting safe deliveries in Government Hospital and Government sponsored Health Centers. However, the Janani Suraksha Yojana is implemented in all State and Union Territories. The scheme is 100% centrally sponsored and integrates cash assistance with maternal care. Beneficiaries are in proportion of BPL, SC and ST families whose age is above 19 years. This Scheme is being implemented in the State since 2005-06, to encourage safe deliveries in Government Hospital and Government sponsored Health Centers of rural and urban areas. Table represented that the progress of Janani Suraksha Yojana in Maharashtra State.

Table-1.3

The Progress of Janani Suraksha Yojana

(Rs. in Crore)

Year	No. of beneficiaries (Lakh)	Grant Sanctioned	Expenditure incurred
2012-13	3.64	30.23	34.41
2013-14	4.03	44.82	44.55
2014-15	3.48	52.64	46.53
2015-16	3.39	52.31	46.96
C.G.R	**-3.54**	**19.79**	**10.26**

Source: *Economic Survey in Maharashtra. (2013-14 to 2016-17)*

A review of the progress of the scheme during the period of 2012-13 to 2015-16 revealed that while the expenditure incurred in the implementation of Janani Suraksha Yojana has been increasing. This was Rs. 34.41 crore in 2012-13 to Rs. 46.96 crore in 2015-16. However, since 2012-13 to 2015-16 the trend of the number of beneficiaries declined continuously during the two years. Compound Growth Rate (C.G.R) was -3.54 percent during this period.

7. **One Stop Centre**

One stop centre is launched in 1st April 2015. The objectives of the scheme are to provide integrated support and assistance to women affected by violence, both in public and private spaces under one roof. Also, to facilitate access to an integrated range of services including medical aid, psychosocial counseling, police assistance, legal case management, temporary support services under one roof to women affected by violence. The project cost for the remaining period of the 12th Five Year Plan i.e. 2015-16 and 2016-17 is Rs.119.71 crore including construction cost. During 2015-16 an amount of Rs.11.03 crore has been sanctioned to 33 States for the establishment of one One Stop Centre in each State. The Maharashtra government is set to start the state's first one-stop crisis center named 'SAKHI' at Mundhwa in Pune with the objective of 'protecting the dignity of women and ensuring safety'.

Moreover, Government of India in Budget 2013-14 has announced and established ‘Nirbhaya Fund’ for women’s safety pertaining to the strategic areas of prevention, protection and rehabilitation. Under the Nirbhaya Fund have been provided Rs. 1000 crore each financial year of 2014-15 and 2015-16.

8. **Pradhan Mantri Ujjwala Yojana**

Pradhan Mantri Ujjwala Yojana was launched by the Central government on 1st May 2016 in Ballia, Uttar Pradesh. This scheme provides free LPG connections by Oil Marketing Companies in the name of women belonging to the BPL households. The scheme will cover 5 crore BPL households with a support of Rs.1600 per connection over a period of three years. Besides, the selection of beneficiaries would be preference given to SC/ST and weaker sections of society. The long term objective of the availability of clean cooking fuel is a major challenge for rural poor households in the country. Lack of access to clean fuel is adversely affecting the health of particular women and children in the households using unclean fuel. Hence, providing the new LPG connections in the name of women in BPL households. The Union Budget 2016-17 allocated Rs. 2000 crore to provide free LPG connections to 1.5 crore women belonging to the Below Poverty Line families during the year 2016-17. Moreover, it has been seen Socio-Economic Caste census (SECC) 2011 data, till now government has identified 93,22,371 BPL households in Maharashtra State and the connection has been distributed to 11,94,854 beneficiaries under the scheme in 2016-17.

VII. FINDINGS:

1. The total number of hostels and number of working women in Working Women Hostel scheme of Maharashtra State shows the increasing tendency.
2. There is a significant growth in the released fund under the STEP scheme by Maharashtra State. The Compound Growth Rate (CGR) of Total released fund for 2013-14 to 2015-16 is 11.13 percent.
3. The RMK scheme in Maharashtra has sanctioned cumulative loans of Rs.1,671.90 lakh benefiting 35672 women. Out of this a sum of Rs. 1,420.05 lakh was distributed.
4. The proportion of SHGs to total shows small rice with fluctuations in Swayamsiddha projects.
5. The expenditure has increasing trend of the Janani Suraksha Yojana.
6. The total number of women beneficiaries in Janani Suraksha Yojana shows the declining tendency.
7. An amount of Rs.11.03 crore has been sanctioned to 33 States for the establishment of one One Stop Centre in each State.
8. The connection has been distributed to 11,94,854 beneficiaries under the Pradhan Mantri Ujjwala Yojana in 2016-17.

VIII. CONCLUSION:

Women empowerment is a vital social problem with economic implications in India in general, and in the state like Maharashtra in particular. The present study is a little bit attempts to access women empowerment efforts of the government being an urban local government in Maharashtra. The government through Working Women Hostel Scheme, Support to Training and Employment Programme for Women (STEP), Rashtriya Mahila Kosh (RMK), Suvarn Jayanti Shahari Rozgar Yojana, Swayamsiddha, Janani Surksha Yojana, One Stop Centre, and Pradhan Mantri Ujjwala Yojana have played pro-active and supportive role for women specific economic venture with the perspective of efficient allocation of resources. It is indicated that there is a significant positive impact of government finance on economical, social and political empowerment of beneficiaries.

IX. SUGGESTIONS:

1. The Maharashtra Government is still organizing old and traditional training programme. Hence it is essential that the government must organize new and innovative skill based training programmes which will helpful to achieve women empowerment.
2. The Maharashtra Government should create awareness about various Women Oriented Schemes through social Medias such as newspapers, radio, television, mobile app / software, etc. In addition to this Municipal Corporation should organize special training programmes, workshops and special guidance lectures by renowned personalities for women and members of SHGs for self-employment.
3. Various incentives and subsidies will also help women beneficiaries to start their own business.

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PRPARING EFFECTIVE RESUME

MS. ANITA MUKUND POWAR
Shivaji University Kolhapur
Magaranita46@gmail.com

ABSTRACT

Resume is the most important document in job-getting process.it should be well laid out as well asbest organized with these headings: Personal Data, Education, Experience andReferences. Three writing steps of resume. First is to make plan.It includes theunderstanding of situation,collection of information, selection of right medium, how toorganize the information etc. Second is the actual writing of resume. Adaptation of situationand composition of message are the two significant things in this step. To make completionis the last step. Revision, production, proofreading and distribution of message these are theelements in this last step. Some fallacies and facts have to remember. Resume maker shoulduse active statements and avoid weak statements.

Key Words: Resume, job, education, carrier, skills, layout, employees, profession etc.

Well writing is a major component of your professional presentation. According to Bovee, Thill and Schatzman, “A resume is a structured,written summary of a person’s education, employment background and job qualifications.” Resume is most important document in job getting process as it is the first introduction of candidate to employer. Resumes tell employer a lot about you. At the time of interview you have only few minutes to convince them. So the resume should be interesting and well said. The content of resume has to be professional. You have to draw out basic outlet of the resume.It should be well organized with the details such as personal data, Education, Experience and References.

Personal data includes your name, address, contact no., date of birth, height and weight, marital status, religion, mother tongue, other languages known, interests and hobbies, participation in sports, career objectives and such other details. Objectives should be short statements. Second point Education will display your complete record of academic qualifications and achievements. The educational and the professional history is presented in reverse chronological order. It is customary to begin with latest degree or diploma. You have to mention all details of institutions, scores, grades, name of exam body, special subjects etc. If you have work experience then mention the present post first, state the first job last. It includes company’s name, position held and period of time, a brief description of duties as well as any voluntary work done for associations or organizations. Usuallythree references: a teacher,an employer and a friend of family with high position, are given in last point that is References.

Instructions:

Candidate should remember the following instructions while preparing the resume.

- Keep the resume short.
- Make sure it is easy to read
- Look at it from employer’s point of view
- Match your skills and experiences to those required by job.
- State your accomplishments and achievements clearly.
- Keep the wording simple and direct.
- Avoid unnecessary personal details.
- Avoid the information that shows you in a negative light.
- Make sure that your resume is well prepared.

Steps of writing resume

Resume is a specialized business message. There are three steps of writing process of resume.

1. **Plan**: at first analyse the situation that the purpose of resume is to get interview and not to get a job.Then gather the information about resume. Then select the right medium, you should start with traditional paper and developupto scanning, electronic plain text, HTML, PDF etc. After that, organize the information. Choose an organization model that highlights your strengths and downplays your shortcomings.
2. **Write**: In actual writing you have to adapt your audience. To make the plan of wording carefully that target employees find valuable. Then compose the message. Write the message clearly and succinctly, using active and powerful language. For example, when you say about your work experience you might say that "I handled all customer complaints and resolved all product order discrepancies". Do not say "I was in charge of customer complaints and all ordering problems".
3. **Complete**: Then comes completeness of message. Revise the message. At first evaluate content then edit it and rewrite. Then produce the message. Here you can make effective design elements and suitable layout. Proofread the message. Take the review for errors in layout, spelling and mechanics. Then lastly distribute the message. You can deliver your resume following the specific instructions of each employer.

Facts and Fallacies:

There are some fallacies and some facts regarding the resume.

Fallacies	Facts
• The purpose of the resume is to list all your skills and ability.	The purpose of resume is to generate Interests in an interview.
• A good resume will get you the Job you want.	Your resume needs to make a positive Impression within 30 to 45 mins.
• The more good information you Present about yourself in your Resume it will be better.	Recruiter don't need that much information about you at the initial Screening.
• If you want a really good resume Have it prepared by a resume service.	You have the skills needed to Prepare an effective resume, so Prepare it yourself.

Approaches towards Resume

A) The chronological Resume:

In the resume work experience section dominates in the most prominent slot, immediately after your name and address and optional objective. Develop this section by listing your jobs sequentially in reverse order, beginning with most recent position.

It is most common approach. It has three key advantages:i) employers are familiar with and can easily find information. ii) It highlights growth and career progress. iii) It highlights employment continuity and stability.

The chronological approach is especially appropriate if you have a strong employment history and aiming for a job that builds on your current carrier path.

B) The Functional Resume:

Sometimes called skills resume. It emphasizes skills and capabilities while identifying employer and academic experience in subordinate sections. It has three advantages: i) without having to read through job descriptions, employees can see what you can see do for them. ii) you can emphasize earlier job experience. iii) you can de-emphasize any lack of carrier progress or lengthy unemployment .

You should be aware that functional resume obscure your work history, some assume that candidate who use it are trying to hide something.

C) The Combination Resume:

It includes best features of chronological and functional approaches .It is not commonly used, it has two major disadvantages: i) It tends to be longer. ii) It can be repetitious if you have to list your accomplishments and skills in both functional section and chronological job description.

Conclusion

In conclusion I would to say that resume is the significant documentas any other document in our business life. Preparing of resume is the serene process of collecting evaluating our own academic and professional information .So it is our prime duty to give efficient justice to our own achievements and promote our best qualities.

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An Analysis of performance of Consumer forums in India

Mr. S.P.Jadhav
Research Student

Abstract

This paper attempts to study performance analysis of consumer forums in India . The researcher has taken a fiver year data from ministry of consumer affairs annual reports for the research work . The researcher has taken all the three organisations engaged in consumer redressel activity . Researcher has analysed such data and findings and concluded some points . Such study is useful to researcher for analysis of performance of consumers forums at District , State and National level .

Key Words -: Consumer Forums , Performance , Redressal .

Introduction -:

Consumer is the king of Market . Government of India has taken initiative to protect the rights of the consumers . Though the Act passed by Government of India . Government of India setting up three tier organisational system for the redressel of disputes of consumers . At the National Level National forum is working . At the state level State commission is working and at the district level District forum is working for redressel of consumers disputes . These organisations is provide ensure and speedy justice to consumers who are cheated by malapractices of markets . Increase in trends of online marketing it is important to aware the consumers about the advertisements or the products . Into online marketing it is possible to happened a mapractices . Government of India enacted number of laws for protection of consumers from the malpractices .

TYPE OF RESEARCH

The present study is descriptive in nature. It describes the organisations set by the Government of India for protect the interest of consumers . And analysis of performance of these organisations .

OBJECTIVES OF STUDY

1) To Study the Organisational structure of Consumer forums .
2) To Study performance of the consumer forums .
3) To make a comparison amongst the performances of Consumer Forums.

RESEARCH METHODOLOGY

The present study is based on secondary data . It is based on quantitative analysis. Consumer Forums has been selected for this study, namely National Commission , State Commission and District forums . Data has been collected from Ministry of Consumer affairs .

Five year from 2013 to 2018 data has been taken for analysis. The data has been suitably re-arranged, classified and tabulated according to the requirement of study.

Data Analysis and presentations

Table -: 1 Cases Disposed by Consumer Forums since from inceptions

Name of Agency	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
National Commission	76731	83294	88893	94581	100419
State Commission	540908	611588	601216	627289	649606
Districts Forums	3134189	3330848	3373529	3551649	3759249
Total	**3751828**	**4025730**	**4063638**	**4274136**	**4509274**

Source -: Annual report of Government of India Department of Consumer Affairs

The above table shows the cases pending in the National commission has been increased trend . State commission rate of disposed cases it also increased . District forums cases disposed it also increased trend . Overall the total of three consumer forums cases disposed has been increased . The performance of these three forums has been increased year to year .

Graph 1 Cases Disposed by Consumer Forums since from inceptions

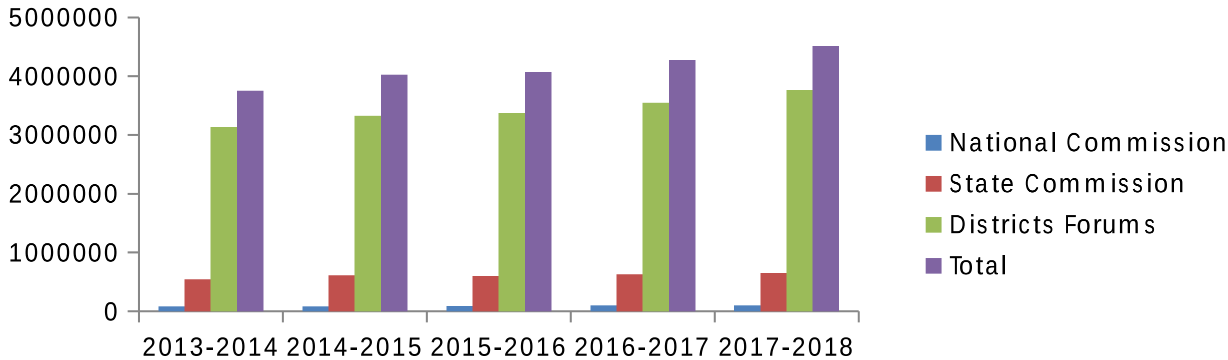


Table -: 2 Cases Pending in Consumer forums

Name of Agency	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
National Commission	11435	10566	10059	12130	17011
State Commission	91425	89511	96748	101237	108281
Districts Forums	263842	275038	285957	301773	303227
Total	**366702**	**375115**	**392764**	**415144**	**428519**

Source -: Annual report of Government of India Department of Consumer Affairs

The above table shows the cases pending in consumer forums . The cases pending in the National commission has been increased in trend . The cases pending in state commission in the year 2013-2014 is 91425 but it is decreased in the year 2014-2015 upto 1914 . After the 2014-2015 it has been continuously increasing in trend . In the district forum the cases pending has been increased as compare to previous year throught the period .

Graph – 2 Cases Pending in Consumer forums

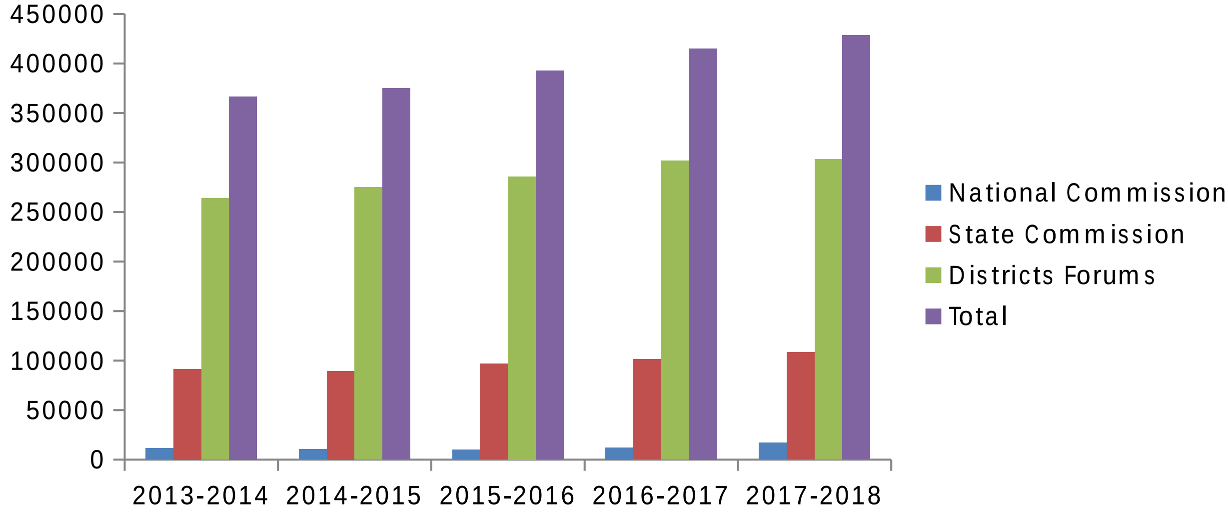


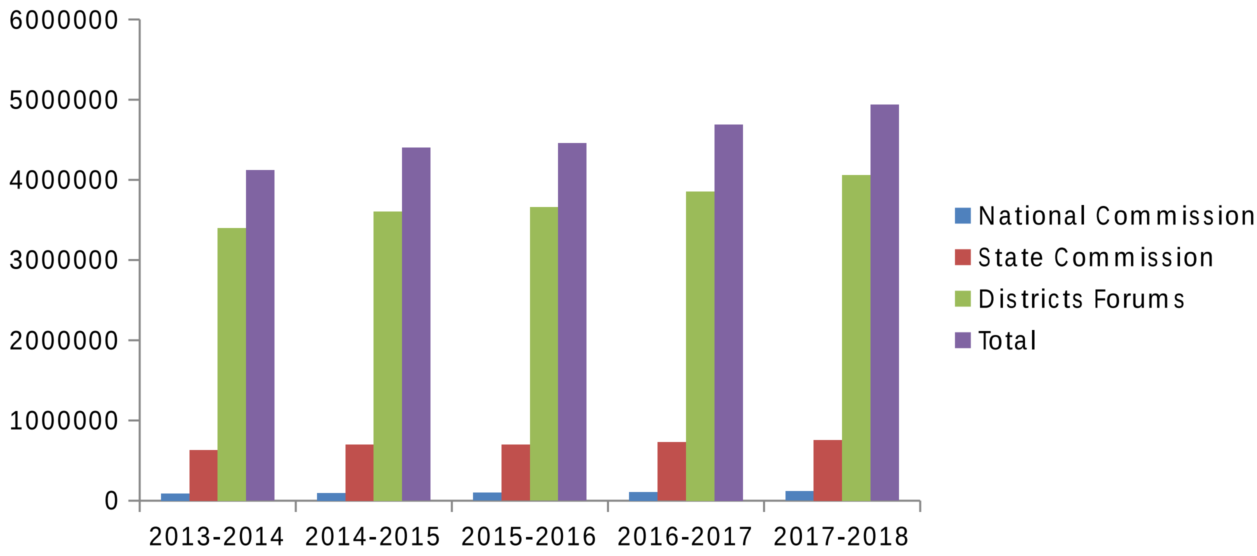
Table -: 3 Cases Filled in Consumer forums Since from Inceptions

Name of Agency	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
National Commission	88166	93860	98952	106711	117430
State Commission	632333	701099	697964	728526	757887
Districts Forums	3398031	3605886	3659486	3853422	4062476
Total	**4118530**	**4400845**	**4456402**	**4689280**	**4937793**

Source -: Annual report of Government of India Department of Consumer Affairs

The above table shows the cases filled by the consumers into consumer forums . Cases filled by the consumers in National commission has been increased . In State commission the cases filled by the consumer also increased trend . District consumer forum cases filled by the consumers also increased . Overall all these three consumer forums the cases filled by the consumers has been increased .

Graph -3 Cases Filled in Consumer forums Since from Inceptions



Findings

1) Above 80 % cases disposed by District consumer forum out of the total cases disposed by the consumers forums .

2) Near about 70% to 73 % cases pending in District Consumer forum in the study period .

3) Near about 81 % to 83 % cases filled in to District Consumer forum .

4) The Cases disposed by the Consumer forums is Increased Trend .

5) The Cases pendency in consumer forums is also increased .

6) The Cases filled into the Consumer forums is also increased .

Conclusions

The researcher concluded that form the above data . The awareness of consumers about the consumer forums is increased on the basis of cases filled . It also concluded that most of the cases filled , disposed and pending at the District level . It also concluded that most of the work burden on to District Consumer forums . The performance of Consumer forums is good as comparing the cases pending in consumer forums in the study period .

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A STUDY OF PROGRESS OF AUTOMOBILE INDUSTRY IN INDIA

Mr. S. R. Suryawanshi
Research Student

Abstract -:

This paper focus on trends of production , domestic sales and export of Automobile Industry . It is descripetive in nature . The researcher has taken six years data from SIAM websites and their reports . Researcher has analysed such data . In this research work we used graphs for presentations . To making some concusions as per the data and knowledge of researcher .

Key Words -: Production, Domestic Sales, Export, Automobile Industry.

Introduction -: A many sectors contributing into India's economic development. As well contributing into GDP. A Automobile Industry is one of important industry contributing into India's economic development. This industry also provides a huge employment opportunities for the peoples .This Industry now days is growing as compare to the last five years . This industry is also provided a job for alliened activities .The industry is valued at around 7.1% of the country's Gross Domestic Product (GDP). The Two Wheelers segment leads the Indian Automobiles market with 80% market share owing to a growing middle class and a young population.

TYPE OF RESEARCH

The present study is descriptive in nature. It describes the progress and growth of automobile industry of India. And analysis of trends of automobile industry.

OBJECTIVES OF STUDY

1) To Study the trends of Automobile Industry.
2) To Study progress of the Automobile Industry.
3) To make a comparison of manufacturing of various products of Automobile Industry.

RESEARCH METHODOLOGY

The present study is based on secondary data. It is based on quantitative analysis. The data for research work is taken from Society of Indian Automobile Manufacturers .Under this research work researcher has analysed the trends of Indian Automobile Industry. For this research work researcher has taken six years data from 2012-2013 to 2017-2018 of products, domestic sales and exports for the research work . The data has been suitably re-arranged, classified and tabulated according to the requirement of study.

Review of Literature -:

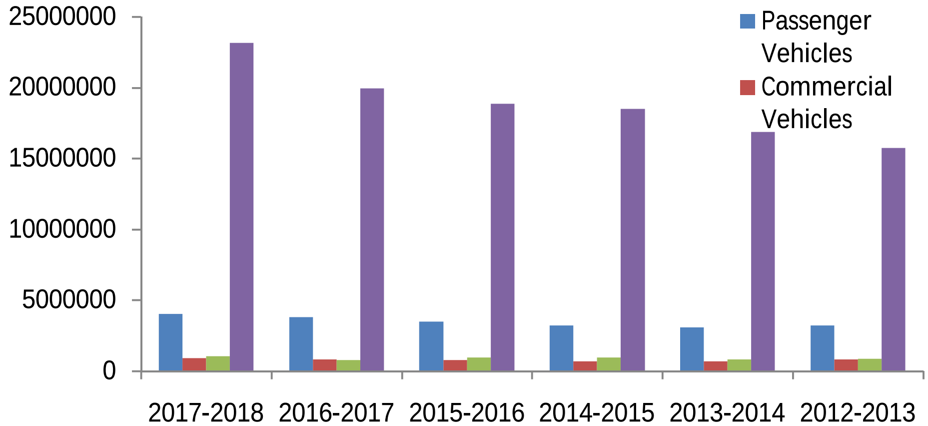
SIAM is the organisation i.e. society of Indian Automobile Manufacturers. These organisation is linkage with government and many international institutions working in automobile sector . These organisation mainly focus on improvement of Indian automobile industry's competitiveness.These organisation arranged the workshops and seminars for stakeholders as well as manufacturers .It is leading organisation into the automobile sector .Automobile manufacturing companies is the member of these organisation and out of these members one President is elected . These organisation is arranged the exhibitions at domestic level as well as International level .

Data Analysis and presentations

Table 1 Automobile Production

Category	2017-2018	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
Passenger Vehicles	4010373	38,01,670	34,65,045	32,21,419	30,87,973	32,31,058
Commercial Vehicles	894551	8,10,253	7,86,692	6,98,298	6,99,035	8,32,649
Three Wheelers	1021911	7,83,721	9,34,104	9,49,019	8,30,108	8,39,748
Two Wheelers	23147057	1,99,33,739	1,88,30,227	1,84,89,311	1,68,83,049	1,57,44,156

Total	**2,90,73,892**	**2,53,29,383**	**2,40,16,068**	**2,33,58,047**	**2,15,00,165**	**2,06,47,611**



Graph -1

Above table shows the information about production. The production of two wheelers are increased. In to the total of automobile products production of two wheelers in the year 2017-2018 is 76.61 %. But as compare to the last year i.e. 2016-2017 the production of two wheelers is decreased by 2.08 %.Production of commercial vehicles is less as compare to the other vehicles productions. After the two wheelers productions passengers vehicles is more produced in India . Three wheelers vehicles productions is less as compare to the other vehicles .

Table -: 2 Domestic Sales

Category	2017-2018	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
Passenger Vehicles	32,87,965	30,47,582	27,89,208	26,01,236	25,03,509	26,65,015
Commercial Vehicles	8,56,453	7,14,082	6,85,704	6,14,948	6,32,851	7,93,211
Three Wheelers	6,35,698	5,11,879	5,38,208	5,32,626	4,80,085	5,38,290
Two Wheelers	2,01,92,672	1,75,89,738	1,64,55,851	1,59,75,561	1,48,06,778	1,37,97,185
Total	**2,49,72,788**	**2,18,62,128**	**2,04,68,971**	**1,97,24,371**	**1,84,23,223**	**1,77,93,701**

Source -: SIAM

Graph -2

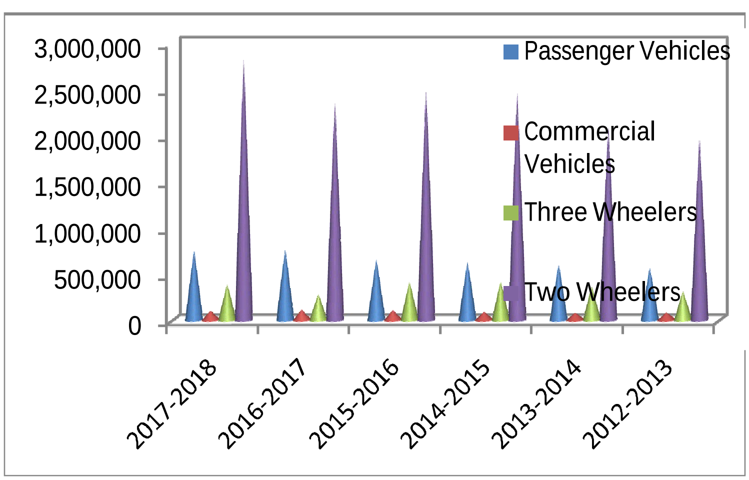
Above table shows the domestic sales of various vehicles . In the domestic sales two wheelers sales is highest as compare to other vehicles . The sales of two wheelers is increased trend . The trends of three wheelers domestic sales is not continiously increased it may be up and down. The domestic sale of commercial vehicles is decreased by 1.02 % as compare to the last year . Except the year 2012-2013 the contribution into domestic sale of two wheelers is near about 81 % .

Table - 3 Exports

Category	2017-2018	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
Passenger Vehicles	7,47,287	7,58,727	6,53,053	6,21,341	5,96,142	5,59,414
Commercial Vehicles	96,867	1,08,271	1,03,124	86,939	77,050	80,027
Three Wheelers	3,81,002	2,71,894	4,04,441	4,07,600	3,53,392	3,03,088
Two Wheelers	28,15,016	23,40,277	24,82,876	24,57,466	20,84,000	19,56,378
Total	**40,40,172**	**34,79,169**	**36,43,494**	**35,73,346**	**31,10,584**	**28,98,907**

Source -: SIAM

Graph -3



Above table shows the exports of various vehicles . Export of two wheelers is increased in five years exception of year 2016-20178 . Export of two wheelers vehicles is high as compare to export of other vehicles . Export of commercial vehicles is minium as compare to export of other vehicles . Export of passenger vehicles is increased trend in the five years exception of year 2017-2018 . Export of commercial vehicles is more than one lakh in the year 2015-2016 and 2016-2017 .

Conclusions –

India's automobile industry growing fastly in the last six years . More peoples are purchased a two wheerlers . Two wheelrs manufacturing company is attracted a rurual customers for their products thats a result the domestic sale of two wheelrs is increased trend . It also conclued that domestic sale of passenger vehicles is increased . Hence middle class group of people is attracted towards the passenger vehicles . It also concluded that peoples teste and preferences about vechicles is changed . Near about 81 % market of automobile industry is captured by manufacturers of two whellers . In to the export of vehicles two wheelers share of export in to a toal is high as compare to the other vehicles . It is concluded that porgress of automobile industry of India is good .

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A Study of Women Empowerment through Dairy Business: Special Reference to Shri Jai Hanuman Mahila Co-Operative Society Ltd. Yadrav.

Miss. Ragini Ashok Khilare

Email: saharakhilare17@gmail.com

Abstract:

The Indian dairy sector is the largest contributor into GDP it is subsidiary occupation to milk is now the single largest agriculture commodity in India. Indian dairy sector contributes the large share in agricultural GDP presently there are around 70.000 village dairy co-operative across the country. In present study I studied above the role of dairy farming in women empowering. Primary and secondary data elation method used for study.

Introduction:

India is popularized in animal husbandry. The Indian dairy industry has made rapid progress since independence. A large number of modern milk plants and product factories have since been established. The Indian dairy industry is rapidly emerging as a prime sector with evolving dairy technology and success of the major program. In the milk co-operative societies coined or operation flood which had the potential of changing the rural scenario for the better.Yet when we became independent in 1947 milk was scare and beyond our means in urban India the per capita consumption was barely 35 kg per year versus a world average of 125 kg.

India had some of the breeds of cattle in the world. Cows such as Sahiwal,Gir, red Sindhi, Kankrej, Ongole, Deoni, Halikar, Khilari and buffalo breed like Murrah, Surti, Mehasani, Banni, Bhadawari,Nilravi, Nagpuri, Toda etc. We had a beautiful tropical weather, fertile land mass a Resonable good monsoon and mountains.

There are 5 divisions for milk collection in Maharashtra it is by noticed that the western Maharashtra ranks the top followed by the Nasik and Kokan division contributes to the list milk collection.

Sangli and Kolhapur districts are included in western Maharashtra has a rich heritage in Co-operative movement with many success stories in Co-operative marketing, farming, banking, sugar industries and dairy industry.

Objective:

1. To analyze the socio-economic condition of women member of dairy.
2. To analyze the role of women in dairy farming
3. To study the problems faced by member.

Methodology:

I have selected Jai HanumanMahila Co-operative Society Ltd in Yadrav Dairy. Selectingchairman and 13 members (20 percent member out of total member of dairy). I have used interview method for collection primary data and also used some references, books, research paper, internet for secondary data some statistical tool used for data analysis

Data interpretation:

A) Social determinants:

Table no. 1 Age wise classification of respondent

Sr.No	Age Group	30-40	40-50	50-60	60-70	Total
1	Respondent	6	2	4	1	13

We analysis with the help of above table six respondent into 30-40 age, two respondent into 40-50, four respondent into 50-60,respondent and one respondent into 60-70. Above table conclude that majority 30-40 age group members involve in the dairy business.

Table no. 2 Education wise Classification

Sr.No	Education	Illiterate	1-10	11-12	13-15	Total
1	Respondent	1	10	-	2	13

We analysis with the help of above table 92.30% respondent are maximum educated 15.38% respondent are minimum educated and one person is an illiterate. Conclusion above table majority woman's educated till tenth standered.

Table no: 3 Cast wise classification

Sr.No	Cast	Open	O.B.C	Sc	Other	Total
1	Respondent	6	3	3	1	13
2	percentage	46.15%	23.07%	23.07%	7.69%	100%

We analysis with the help of above table 46.15% respondent into Open cast, 23.07% respondent are O.B.C cast and Sc cast and minimum 7.69% respondent are other cast. Conclusion above table majority members belong from open cast category.

B) Economic determinants

Table no 4: Landholder Wise classification

Sr.No	Types	Irrigated	Non Irrigated	Both	Total
1	Respondent	9	1	3	13
2	percentage	69.23%	7.69%	23.07%	100%

With the help of above table we shows that 69.23% respondent are irrigated landholders, 7.69% respondents arenon-irrigated landholder and both landholder are observed 23.07%.

Table no. 5 Milk AnimalsOf Respondent

Sr.No	Category	cow	Buffalo	Both	Goat	Total
1	Respondent	1	7	4	1	13
2	percentage	7.69%	53.84%	30.76%	7.69%	100%

We analysis with the help of above table 7.69% respondent rears cows, 53.84% respondent rears buffalo, both category are rears by 30.76% respondent and only 7.69% respondents rears goat.

Table no. 6: Numbers of Milk Animals rears by Respondent

Sr. No.	Types	Quantity For Animals	Percentage
A.	Cow		21.73%
	HF	3	
	Jersey	2	
B.	Buffalo		78.26%
	Pandharpuri	5	
	Jafarabadi	2	

	Murha	**2**	
	Mehesana	**6**	
	Indogeneors	**2**	
	Karnali	**1**	
Total		**23**	**100%**

Form the above table it is clear that the only 21.73% types of cows husbandry and high percentage is 78.26% types of buffalos cherish by the respondent there are highly no of buffalos cherish by animal holders because productive capacity of milk is higher than cows as per respondent opinion. All respondents are started dairy business since their by birth.In study observed maximum member opined that diary business is supporting to agriculture and their livelihood.In the study also showsthe 36.23% respondents doing this business as per subsidiary**.**

Table No. 7 Income increase or decreases due to dairy business			
Sr. No.	**Types**	**Respondent**	**Percentage**
1.	**Yes**	**7**	**53.84%**
2.	**No**	**2**	**15.38%**
3.	**Neutral**	**4**	**30.76%**
	Total	**13**	**100%**

We analysis with the help of above table 53.84% respondents income has been increased, 15.38% respondents income has been decreased but 30.76% respondents income always neutral. Conclusion above table majority are the 53.84% yes group income are increased in vole in the business.

Table no. 8 Dairy Facility Provide By Society					
Sr. No	**Facility**	**Veterinary facility**	**Feeder-Fodder**	**Bonus**	**Gift**
1	**Rank**	**I**	**II**	**III**	**IV**

For the above table it is very clear that for society provide important facility as first rank into veterinary facility, second rank goes to feeder-fodder facility, third rank goes to bonus facility and forth rank into gifts facility.

Table no. 9 Annual Income From Milk Collection			
Sr. No.	**Annual Income Rs.**	**Respondent**	**Percentage**
1.	**10.000-40.000**	**5**	**38.46%**
2.	**41.000-80.000**	**4**	**30.76%**
3.	**81.000-1.20.000**	**3**	**23.1%**
4.	**1.21.000-1.60.000**	**1**	**7.8%**
Total		**13**	**100%**

From the above table it is clear that 10 to 40.000 Rs income received by 38.46%. 40 to 80 Th. Income received by 30. 76%, more than 80000 Rs. income received by 30.9%. members received income from dunk cake, manure, milk, gobergas etc.

Table no: 10 Annual Expenditure incurred for rearing dairy animals					
Sr.No	**ExpenditureRs.**	**Feeder-Fodder**	**Veterinary facility**	**Shelter shed**	**Infrastructure**
1	**1.000- 5.000**	**1**	**9**	**-**	**10**

2	5.001-10.000	1	4	-	-
3	10.001-15.000	-	-	2	2
4	15.001-20.000	6	-	-	1
5	20.001-25.000	-	-	3	-
6	25.001-30.000	5	-	-	-
7	30.001-35.000	-	-	-	-
8	30.001-35.000	-	-	-	-
9	35.001-40.000	-	-	8	-
	Total	13	13	13	13

C) **Problems of Dairy Business**

Sr.No	Rank	Problems
1	I.	High Feeder-Fodder Price
2	II.	Low Rate Of Milk
3	II.	High Management Expenses
4	V.	Expensive Veterinary Facility
5	V.	Beneficial Dairy Society But Non Beneficial To respondent
6	VI.	Low Capital
7	II.	Traditional Education

ConclusionConclusion to above study in total respondent into 65 women respondent co-operative milk society are worked but I have selected are 13 women (20% respondent into total). It is observed that this dairy society are providing limited facility for milk processing,but the women's dairies such processing facility have not still dependently. In general producer suffering number of problem about high price and quality of feeder – fodder, veterinary facility, Capital, milk rate in rural area and very important problems, in that they are not getting fair rates as per the fats in the milk. Maximum women are received to income and that reason increased or help for created to women empowerment. Indian dairy industries more than 75% activates about animal husbandry and milk produce are handled by women's only.

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"IMPACT OF GST ON SAMLL BUISNESS IN INDAI"

Mr. Bhandare Sushant Rajesh
Research Student,
Department of Commerce and Management, Shivaji University, Kolhapur (Maharashtra) (India).
E- Mail- Sushantbhandare1992@gmail.com

Abstract:

It is a conceptual paper. In this paper i tried to Show tha impact of GST on Small Business. The GST rollout date of April 1, 2017 is likely to be met. With this, enterprises, particularly Small Business, across a wide range of industries are caught in a state of flux. The Goods and Services Tax (GST) has been heralded as the biggest indirect tax reform in India after Independence. After much deliberation, the GST bill has been passed in the Rajya Sabha and is set to be discussed in the state legislative assemblies in this winter session. According to the Task Force under the 13th Finance Commission, GST, as a well designed value added tax on all goods and services, is the most elegant method to eliminate distortions and to tax consumption. According to various state governments the GST regime will benefit Small Business the most. As opined by industry experts, the much proclaimed benefits of eliminating the cascading effect of multiple central and state taxes and the ease of starting a business will impact them the most. However, market optimism aside, they are not very sure of the ways the new tax regime will affect their business and alter their bottom line.

Keywords: Small Business, GST Impact, Economy.

1. INTRODUCTION: The Goods and Services Tax (GST) has been heralded as the biggest indirect tax reform in India after Independence. After much deliberation, the GST bill has been passed in the Rajya Sabha and is set to be discussed in the state legislative assemblies in this winter session. With the ball set to roll for a unified country-wide tax reform, the market is filled with new found optimism amongst industry leaders and government officials. This sets the necessary momentum for the passage of the two Bills—Central GST (CGST) and Integrated GST (IGST) Bills—during the winter session along with the State GST Bill by different state assemblies. According to industry experts and government sources, the GST rollout date of April 1, 2017 is likely to be met. With this, enterprises, particularly Small Business, across a wide range of industries are caught in a state of flux. The comprehensive indirect tax GST will replace various other taxes such as Excise, Vat and Service Tax with a single tax structure. Driven by wide-ranging skepticism, several startups and Small Business are wary of the adverse impacts that may come into the picture with the GST rollout. According to various state governments the GST regime will benefit Small Business the most. As opined by industry experts, the much proclaimed benefits of eliminating the cascading effect of multiple central and state taxes and the ease of starting a business will impact them the most. However, market optimism aside, they are not very sure of the ways the new tax regime will affect their business and alter their bottom line. To comprehend the full repercussion of the tax reform, it becomes crucial to know the intricate aspects of GST and the associated tax reform in detail.

2. OBJECTIVES OF THE STUDY:

1) To know the concept of GST.
2) To analyze the impact of GST on small business.

3. Research Methodology:

1. Data Collection:
   A) Secondary data:

Present researchers have been collected data from magazines, newspapers, websites, books, articles and research papers etc.

4. Review of Literature:

Present researchers referred different reviews and on the basis of review of literature we contributed our views for this research paper. Following reviews are referred.

Shri. Ashimava Praharaj (2017), his research work was on the area of GST – Benefits & Drawbacks for Startups and Small Businesses in India.

Eugen Trombitas and et.al (2018), they studied on Reflections on the New Zealand GST experience with the remote services rules and the future of GST on low-value imported goods.

Dr.AnkitaVerma, and et.al (2018), they focused on Impact of GST on the Regulation of Small Business. They tried to make an attempt to discuss the problem faced back then & still how the businesses are managing after the effect of the GST.

5. Conceptual Framework:

Concept of GST:

GST stands for "Goods and Services Tax", and is proposed to be a comprehensive indirect tax levy on manufacture, sale and consumption of goods as well as services at the national level. Its main objective is to consolidates all indirect tax levies into a single tax, except customs (excluding SAD) replacing multiple tax levies, overcoming the limitations of existing indirect tax structure, and creating efficiencies in tax administration. Simply put, goods and services tax is a tax levied on goods and services imposed at each point of sale or rendering of service. Such GST could be on entire goods and services or there could be some exempted class of goods or services or a negative list of goods and services on which GST is not levied. GST is an indirect tax in lieu of tax on goods (excise) and tax on service (service tax). The GST is just like State level VAT which is levied as tax on sale of goods. GST will be a national level value added tax applicable on goods and services. A major change in administering GST will be that the tax incidence is at the point of sale as against the present system of point of origin. According to the Task Force under the 13th Finance Commission, GST, as a well designed value added tax on all goods and services, is the most elegant method to eliminate distortions and to tax consumption. One of the reasons to go the GST way is to facilitate seamless credit across the entire supply chain and across all States under a common tax base. It is a tax on goods and services, which will be levied at each point of sale or provision of service, in which at the time of sale of goods or providing the services the seller or service provider can claim the input credit of tax which he has paid while purchasing the goods or procuring the service. This is because they include GST in the price of the goods and services they sell and can claim credits for the most GST included in the price of goods and services they buy. The cost of GST is borne by the final consumer, who can't claim GST credits, i.e. input credit of the tax paid.

6. Significance of the study:

1) This study is useful for understanding the concept GST.

2) This study is useful for to know the GST Tax Slab.

7. Results and discussion:

7.1 GST Slab in India:

The 5% Tax Slab

While most fresh foods tend to be tax exempt, many packaged and processed foods such as frozen vegetables, powdered milk, and coffee fall into the 5% tax slab. Cashew nuts, prayer beads, fibre products, coal, and a variety of other goods also fall into this slab. Services with 5% GST include many restaurants, air transport, and railways.

The 12% Tax Slab

Goods in the 12% slab include spoons, fish knives, bells, gongs, and a wide variety of other popular products. It's important to note that in some cases, goods fall into more than one tax slab depending on their value. For instance, clothing that costs over □1,000 is in this category, but less expensive apparel that costs under □1,000 is taxed at the 5% rate. Similarly, Ayurvedic medicines are in this tax slab, while most other medicines and insulin are in the 5% slab. State-run lotteries, business class air tickets, and work contracts are just a few examples of the services in the 12% tax slab.

The 18% Tax Slab

Many sweet goods such as flavoured refined sugar, ice cream, pastries, jams, and cakes are in this tax slab, but it's not just sweets. This slab also contains a motley collection of diverse items such as printers, optical fiber, tractor parts, mayonnaise, and corn flakes. Additionally, at the end of 2017, the GST council moved 178 items from the luxury 28% tax slab to this tax slab. The list of reclassified goods included some luxurious goods such as chocolate, granite, and chocolate-dipped wafers. But it also includes relatively essential items such as detergent, fire extinguishers, mattresses, and dental floss. Services in this tax slab include air conditioned hotels that serve liquor as well as telecom, IT, and financial services.

The 28% Luxury GST Slab

Designed to only apply to luxury goods, this slab features a melange of goods such as dishwashers, vacuums, and personal aircraft. It also includes luxury services such as race club betting, cinema, and five-star hotels.

7.2 Impact of GST on Small Business:

Positive Impact of GST on Small Business: per industry experts, SMEs and startups will be affected the most with the rollout of the GST and the impact will be favorable in ways more than one. Some of the ways GST will benefit SMEs and startups are:

i) Ease of starting business: A business having operations across different state needs VAT registration. Different tax rules in different states only add to the complications and incur a high procedural fees. GST enables a centralized registration that will make starting a business easier and the consequent expansion an added advantage for SMEs.

ii) Reduction of tax burden on new business: As per the current tax structure, businesses with a turnover of more than rupees 5 lakh need to pay a VAT registration fee. The government mulls the exemption limit under GST to twenty five lakh giving relief to over 60% of small dealers and traders.

iii) Improved logistics and faster delivery of services: Under the GST bill, no entry tax will be charged for goods manufactured or sold in any part of India. As a result, delivery of goods at interstate points and toll check posts will be expedited. According to an estimate by CRISIL, the logistics cost for manufacturers of bulk goods will get reduced significantly—by about 20%. This is expected to boost ecommerce across the nation.

iv) Elimination of distinction between goods and services: GST ensures that there is no ambiguity between goods and services. This will simplify various legal proceedings related to the packaged products. As a result, there will no longer be a distinction between the material and the service component, which will greatly reduce tax evasion.

v) On the positive side, the replacement of as many as 17 levies and numerous cesses with a single tax has made tax filing simpler and systematic, and also streamlined processes. This has enabled Small Business to channelize manpower and other resources towards business growth and development. Apart from the above, GST has had a major impact on old-school accounting methods that were prone to errors. The new tax has forced enterprises to adopt digital technology and improve business efficiency. This is benefiting companies as well as their suppliers, vendors and customers.

vi) With an increased transparency in accounting procedures we have witnessed a surge in financial participation from established institutions. Today, there is far more flexibility in business cycles with a lowered cost of borrowing options for Small Business.

vii) March is a low activity month for Small Business which channelizes most of their efforts towards tallying books of accounts and filing taxes. With GST, however, enterprises have to check their books regularly. What this means is that Small Business can identify defaulters, ensure faster payments and streamline their ledgers.

viii) Another benefit of GST is that Small Business can go beyond their geographical state and expand their business anywhere in the country. Enterprises no longer have to worry about dealing with complex taxes applicable in different states. In that sense, GST is creating new business and employment opportunities.

8. Findings:

1) GST usher in an era of growth in the Small Business sector and transform the way enterprises operate and do business.

2) GST way is to facilitate seamless credit across the entire supply chain and across all States under a common tax base.

3) Removal of bundled indirect taxes such as VAT, CST, Service tax, CAD, SAD, and Excise.

4) Increased demand and consumption of goods.

5) Reduction of manufacturing costs due to lower burden of taxes on the manufacturing sector. Hence prices of consumer goods will be likely to come down.

9. Conclusion:

After more than one decade, GST has seen the light of day on 1st July 2017. It is well known that every new introduction faces teething trouble or glitches for initial some period. The same is valid for GST. It is said that we'll start half done. GST has started well if 95000 crore output credit from just 57% assessee filing return is any indication. There shall be set off of input credit amongst output credit. But when balance 43% of the assessee files the return, they will also contribute to GST amount. In nutshell the GST is going to be a big success and the rate of gst in general have to come down.

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A Comparative Study of Home Loans Offered By Public and Private Sector Banks in Ichalkaranji with Special Refference to SBI Bank and ICICI Bank

***Miss. Mugdha Mukund Joshi**

****Miss. Rabiya Allauddin Rajennavar**

Introduction

A home loan is a long term commitment which is critical. The demand for home loans has increased manifold in the last decade. The person for this growth is not hard to see, changing mindset with globalization and integration with the developed economies, where mortgages rule the roost, income tax sops in the Union Budgets and substantial rise in the income-generating capacity of Indian youth. So, the present scenario of home loans shows good amount of growth and heading for a bright future. There are number of banks and housing finance companies offering cheap home loans at a low interest rate. The home loan schemes offered by both public and private sector banks are very competitive.

Mostly people prefers public sector banks for home loans, especially because they believe that it is more secure bank and interest rate is lower. On the other hand the private sector banks are coming daily in our country and the preference of younger population is changing because of services & facilities provided by them. There are different types of home loans tailored to meet customer needs like Home Purchase Loans, Home Improvement Loans, Home Conversion Loans, Home Extension Loans, Home Construction Loans, Land Purchase Loans; Bridge Loans & Mortgage Loans offered by public and private sector banks.

Our study aimed at comparative analysis of home loans schemes offered by public sector and private sector banks in Ichalkaranji. The paper also examined the satisfaction level and problems faced by customers while availing home loan. For this purpose we have taken two commercial banks in Ichalkaranji city namely SBI bank and ICICI bank. It includes one public sector bank and one private sector bank. In the research methodology a sample size of 200 respondents has been taken through random sampling. For the study we have collected both primary data as well as secondary data. Finally the whole research was carried out in a systematic research and findings were based on the Objectives. Home Loans, public sector bank, private sector bank, customers these are keywords of study.

Every citizen of the country dreams of having his own house. Home is a basic need of a human being; it is an important facet of economic development. The demand for home loans has increased manifold in the last decade. There are number of housing finance companies and banks offering cheap home loans at a low interest rate. The home loan scheme offered by both public and private sector banks are very competitive.

A home loan is a long term commitment which is critical. There are different types of home loans tailored to meet customer needs like Home Purchase Loans, Home Improvement Loan etc.; bridge loans & mortgage loans offered by public sector and private sector banks.

ADVANTAGES OF HOME LOANS

Following are the benefits of home loans arising to the customers:

- Long term Loan
- Attractive interest rates
- Repayment schedule on the basis of Earning Capacity of the borrower
- Help in owning a home
- Tax benefits of home loans
- Facility of joint loan

And the advantages to the bank offering home loan are also profitable. Moreover, since the larger part of this loan is given against mortgages of personal properties.

DISADVANTAGES OF HOME LOANS

The main disadvantages of home loans are high lightened as below:

- Delay in processing
- Fluctuating interest rate
- High processing fee
- Problems in disbursement

The above mentioned disadvantages or limitations can be removed by providing good, prompt and efficient services to the customers.

Objectives of the study

Main objectives of the present study are:

1. To evaluate & compare the Home Loan schemes of SBI and ICICI bank
2. To know about the customer's profile regarding the home loans.

Scope of the study

- The study was limited to the customers of private and public sector banks across Ichalkaranji city. The number of customers interviewed where 200.

Limitations of the study

1. This research study was taken in a limited area only Ichalkaranji city.
2. Some of the respondents might have been biased in their responses as it depends on their experience gained by them during processing of such loans.

Research Methodology

Collection of data:

For the study we have collected both primary data as well as secondary data. The primary data has been collected through the responses of the customers through structured questionnaires to check the satisfaction level of customers about the home loan schemes and their providers. In secondary data, the annual reports of RBI, commercial banks and broachers of these banks, articles published in magazines, journals, and newspapers have been studied.

Instrument used	Questionnaire
Technique of survey	Personal Interview
Sampling Unit	Customers
Sampling area	Ichalkaranji
Sampling	Random
Method used for research	Survey Method
Sampling Size	200

Literature Review

Several studies have been done by various researchers in the context of home loans. The details of reviews are below:

Dr. Rangarajan C. (2001) said that the financial system of India built a vast network of financial institutions and markets over times and sector is dominated by banking sector which accounts for about two-third of the assets of organized financial sector.

R.R. Krishna and V.S. Krishna Mouthy (1999) stress in their article entitled “Trend and Policy Issues of Housing finance in India”, that simplified procedures and speedy sanction of housing loans will give a boost to the constructing houses.

Berstain David (2009) examined in his study taken from 2001 to 2008 that in this period there is increasing use of home loans as compared to private mortgage insuarance (PMI).

DePaul Singh (2001) in his study entitled consumer Behaviour and Bank Retail Products an Analysis “Stresses that the borrower’s attitude is an important factor for the improvement of housing loan schemes.

Data Interpretation:

Comparative Analysis of Home Loan Schemes Offered By SBI Bank and ICICI Bank

Basic	**SBI Bank**	**ICICI Bank**
Eligibility	Min. age – 18 years Max. age – 70 years	Min. age – 21 years Max. age – 65 years (60 yr for salaried
Max. Loan Amount	Upto 10 Crore	Upto 10 crore
Rate of Interest	9.35% - 9.4% floating	9.4% - 9.45% floating
Lowest EMI	Rs. 830/- per lakh for 30 years	Rs. 834/- per lakh for 30 years
Repayment period	Maximum 30 years	Maximum 30 years
Margin / LTV ratio	Upto 90%	Upto 90%
Processing charges	0.35% of loan amount, min Rs. 2,000 and max Rs. 10,000 (plus S.T.)	0.5% of loan amount, min Rs. 2,500 and max Rs. 10,000 (plus S.T.)

Gender	**No. of respondent**	**Percentage**
Male	154	77%
Female	46	23%
Total	200	100%
Age (in yrs)	**No. of respondents**	**Percentage**
25 -35 years	110	55%
35- 45 years	50	25%
45- 55 years	28	14%
55-65 years	12	6%
Total	200	100%
Educational Qualification	**No. of respondents**	**Percentage**
Up-to class 12^{th}	20	10%
Graduate	96	48%
Diploma	30	15%
Post graduate	54	27%
Total	200	100%
Occupation	**No. of respondents**	**Percentage**
Salaried	120	60 %
Own business	50	25%
Professional	30	15%
Total	200	100%

Marital Status	**No. of respondents**	**Percentage**
Married	160	80%
Unmarried	40	20%
Total	200	100%
Annual Household Income	**No. of respondents**	**Percentage**
Less than 2 lakh	30	15%
2 to 4 lakh	82	41%
4 to 6 lakh	60	30%
More than 6 lakh	28	14%
Total	200	100%

Demographics of respondent’s shows that the customer base of home loan industry is married male demoting. Data also shows that the loan requirement is inversely proportional to the level of income of customers.

FINDINGS OF THE STUDY

- Public sector bank (SBI) require large formalities to be fulfilled.
- According to the respondents miscellaneous expenses affect their selection for home loans.
- Home loans availing procedure is very much difficult for the people is very demanding it. Some Customer’s does not has proper knowledge about different home loan schemes.
- People get knowledge about home loans from television, internet, families and friends.
- Most of the people have lack of money in fulfilling their dreams and a few of them reluctant to pay cash in one go and wanted to pay their home loan slowly in installments.

SUGGESTIONS

- The bank should improve their customer service. The services provided by banks need to automated.
- Rate of interest should be competitive and free accident insurance cover for home loan customers should be provided.
- The bank need to improve on the customer satisfaction level due to stiff competition among the banks.
- The loan passing process should be quicker by public sector bank like a private sector bank.
- Many booklets and attractive advertisement should be provided to the customer for awareness about different housing loan schemes of public sector banks like private sector banks.

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Tracing the Political History of China through the movie *The Last Emperor*

Ms. Riya Pawar
Christ (Deemed to be) University, Bangalore.

A. Abstract

China has had a long and complicated political history that has often been traced through different dynasties that ruled over it for centuries together. This research essay tries to analyse and evaluate the socio-political conditions in China during the early 20th century, when China was ruled by the Manchu Dynasty. The research essay tries to trace the history of China under Manchu dynasty with the help of the film 'The Last Emperor', which is a British-Italian biographical drama film released in 1987. This essay is a critical analysis of the depiction of the socio-political conditions of China. It is an analysis of the social, potical and cultural conditions that eventually led to the end of the old order and the beginning of the new order in China.

B. Introduction

The traditional history of China is traced back into early times through different dynasties that ruled over China. It was the Manchu or Ching Dynasty (1644-1911), which lasted for centuries together with a powerful impact on the modern history of China. The Manchu dynasty was overthrown and replaced by the Republic of China. It was due to the encounter with the west since the early 17th century, that the age-old, rigid orthodoxy of socio-political structure of China began to shake and finally dismantled in the late 19th C. like in the rest of the world, the Europeans tried to monopolize Chinese trade since 16th-17th century. The Manchus through their rigid orthodoxy did not allow the western interference in their celestial empire, envisioning the threat of spreading revolutionary tendencies in their controlled and closed Chinese society. Thus, despite the incessant attempts of the foreigners to impact the Chinese, the empire succeeded in defining certain lines of prohibition for them.

It was in the second half of the 19th century that the Chinese history saw a steady decline of the empire of the Manchus. With the death of the Emperor Hsein- Feng in 1861, the empire was taken over by Tzu- Hsi, the Empress Dowager of the King. She acted as a regent head of the Empire for more than 30 years. First, through her own son as the child Emperor, who died in 1874, and later through a three-year-old child who was adopted as an heir to the throne of China. Being a powerful personality, she governed China till her death in 1908 through her various power displays such as suppressing the Tai-Ping rebellion, as well as controlling the western aggression or the Japanese imperialism. It was during her reign that the revolt began in China against the old order, with the reform movements as a way of modernizing China. Her rule witnessed the death of the old order and a struggle for a new order. The reform movement ended in the revolution of 1911. With that, there was a serious decline in the empire of the Manchus.

The movie The Last Emperor (produced in 1987) takes over from this declining phase of the Chinese empire through the life of Pu-Yi, the last Emperor of China. It is a biographical drama film, based on his autobiography From Emperor to Citizen (Published by UOP, 1988). It depicts the life of Pu Yi from his ascent to the throne as a 3-year-old boy to his imprisonment and release by the Communist Party of China. The movie is also based on another contemporary source Twilight in the Forbidden City by Reginald Johnston (OUP, 1988).

However, the present paper traces the political history of China through the movie, The Last Emperor. The movie unfolds in a flashback-forward style, connecting the present of Pu Yi with his life in retrospection. It opens up in the period 1950 when Pu Yi is captured by the Red Army of the recently established People's Republic of China. Pu Yi is thus, introduced as a political prisoner and a war criminal at the Fushun prison. Pu Yi cannot stand the unforeseen humiliation as an Emperor and attempts suicide but is revived and made to face the trial.

He recalls his first entry into the Forbidden City in 1908 as a toddler when he is adopted by the Empress Dowager Tzu-Hsi. He is coroneted as the Emperor by the will of Empress Dowager; however, it is she who controls the Empire with her power as a regent. The movie shows in flashback the various incidents in the early life of Pu Yi from his imperial upbringing in the Forbidden City to his marriage and his subsequent exile. As a child, he is educated about the stringent norms of the Forbidden City where he faces the paradox of being an Emperor and a puppet at once.

Further, he is tutored by a Scotsman Reginald Johnston, who introduces him to the Western-educated mind. This fascinates Pu Yi and sows in him the seeds of reforming his own small world within the Forbidden City. However, he soon becomes aware of the disempowered life of the so-called Emperor of China. Ultimately, he is captured by the Red Army and is kept under the ‘Communist Re-education Programme’ for political prisoners. He is accused of collaborating with the Japanese invaders during the second Sino-Japanese war. During his interrogation with the camp authorities, he is exposed to the atrocities by the Japanese and finally writes his confessions of being misconstrued by the government. He is then rehabilitated and set free in 1959.

C. Interpretation of history through the movie

The discontent for the Manchus led to the uprising of the People’s Republic. In 1912, the emperor was made to abdicate the throne and the power was transferred to the government made of people’s representatives. It created the Republican Constitution, through which the Nanjing authorities agreed that the emperor is retained with his title for life and be, bestowed a large pension that would retain his standard of living. In the movie this transfer of power is shown through two incidents; in the first, the younger brother of the child emperor is mesmerized by the power of the emperor, when the young emperor displays his different powers. When the brother makes him realize that he is no longer the emperor by showing him the new emperor, Pu Yi is heartbroken and disillusioned. He even tries to escape the Forbidden City time and again, but he has been kept under house arrest in the Forbidden City. This shows the limitations of the monarchy and the limiting role of the monarch in the People’s Republic. He makes many desperate attempts for reformation but every time he fails, and that shows that he was actually a powerless monarch and the real power lies in the hands of the revolutionaries in the beginning and later with the communists.

i. The History of Repression

The larger part of Pu Yi’s life is spent under repression. This repression is transferred from the traditional history of China to its modern counterpart. The movie is the best example of the culture of repression in China, from monarchy to the republic or to the communist regime, the political arrangements in China had undergone a tremendous upheaval, however, the political undercurrents have always been dominated with the culture of repression. It I just the substitution of one repressive order by the another. Hence, in the last phase, the camp commandant, who is a part of the repressive order of the People's Republic is in turn repressed by the Communist government.

ii. The Palace politics

The movie displays the most heinous ways through which the palace politics works in the Forbidden City. The movie shows the superficial grandeur and glory of the Forbidden City behind which there lies the criminal acts of power politics. In the beginning, it is the power of the Queen Dowager that made the young emperor a puppet and allowed her to be the ghost ruler. Even when he grows up, he has been dictated by the palace politics, as a young man facing many political upheavals, he again becomes a victim of the palace politics through his wives. Hence, the conspiracies and the selfish motives always dominate the life of the emperor and hence, the inner politics of the Forbidden City.

iii. Revolution, Revolt of communist and Civil War

The emperor is stuck in the Forbidden City but is curious to know about the world outside. The movie shows in the background the various activities of warfare during the civil war in China. The civil war broke up between the communist as well as between the army troops and the labour. The Republic of China had its own threats of the Japanese invasion, communist uprising and the warlord insurrections. The movie displays the strife between different forces in China in the background of the growing up of the Emperor.

iv. The History of the End of the Old and the Beginning of the New Order

After the end of the Manchu regime, there was a rising contact with the western ideas of equality, liberty and brotherhood that captivated young Chinese community. They were mainly the immigrant Chinese who were fancied by the new ideas of western style that reflected through the influences on their way of thinking, living and their perspectives on life. Pu Yi represents the generation of young Chinese who felt suffocated in the old repressive order and had a strong desire to embrace new liberal life.

The incidents of his Scottish tutor bringing the bicycle to the Forbidden City, and also making the emperor wear spectacles are symbolic of breaking the norms of the traditional order. Even the young emperor follows the western culture and revolts against the tradition by cutting his long braided hair or making his wives wear western dressing style, playing lawn tennis, indulging in ball dance and turning himself into a western playboy is a radical shift from his personality as a tradition-bound emperor to a modern man of a free will. However, his free will could not last long as he is consistently under observation by the Army of the Republics. This created his impression as a rebellious emperor, who was suspected to have a secret desire to revolt against the People's Republic of China and to restore the monarchy. Pu Yi's attempts of reformation in the Forbidden City are symbolic of the replacement of obsolete feudal traditions and autocracy by the new order of modernization through the Western principles of individuality, equality and democracy. Thus, the early period of modernization in China since the late 19th c during the Republican era dominates the movie throughout.

D. Conclusion

The movie the Last Emperor covers the unexplored aspect of the history of China during the fall of the empire. The last emperor appears to be a least significant character in the broader history of China; however, he represents the socio-cultural upheaval behind the political change. Despite the poetic license granted to the creativity of filmmakers, the movie remains an important source to trace the then history of China because of the historical authenticity of these two sources on which the movie is primarily based. Since both the writers Pu Yi and Johnston carry a tutor-pupil relationship, the plot of the movie unfolds the history in an amusing yet realistic manner. The movie hence can be entrusted as an important cultural document revealing the political history of China.

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PROBLEMS& PROSPECTS OF SELECTED SMALL SCALE INDUSTRIES (SSIS) IN PALUS MIDC

Miss. Mulani Moshina Noormahanmad
Research Student, Department of Commerce & Management, Shivaji University, Kolhapur
E-mail: moshinamulani3@gmail.com

ABSTRACT

This study concerns the Small Scale Industries (SSIs) in palus MIDC. Small Scale Industries exists in every country. The main aim of the study is to analyze the performance of selected industries and examine the various problems of the same industry within study period. All study has been covered under primary data as well as secondary data. But this study more dependent on primary data. A sample size of 10 small scale industries have been taken for study whether the decreasing performance of industries.

Key Words: *Entrepreneurship, ancillary, Industry, Economic etc.*

Introduction:

Small Scale Industries occupy a very important place in the Indian economy. This sector contributes nearly half of the total industrial production in India and provides gainful economic activity to more than five times the number of people employed in large & medium sized industries. This sector has also contributed a lot to India's export earnings. The impressive growth of the modern Small Scale Industries in India has boosted its economic development to a great deal. Small Scale Industries provide immediate large scale employment and have a comparatively high labour capital ratio. These industries enquire lower capital at the time for starting the business. They offer a method of ensuring a more equitable distribution of national income and facilitate an effective mobilization of resources of capital and skills. which might otherwise remain unutilized. They stimulate the growth of industrial entrepreneurship and promote a mote diffused pattern of ownership and location. The sector cover a wide spectrum of industries categorizes under small tiny and ancillary segments. It consists of artisan or handicrafts unit at one hand and modern production unit with significant investments on the other hand, producing a wide range of over 7500 type of product. The government of India has done a lot to boost. The development of the selected small scale industry sector in the country, India's planned economy and the successful industrials policies of the government have contributed a lot in development of this sector.

Statement of the Problem:

"Problem & Prospect of selected Small Scale Industries in Palus MIDC"

From the whole situation of small scale industry the researcher has through on the following investigation questions.

- Which problem faced by small scale industry?
- Why decreasing performance of small scale industry?
- Which factor are influences in small scale industry?

Objective of the Study:

1. To study the performance of selected Small Scale Industries in Palus MIDC.
2. To study the problems faced by selected Small Scale Industries in Palus MIDC.
3. To study the prospect of selected industries in Palus MIDC.

Significance of the Study:

The study is important because several advantages accrue to the macro society form small scale industry. These include the development of the entrepreneurial spirit, employment generation for entrepreneurs; promotion of savings potential and investment ratio. Skill culture is increased as more people seek apprenticeship in preparation for self-employment.

The study is also important as it proffers ways to which local law materials use are increased as low capital. Small-Scale Industries can provide employment. Opportunities to a large section of people who have no dependable source of income.

Scope of the Study:

The present study is confined to the "problem & prospect of selected Small Scale Industries in Palus MIDC.'' In present research unit 10small scale industry selected for the study. The present study restricted duration 2015 to 2017 only three years period.

Research Methodology:

Research methodology is the systematic, theoretical analysis of the methods applied to a field of study. It comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge.

Source of Data Collection:

a) Primary Data:

The primary data is collected mainly from extensive field survey of the sample unit. To obtain primary information personal interviews is conduct through well designed questionnaire especially prepared in view of the objective of the study.

b) Secondary Data:

Secondary data would be collected from the below sources:

Annual report other industries, book, journals, periodical, newspaper, M.Phil dissertations, PhD thesis & internal surfing.

Sample Design:

The present study is based on primary data collected from sample units. A stratified random sample methods used in the study to select sample units. It was decided to take a simple random sample of 10% & the classification of the units is based on function of the unit.

The classification in the list was as under:

Table-7.1: Total Units

Industries	Total Units	Sample Units
Foundry	10	1
Engineering job	98	9
Total	**108**	**10**

1. Data Analysis and Interpretation:

Researcher has collect the information that is the classification of year wise establishment, Education, Total capital, collection of raw material, Employment, Working capital, Profit, Saving, Method of issue material, Production per day, Loan taken etc. are as follows

Table-8.1: Education Wise Classification

Education	Frequency	Percentage
Below 10	0	0
11 to 12	1	10
12 to graduate	7	70
Graduate above	2	20
Total	10	100

(**Source:**field survey)

Above table 8.2 shows that the education wise classification of respondent. It is seen that minimum 90percent of the respondent has well educated. It is seen that minimum 10 percent respondents 11 to 12 class has educated. It means maximum of the respondents are well educated for taking the enterprises.

Table-8.2: Total capital in crores

Capital (cr.)	Frequency	Percentage
Below 1	3	30
1 to 2	4	40
2 to 3	1	10
3 to 4	2	20
Total	10	100

(**Source**:field survey)

Above table 8.3 seen that the total capital wise classification of information taken about small enterprises. It is seen that below capital of the 30 percent in below 1 cr. the show that maximum capital of the 40 percent in 1 to 2cr & minimum total capital of 10 percent in 2 to 3cr &3 to 4cr of total capital in 20 percent respondent.

Table-8.3: Classification of raw material

Village	Frequency	Percentage
Mumbai	5	50
Kolhapur	2	20
Sangli	1	10
Kupwad	1	10
Pune	1	10
Total	10	100

(**Source:**field survey)

Above table 8.4 seen that the classification of raw material collected. It seen that the maximum 50 percent collect the raw material from Mumbai and minimum 10 percent collect raw material from sangli, Kupwad, pune and 20 percent collect the raw material from Kolhapur .The maximum raw material required the enterprises.

Table-8.4: Employment

Employment	Frequency	Percentage
1-10	3	30
11-15	3	30
16-20	2	20
21 above	2	20
Total	10	100

(**Source:**field survey)

Above table 8.5 seen that employment wise classification of employees. It seen that the 1 to 10 & 11 to 15 same employees in enterprises of 30percent & 16 to 20 and 21 above of 20percent employee of enterprises.

Table-8.5: Working Capital (Lakhs)

Working Capital	Frequency	Percentage (percent)
1-10	3	30
11-15	1	10
16-20	2	20
20 above	4	40
Total	10	100

(**Source:**field survey)

Above table 8.6 seen that the classification of the working capital. It has seen that maximum working capital of 40 percent respondent in 20 above & minimum working capital of 10 percent respondent in 11 to 15. It seen that 30 percent respondents have been acquired working capital within 1 to 10 lakh and 16 to 20 lakh of working capital has been used in 20 percent respondent. It is required the maximum working capital.

Table-8.6: Profit wise Distribution (Lakhs)

Profit (lakh)	Frequency	Percentage
1-5	6	60
6-10	1	10
11-15	1	10
16 & above	2	20
Total	10	100

(**Source**:field survey)

Above table 8.7 shows that the classification of profit wise distribution small scale industry. It is shown that maximum 60 percent profit in 1 to 5 and minimum 10 percent profit in 6 to 10 and 11 to 15. It is seen that 20 percent profit in 16 above. It is also observed that majority of the enterprises are having less profit but still they performing very well.

Table-8.7: Saving

Saving	Frequency	Percentage
No saving	5	50
10000-30000	2	20
30000-60000	2	20
60000-90000	0	0
100000& above	1	10
Total	10	100

(**Source:**field survey)

Above table 8.8 seen that the classification of the saving in SSI. It is seen that 20 percent saving in 10000 to 30000 and 30000 to 60000respondent and 10percent saving in 100000 above. It is the 50 percent enterprises are not saving.

Table-8.8: Method of Issue material

Method	Frequency	Percentage (percent)
FIFO	6	60
LIFO	0	0
Simple average	3	30
Weighted average	1	10
Total	10	100

(**Source:**field survey)

Above table 8.9 seen that the classification of the method of issue material. It is seen that the maximum entrepreneur use of method 60 percent FIFO and not use for LIFO method. The enterprises use of method 30 percent in simple average and 10 percent Weighted average method. It is observed that the maximum enterprises use of FIFO method.

Table-8.9: Production par day

Production Per day	Frequency	Percentage (percent)
1-100	7	70
101-200	2	20
201-300	1	10
Total	10	100

(**Source:**field survey)

Above table 8.10 shows that production par day of the selected 10 ancillary industries. It is seen that maximum (70%) of the Industries was produced under 1 to 100 units. Then 10 percent of enterprises were produce 201 to 300 production units. It is seen the 20 percent of the industries were produce 101 to 200 units. It means selected industries should produce maximum production in the further period.

Table-8.10: Loan taken (Lakhs)

Loan taken	Frequency	Percentage (percent)
Not taken	0	0
1-10	2	20
11-20	1	10
21-30	6	60
30 & above	1	10
Total	10	100

(**Source:**field survey)

Above table 8.11 required that classification of loan taken about bank. It is show that maximum 60 percent loan taken from 20 to 30 class and minimum 10 percent of loan taken from 30 above class.

Findings:

- Interpretation of problem faced by small scale industry show that finance problem in largely faced. While face the problem like inefficiency, technology lag, raw material, employees etc. (Table no. 3 & 4)
- Small scale enterprises in profit minimum & saving not. (Table no. 6 & 7)
- Banks are providing very limited amount of loan. (Table no.10)
- Small scale enterprises maximum use of FIFO method. (Table no.8)
- It indicates that small scale enterprises sector has made good progress as for as the number of enterprises conducted.
- Processing industry not mistake of product and time consuming in manufacturing industry.
- Leader is not responding to employees only work.

Suggestions:

- Company has required providing training to the employees to person well.
- It is suggest that these selected ten industries take decision about involvement employee`s in his decision making process.
- Researcher also required to the company to increase the quality of a products.
- It also required to make the all system computerized which help to consumed less time.
- Company has required modifying the old machine and also using the latest developed machines such as CNC, VMC, etc.

Conclusion:

Small scale industries have been playing an important role in economy in terms of employment generation & growth. The small scale industries in India could not progress satisfactorily as these industries are suffering from various weaknesses. if remedial measures are taken in proper time & spirit the small scale sector will be able to utilize huge development potential available in the country & the SSI sector will prove itself as one of the most dynamic & vibrant sector of the economy of the country.

As researcher has worked and it realize that flow of material was not effectively & efficiently working because of that company facing lots of problem, like stoppage of material on shop floor, shortage of material, improper dispatch of material. To avoid the improper coordination I advised to higher level staff to discuss with lower level employs, to share their problems & advised to them coordinate with inter departments like design department, should coordinate with production department.

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E-COMMERCE IN INDIA: CHALLENGES AND SOLUTIONS

Mrs. Sujata Chandrashekhar Bhasme
E-mail id- sujatabhasme2015@gmail.com

ABSTRACT:

E-commerce refers to the buying and selling of goods over the internet. Many people in the world use e-commerce. Now in India also e-commerce concept is rapidly developed. The reason for the rapid growth in e-commerce is that it provides benefits for both buyers and sellers. Reduction in cost, flexibility with efficiency, reduction in time, improve relationships with trading partners, lock in customers, new markets, lower prices, product comparison are some features of E-commerce. Business to Business, Business to customers and customer to customer are categories of e-commerce. Convenience, time saving, economy benefit, easy to find review, rise in sale, round of clock availability are some advantages of e- commerce. Privacy, security, quality, credit card issues extra expenses are some disadvantages of E-commerce. Personalization, no-service sales, shipping challenges, international taxation are some challenges before e-commerce.

Introduction:

E- Commerce means Electronic commerce. E-commerce means buying and selling of goods over the internet. Shopping on the Internet is growing rapidly. The reason for the rapid growth in e-commerce is that it provides benefits for both buyers and sellers. From the point of view of buyers, he can purchase goods and services at any time of day or night. Traditional commerce is typically limited to standard business hours when the seller is open. Buyers no longer have to travel physically to the seller's location. He can order the goods or services through internet.

From the sellers point of view , the costs associated with owning and operating a retail outlet can be eliminated. Another advantage is reduced inventory. With e-commerce, there is no in-store inventory and products are shipped directly from warehouses.

While there are numerous advantages to e-commerce, there are disadvantages also. The inability to provide immediate delivery of goods, the inability to try on prospective purchases and questions relating to the security of online payments. Electronic commerce is subdivided into three categories B2B, B2C and C2C.

Objectives of the study:

This study carried on the basis of following objectives-

1. To study the concept, features and categories, advantages and disadvantages of E-commerce.
2. To know the factors responsible for growth of e-commerce.
4. To know the challenges and solutions before e-commerce.
4. To know trends in E-commerce in various sectors.

Methodology of the study:

Present study is based on secondary source of data. The secondary data and other information has been collected from various books, journal, websites are also used for collecting the required information.

Concept of E-commerce:-

E- commerce means buying and selling of products and services by businesses and consumers through an electronic medium, without using any paper documents. Buying and selling goods and services with the help of internet is called e- commerce.

Generally people use the term "E-Commerce" or "online shopping" to describe the process of searching and selecting products in online catalogues and then using a credit card, digital cash for payment process.

Features of E-Commerce:-

1. It reduced cost by reducing labour, reduced paper work, reduced maintenance charges.
2. It reduced time for return on investment.
3. It is Flexible with efficiency.
4. Improve relationship with trading partners.

5. It helps to expand for new markets.
6. It is Quick, easy and convenient.

Categories of E-commerce:-

1. B2C or Business to Consumer**:-**

It involves the sale of a product or service to the general public or end users. In this category wholesaler is eliminated by allowing manufacturers to sell directly to customers. Online banking, Online stock trading and online shopping are examples of Business to Consumer.

2. C2C or Consumer to Consumer:-

It involves individual selling to individual. Auction is the example of Consumer to Consumer.

3. B2B or Business to Business:-

It involves the sale of a product or services from one business to another. Business to business typically a manufacturer-supplier relationship. Eg. Four wheeler manufacturer requires raw material such as wheels, glasses, rubber etc.

Advantages of E- Commerce:-

Advantages for customers:-

1. Convenience:- Customers can easily search the product he want on the internet. He can buy many types of products on the internet easily. Type in the product he is looking for into his favourite search engine and every option will appear in a well organized list within few seconds.
2. Economical beneficial:- Customers can see many types of products on the internet. They also see foreign companies products. They make comparision in products and also in prices and can purchase the product which has good quality and less price.
3. Time saving: - Customers no longer have to physically travel to the seller’s shop. He can buy products in sitting home with the help of internet.
4. Easy to compare:- Customers can compare many product on internet. Side by side comparisons are readily available. When products are placed online, they come with all specifics, with help of it he can compare easily.
5. Easy to find reviews:- Companies online want customers to look at other consumer reviews. Good reviews and bad reviews are on every site. Customers can see if the product is liked or he can see the reasons behind the thumbs up or down.

Advantages for Business:-

1. Increasing customers base:- Business can get customers from all over the world. So it doesn’t have to worry about+----- getting the customers from its own town.
2. Open for 24/7 every day:- If it’s snowing, too hot or a holiday Stores are closed. But in E-commerce Business is open for 24/7 every day of the year. So there is no loss of business.
3. Rise in sales:- There is no storefront for this type of business. Any Business will have more sales online with a higher profit margin. International Market is available for sell of the product.
4. Expand Business reach:- Translation is a great tool on the internet. A business online does not have to make site for every language. With the right marketing , every consumer can find the business site, products and information without leaving home.
5. Instant Transactions:- Most of the payments of E-commerce clear with Credit card, Debit card or Digital cash. So transactions are cleared immediately or at most two to three days for the money to clear through the banking system.

Disadvantages for customers:-

1. Delay in receiving goods:- As compared with traditional commerce, there is delay in receiving goods through E- commerce. A snow storm in one place may throw off the shipping system and there is also a chance that product may be lost or delivered to the wrong address.
2. Need internet Access:- Internet access is not free. If you are using free Wi-Fi, there is chance of information theft over an unsecure site.
3. Lack of personal interaction:- In E-commerce goods are sent through courier. There is no interaction between customer and seller. With

large or important orders, there is no one customer can talk to face to face when there are questions .

4. Quality:- In E-commerce consumers cannot actually touch products until they are delivered to the door. It is important to view the return policy before buying.

5. Hidden Cost:- When making purchases, the consumer is aware of the product cost, shipping , handling, possible taxes. There may be hidden fees that won't show up on purchasing bill but will show up on payment bill.

Disadvantages for Business:-

1. Security issues:- While businesses make great efforts to keep themselves and the customer safe, but ethical hackers hacked the websites.

2. Credit card issues:- Many credit card businesses will take the side of consumer when there is dispute about billing. They want to keep their clients. This can lead to a loss for business when goods have already been delivered and the payment is refunded back to consumer.

3. Constant upkeep:- When a business has started as e-commerce, they must be ready to make changes to stay in competition. While technology grows, the systems that support the business must be kept up to date or replaced if needed.

4. Extra expense:- For running online business correctly, money will have to be invested. Owner of the business need to know transactions are being handled properly and products are represented in the most truthful way.

Factors responsible for growth of E-Commerce in India:

1. Increasing in purchase power:- In India the purchasing power of the people is increased in recent years.

2. Rising in income: - In India, the income of middle class family is increased and most of the people are from middle class.

3. Global exposure: - Increasing penetration of global brand in India responsible for growth of E-commerce.

4. Increase in Smartphone users:- Most of people in India uses Smartphone now. The internet is also available in it. As a result their is growth of e-commerce.

5. Changes in consumer behavior: - Indians now spent their money on luxuries goods. In India global products are also available this makes Indian people conscious about the quality and Price. They want to less travel for purchasing goods.

Challenges before E-commerce:-

1. Pushy Sales:- When customers look for goods or services online , they get frustrated with tons of popup and banner ads. This is not going to help businesses, as it will make customers switch to other sites.

2. No Service Sales:- Many E-commerce web store might be attractive, but if the customers get lost in site without having any idea about what to search and where to go. This is common challenge that many e-commerce websites are having.

3. Personalization:- Personalization is the single most important challenge before e-commerce. In retail stores, the store owners remember customers, their preferences and have personal touch which is difficult in e-commerce.

4. International Orders:- It is found that 40% of the e-commerce shopping portals turn down international orders. As most of them doesn't have logistics and other systems to fulfil the order. Duties and tariffs are other problem because customers tend to reject purchase due to such high cost.

5. Shipping Challenges:- High delivery charges for products, delay in delivery, lack of proper courier services in some areas also make customers frustrated.

6.Product return and refund:- Product which is dissatisfactory for the customers tends to get replaced or returned. This is major challenge which leads into overall loss in revenue, loss of shipment costs and more than all these losses of reputation in market.

7. Customer service:- In e-commerce businesses are only focuses on website performance ignoring customer relationship and personal assistance.

8. International taxation:- We are living in a global village. Web has truly made our business boundaries seamless. But every country have different taxation norms, incorporating them into a web fabric is a huge challenge.

Solutions of the challenges:-

1. Shipping:- It is better to deliver in bulk in one go to a single hub and distribute based on domestic shipping charges.
2. Focus on customer services:- Customers want fast response to their queries. So start interacting with them through 24/7 emails, calls and chat. Make customers interact with business trough all possible means like social media marketing etc.
3. Product return and refund:- Make sure that all product descriptions are up to date and relevant. Also ensure that the products deliver by business are procured from certified vendors.
4. Delivered Duties paid:- E-marketeers pay duties and taxes for what they sell. It is better to sell products internationally on an all-inclusive price basis. Production registration and reduction in shipping cost is another good solution.
5. Personalization:- Personalization means meeting the customer's needs more effectively and efficiently, making interaction faster and easier. It increases satisfaction of the customer and they like to visit sites repeatedly.
6. Segmentation:- All customers should not be treated in the same way. They are different in nature. It is good to divide customers based on first time users, high valued active users and interactive customers, based on which offers and promotion campaigns can provided. Use analytics to target the right to the right customers.
7. Make Site Navigable:- Customers sometimes tend to get lost in sites. Provide proper navigation in site to make things easier for customers. Try to make e-commerce site properly structured.

Trends in E-commerce in various sectors:

The internet is changing the way people do business.

1. E- Education:- In education sector, the use of internet is very large. India's education market is growing at a rapid pace. According to India Rating and Research Pvt. Ltd. E-learning is one of the fastest growing industries and the large players want a share of that pie. One of the best advantage of e-education is reducing dependence on traditional system of learning and allow teachers and students upto global knowledge.
2. E-Government:- E- government refers to the application of e-commerce technologies to government and public services. Various types of documentation of the government can be fulfilled with internet. It facilitates for dissemination of information and use of online services at local and national levels.
3. E-retail:- E-commerce has grown at very rapid pace in last few years in India. Use of internet and mobile phones has changed the retail environment. Customers expectations, Shopping habits, preferences are changing with change in retail environment. Large variety of choices, easy comparison, convenience for purchase and doorstep delivery are major driving force for customers using e- commerce platform.
4. E-Banking:- Online banking is also known as E-Banking, virtual banking, net banking and internet banking.E-banking involves various activities of banking conducted from home, business. No physical travelling is needed, no wastage of time, no stand in queue are some benefits of e-banking. We can easily transfer funds, pay insurance bill and light bill with the help of e-banking.
5. E-tourism:-The raise in travelers over the time has driven Information Technology demand on offering high quality products at low costs to the customers. The success of the hospitality and tourism will depend upon the abilities to identify and answer quickly. We can book travel, see their charges, routes, hotels booking etc. in E- tourism.

Conclusion:-

Today most of the people use internet services. E-commerce is one of the activities run with the help of internet. Traditional marketing concept will vanish in some years and the concept of e-commerce will use everywhere. There are some advantages and disadvantages of this, but stay in the competition the businessmen must think about the e-commerce. It is profitable to customers and businesses also.

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REVIVAL OF THE MYTHICAL TIME WITH NEW PERSPECTIVE IN THE POST MODERN INDIAN EPIC FICTION

Ms. Hemanjali Vaman Potadar

Sharad Institue of Technology, Polytechnic, Ichalkaranji

ABSTRACT:

Present paper intends to focus on the revival of Indian epics with changing perspective towards other voices present in the epics. These voices were subjugated in ancient Indian epics by the governing voices. But there is a group of writers in India, which shows a brooding concern about the other voices and present them with totally new and different perspective. By doing this they provide an alternative version of two Indian ancient epics.

Any discourse is marked with the plurality of voices. It is an assimilation of different perspectives. However the culture, society and the ethics of that society foreground certain voices and dimensions of that narrative and others are set aside. The concepts such as religion, morality, truth and justice are then interpreted by the governing voices in that discourse. These governing voices are considered the exact reflection of truth. In this context, the epic narratives exemplify such a kind of discourse that reflects this plurality of voices. The authoritative voices in such narratives conceptualize the ideas of 'right', 'wrong', 'good' and 'evil' etc. They are further popularized and established in the form of social codes of conduct. In Indian context, the two grand epics, the Ramayana and the Mahabharata have played a vital role in constructing these socio-cultural concepts and ideas of righteousness, morality, religiosity etc. The Mahabharata and the Ramayana are the longest and ancient discourses in the Indian culture. Both are the most famous and read epics of times. Both epics have been preaching us about Dharma and Adharma, Virtues and Vices, God and Demon since centuries. For ages *Rama* is assumed to be a spokesman of Dharma whereas *Ravana* is understood as an epitome of Adharma and Vices in the Ramayana. In the same way Pandavas are authorative voices in the Mahabharata who stand for virtues and *Duryodhana* and Kouravas are considered as other voices, representing the vices and Adharma.

However, these established concepts and authoritative stance are sometimes recontextualized. In Indian scenario for instance, the folklores and folktales provide different versions of Ramayana. The famous essay by A. K. Ramanujan "Three Hundred Ramayanas: Five Examples and Three Thoughts on Translation"(1991) brings forth the history of different versions of Ramayana that are popular in different parts of Indian subcontinent. This liberal tradition of interrogating the established authorities in the folk tradition is sometimes extended in subverting these narratives.

The act of revival of the epic narratives puts forth the possibilities of other voices and by that way challenge the established stance. It is a kind of rejection of the authoritative centre and a deconstruction of it. In this regard the act of subversion can be well studied from the postmodern point of view. The rise of postmodernism has attempted to call into question and challenge the notion of absolute unified master narrative. It tends to renounce the possibility of "grand narrative" and instead argues that all belief systems, ideologies, concepts of morality, religion, truth and justice are developed for the purpose of controlling the other voices and maintaining particular political, social, religious and ethical systems.

The renowned French theorist and the author of "The Death of the Author", *Rolland Barthe*, asserts that any discourse has multiple meanings and denies that the governing voices in the discourse are the prime source of universal truth. *Mitchel Foucoult* regards discourse as a central human activity but not as a universal general text. He denies that we can ever possess an objective knowledge of history. He further says that there are no absolutely true discourses only more or less powerful ones. One more prominent figure of postmodern era was *Jacques Derrida* who inaugurated a new critical movement by presenting a paper

"Structure, Sign and Play in the Discourse of Human Science." His arguments put in question the basic metaphysical assumption of western philosophy since Plato.

The emergence of postmodern era gave birth to various movements. The writers, especially literary writers, have been influenced by the postmodern philosophy. The postmodern philosophy tends to argue that the truth and reality are always relative to a particular situation. Therefore, it is both futile and impossible to locate any idea, concept of ordered universe and linear narrative. The exponent of deconstruction theory Jacques Derrida asserts that, deconstruction doesn't mean demolition, instead it means reanalyzing something to discover its true significance and to show that the usage of language in given discourse and language as a whole, are irreducibly complex, unstable, or impossible. An author may deconstruct the myth of the old west and show laymen as a vicious and criminals whereas criminals as lawful and humane.

This by no means does connote that these writers endeavor to explore and foreground certain facts and voices of discourse, which have never been heard and experienced. In this light, there is a group of Indian English writers who show brooding concern over other voices which were subjugated or kept aside in the ancient discourses. These writers try to present the ancient narratives from the point of view of the other's voices. These writers are giving different dimensions of truth from others' point of view. They keep aside governing voices which were at the centre and bring the other voices at the centre. By doing this, they are questioning the perspective popularized by the governing voices. Among such Indian English writers are Anuja Chandramouli, Amish Tripathi, Kavita Kane, Ashwin Sanghi and Anand Neelakantan who present the other perspective through their novels.

The present paper intends to undertake the select fictional work of *Anand Neelakantan* that provides curious instances of revival of great Indian epics in the 21st century.

ANAND NEELKANTAN is born on 5th December, 1973 in Karnataka state. He is one of the leading Indian English novelists of the 21st century. He has completed B.E. (Civil) from Government Engineering College, Thrissur. Besides being a fiction writer he works as a columnist, screenwriter, television personality and motivational writer. He is also known for his writing of *Bahubali* series, the film was a blockbuster in India. Being a columnist he writes for New Indian Express on Current Affairs and his column is titled 'Acute Angle.' He has penned seven fictional works till now.

He started his career as an author with his debut fiction ***Asura: A Tale of Vanquished*** published on 14th May, 2012. Here he narrates the tale of Ramayana from Asura's point of view. Hence he calls *Asura* as 'Asurayana.' His another work is ***Ajaya***, in a series. It comprises two books, ***Ajaya: Roll of Dice*** published in **December 2014** and ***Ajaya: The Rise of Kali*** published in **July 2015**. ***Ajaya*** series is based on the great epic Mahabharata and narrates Kourava's point of view. It tells us how Suyodhana turns into Duryodhana and Sushasana into Dushasana. It is a tale told by defeated party in Mahabharata. His next novel, ***The Rise of Sivagami: Book1 of Bahubali*** is published on **7th March 2017**. He has written three more novels on the same ground, first ***Bhoomija:Sita*** published on **14th May,2017**, second ***Shanta:The Story of Rama's Sister*** published on ***18th June 2017*** and the latest one ***Ravana's Sister: Meenakshi*** which is published on **18th Jan. 2018.**

Anand has shown his talent also on television. He has authored many mythological serials like Siya Ke Ram (Star Plus), Charkravartin Ashok Samrat (Color TV), and Sankatmochan Mahabali Hanuman (Sony TV).

The Asura: A Tale of Vanquished

Asura is a retelling of the Ramayana from *asura's* point of view. Hence Anand calls it Asurayana. It tells the story of a man and not of a demon. The book isn't just told from *Ravana's* point of view but through the narration of *Bhadra* one of the companions' of *Ravana* in the war. So in this book we come to know two different perspectives of the same event. One is that of the king and another is of a common soldier. *Bhadra* reveals the impacts suffered by the commoners due to conflict between dignitaries. The book tries to justify the deeds of *Ravana* whose only fault was that he led a life on his own terms, caring little of the society and its norms. The abduction of *Sita* by *Ravana* has been highlighted in the Ramayana to darken the character of *Ravana*. However, according to many folktales *Sita* is the lost daughter of *Ravana* to whom he brought to his own house. We know *Ravana* as a lusty and brutal emperor but he is one of the most learned scholars on the earth. Even *Ravana* is indeed a broadminded, because when his wife *Mandodhari* gets gang raped by *vanara*, *Ravana* accepts her as a wife and a queen of Lanka without having any malice. In contrast, Ram asked her wife *Sita* to prove her purity by performing fire test, and even when she proved her purity, Ram abandons her, leaves her in a forest on her fate.

Indeed, this novel makes reader to rethink about the facts presented to us since centuries. Here *Ananda*, succeeds in changing the old perspective of readers about the *Ravava* and we feel quite pity for him and the fall of such a great emperor.

Ajaya: Roll of The Dice (Book 1)

The novel tells us the story that how a kind hearted and benevolent prince turns into the head strong and brutal prince. It is a journey where *Suyodhana* turns into *Duryodhana*. The novel starts with the *Bhisma* who conquers the Gandhara Kingdom and brings *Gandhari* for his nephew *Dhritrashatra*. On the request of *Gandhari* he brings *Shakuni*, *Gandhari's* younger brother to *Hastinapur* which turns to be a huge blunder of *Bhishma*. As the story proceeds, *Anand* begins to bring forth subverted characters with entirely new and fresh perception. *Suyodhana* always raises a question against the set societal norms, where the clan is more important than bravery, where birth in a specific clan decides one's destiny. As the novel develops towards its end, author succeeds in brain storming of the readers. At the end the readers see *Suyodhana* as a person who is a real warrior, best friend, loyal husband, kind hearted prince, obedient son and disciple and a person who never compromises with law.

Ajaya: The Rise of Kali- Duryodhana's Mahabharata (Book 2)

The Rise of Kali is a novel preceded by the book 1 ***Roll of The Dice***. This narrative is a continuation of the earlier one. Both novels reveal the untold facts of characters especially subjugated characters in a great epic Mahabharata. This book begins with the molestation of *Draupadi* by *Dushasana* before her five husbands and the entire Hastinapur court, as Pandavas lose everything including their wife *Draupadi* in the dice game. The title of book is quite significant and anticipates the future calamity that the dark age of kali is going to rise. With the molestation of *Draupadi*, seeds of Mahabharata begin to sprout and the entire Hastinapur has to compensate it.

In this book too, *Anand* continues with presenting Kourava's point of view. We have heard and watched Mahabharata from Pandava's point of view where Pandavas fight for Dharma. Here *Ananda* changes the very definition of Dharma and presents the truth from the different dimension. As the subtitle of the book reveals, "Duryodhana's Mahabharata", it would be better to call this book a new version of Mahabharata, where villains turn into heroes and vice a versa. This book is an attempt to retell the story of Mahabharata from Kourava's point of view. At the end of the novel reader feels deep regret for the fall of a great warrior in a very unjust way.

Significance of ***Anand Neelakantan*** lies in his treatment to the narratives. He interrogates the epics and challenges the hitherto established notions of the right and the wrong. The authoritative construction of great Indian epics gets transferred in his hand into an alternative history. By that way *Neelakantan* tries to revive the very epic narratives and puts forth a new alternative version of them. In doing so, he claims to keep himself absent from the narrative as an author

AN ANALYTICAL STUDY OF PROBLEMS AND ISSUES OF LABOURS IN KOLHAPUR CITY

Miss. Mayakumari M. Purohit
Research Student, Department of Commerce and Management, Shivaji University, Kolhapur.
Email: eddupurohit313@gmail.com
Mr. Salman A. Kaktikar
Research Student, Department of Commerce and Management, Shivaji University, Kolhapur.
Email: salmankak313@gmail.com
Mr. Siddhanath M. Gade
Research Student, Department of History, Shivaji University, Kolhapur
Email: siddhanathgade0@gmail.com

ABSTRACT
This study focused on problems and issues being faced by labours in Kolhapur city. Kolhapur city has been selected as a geographical area for this study. Aim of this study is to identify the major problems and issues which are faced by labours in selected area and analyze the demographic profile of labours. 50 respondents have been selected by using convenient sampling technique. Primary as well as secondary data have been used by researchers. Simple percentage method and simple average have been used for data presentation.
Keywords: *Labours, Finance, Problems and Issues.*

1. INTRODUCTION:

Land is an indispensable but a passive factor production in economics. No production is possible without the use of labour. We cannot expect any production without labour i.e., why it is said to be an indispensable and active factor of production. Labour is one of the main factors which constitute the material foundation of society.

In an economy, where agriculture is the primary occupation and most of the national income is contributed from agriculture, problems related to labour are there but not in a complex form. Labour problems may be considered as social problems which result among different groups where there is absence of cooperative endeavor for the realization of common goal.

In agriculture, labour problems do not arise because of the presence of cooperative mentality. Workers and owners of means of production work together with a sense of cooperation and therefore they do not think in terms of their exact share and the exploitation in the hands of the owners. In agricultural sector mainly family farming prevails where everybody thinks in terms of contributing towards production.

As we are aware that near about 53% population of India is engaged in agricultural activities. But agriculture in India is still at mercy of monsoon. Here, the condition of the farmers and agricultural labourers depend on the intensity of monsoon. If monsoon is good then crop is good and vice-versa. Agriculture labour is counted in the category of unorganized sector, so their income is not fixed. Hence they are living an insecure and underprivileged life and earning just Rs. 150/day along with full uncertainty.

2. PROBLEMS OF THE STUDY:

Indian society is suffering from the various problems like poverty, hunger, and the illiteracy. India is a labour intensive country, hence, they play important role in Indian economy.

1. What is the demographic profile of labours in Kolhapur city?
2. Which problems faced by labours in Kolhapur city?

3. OBJECTIVES OF THE STUDY:

The objectives of this research are as under

1. To study the demographic profile of labours.
2. To identify the problems being faced by labours.

4. RESEARCH METHODOLOGY:

The present study aims to assess the problems being faced by labours. The following methodology will be adopted for the present study:

4.1 Method of Data Collection:

Both primary as well as secondary data have been collected for the present study. Primary data collected from respondents by using interview schedule and secondary data collected through journals and books.

4.2 Sample Design:

For the purpose of data analysis researchers have been selected 50 respondents by using convenient sampling technique.

Sample Size

Sr. No.	Name of Village	Sample
1.	Rajarampuri	20
2.	Shahupuri	20
3.	Laxmipuri	10
Total		**50**

4.3 Methods of Data Analysis:

The data has been analyzed by using different statistical techniques and tools such as simple percentage method and mean.

5. SIGNIFICANCE OF THE STUDY:

This study is significant to labours for identify opportunities and threats of their jobs and improve their efficiency. Also this study is significant for improve their intellectual skills and create awareness regarding their problems. Various problems being faced by labours, researchers identify such problems. This study also significant to the Government for prescribes policies regarding to labours in rural India. Also this study is significant to the further researchers who want to study in same phenomenon.

6. SCOPE OF THE STUDY:

The scope of the research is summarized as follows:

1. The geographical scope of present study is confined to Kolhapur city.
2. The researchers have been selected 50 respondents.
3. Labour who is working in selected dry-fruit shops and bakery are covered in this study.

7. DATA ANALYSIS AND INTERPRETATION:

The researchers have used structural interview schedule to understand the demographic profile of the respondents.

Table No. 1
Demographic Profile

Particulars	**Classifications**	**Frequency**	**Percentage (%)**
Age Group	Below 25 years	04	08.00
	26-40 years	21	42.00
	41-50 years	23	46.00
	Above 50 years	02	04.00
Marital Status	Unmarried	05	10.00
	Married	38	76.00
	Separated	07	14.00
Qualification	SSC	19	38.00
	HSC	14	28.00
	Diploma	07	14.00
	Graduation	10	20.00
	Post-graduation	00	00.00
Nature of Business Unit	Dry-fruit shops	36	72.00
	Bakery	14	28.00

(**Source**: Compiled by Researchers)

The above table reveals that 46.00% of the respondents are from the age group of 41 to 50 years. Only 04.00% are aged more than 50 years and 08.00% respondents are bellow the age of 25 years. It means that a majority (96.00%) of the labours are below the age of 50 years.

In Indian society marriage is required at cultural point of view. In this study found that 76.00% of respondents are married and only 10.00% are unmarried. The above table should also that 14.00% respondents are separated that means divorced.

The table reveals that 28.00% of the respondents are taken education up to HSC and 34.00% are either diploma or degree holder. There are no any post graduate respondents. Also 38.00% respondents are only SSC holder. Most are educated respondents choosing the labourship profession willingly.

Nature of business units are divided among two categories i.e. dry-fruit and bakery. 72 percent i.e. 36 respondents belongs from dry-fruit shops and remaining 28 percent i.e. 14 respondents are working in bakery.

Table No. 2
Problems Facing by Labours

Classification	**Yes**	**No**
Salary/Wages Problem	32 (64.00%)	18 (36.00%)
Government Policies	17 (34.00%)	33 (66.00%)
Inappropriate Training	29 (58.00%)	21 (42.00%)
Scarcity of facilities	42 (84.00%)	08 (16.00%)
Problem regarding workplace	13 (26.00%)	37 (74.00%)

(**Source**: Compiled by Researchers)

Table 2 shows that the problems which is faced by the labours. They was faced various problems like salary or wages problems, government policies regarding labour policy, inappropriate training, scarcity of facilities and problems regarding workplace etc. The most important problem being faced by labours regarding appropriate salary and wages i.e. 32 (64.00%) respondents. 29 labours being faced problems related to inappropriate training facility. 84 percent respondents faced problems regarding scarcity of facilities at workplace.

8. FINDINGS:

1. It is found that 96% respondents are above the age of 26 years. (Table 1)
2. More than 3/4th respondents are married in the study area. (Table 1)
3. All respondents are educated in nature. (Table 1)
4. Most of the labours faced problems like inappropriate salary and wages, inappropriate training facility and faced scarcity related to various facilities. (Table 2)

9. SUGGESTIONS:

1. Employer should provide various types of skills through training programs.
2. Employer should provide various facilities at workplace like water facilities, toilet facilities and canteen facilities.
3. Also employer should provide clean environment and atmosphere at workplace.

10. CONCLUSION:

From the above research paper it is concluded that, in study area it is found that the selected labours faced various problems like inappropriate salary or wages, and training facility and scarcity of various facilities at workplace.

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BENIFITS, NEEDS AND IMPORTANCE OF DAILY EXERCISE

Mujaffar Dastagir Lagiwale
Director of Physical Education and Sports, SM. Dr. Bapuji Salunkhe College, Miraj
mujaffarlagiwale@gmail.com
N. D. Bansode
Director of Physical Education Nemgonda Dada Patil Night College of Arts and Commerce, Sangli.
nagnathdbansode@gmail.com

ABSTRACT

Regular physical activity and exercise can help you stay healthy, energetic and independent as you get order. Exercise play a vital role in preventing health diseases and stroke. The health benefits of doing regular exercise have been shown in many studies. This paper review the evidence of the benefits o exercise for all the body system. Physical activity and exercise can reduce stress and anxiety, boost, happy chemicals, improve self- confidence, increase the brain power, sharpen the memory and increase our muscles and bones strength. It also helps in preventing and reducing heart disease, obesity, blood sugar fluctuations, cardiovascular diseases and cancer.

Key word :-*sports, need, exercise, benefits physical activity, importance.*

INTRODUCTION :-

Physical activity is defined as any bodily movement produces by skeleton muscles that require energy expenditure. The term " physical activity" is equal to "exercise". Exercise is a subcategory of physical activity which is structured, repetitive, and purposeful. " a sound body has a sound mind" it means that if a person is weak, dull and sick, he is not able to do his work efficiently and quickly. It is very important to have fresh mind before any work, like office work , study or some creative work. The people who make exercise as essential part of there routine are more happy and efficient than others. Exercise does not mean to do go gym or some club for daily activity, it only means to do some physical activity no matter how and where. Exercise is useful in preventing or treating coronary heart disease, osteoporosis, weakness, diabetes, obesity and depression. Strengthening exercise provide appropriate residence to the muscle to increase endurance and strength. Regular exercise lower blood pressure and improves blood circulation. Exercise help in reduction of excess body weight leading to lower blood pressure. Exercise result in the burning of calories. Regular exercise significantly reduces the high blood pressure, risk of developing heart disease, stoke, some cancers diabetes and may help to remove the stress, anxiety and depression. Any age being physically fit is an advantage to your overall health.

Understanding the goals and objectives of exercising can help keep you motivated and give you a purpose for getting out every day to do your workout.

***** improve bone health. * improve cardiorespiratory and muscular fitness. *decrease levels of body fat.
*reduce symptoms of depression. *improve cognitive skills. *improve ability to concentrate and pay attention.

METHOD :-

The present study is based on the secondary data collected from the different sources such as books, research journals, news paper, internet etc. an attempt made by the researcher in this paper to examine the development of sports psychology.

2.Exercise:-

Exercise is subcategory of physical activity that is planned structured, an0d repetitive for the purpose of conditioning any part of the body. Exercise Is used to improve health, maintain fitness and is important as a means of physical rehabilitation. Also we can define exercise as any bodily movement performed in order to develop or maintain physical fitness and overall health.

3.Types of exercise :-

Exercise and physical activity fall into four basic categories – endurance , strength balance and flexibility. Most people have a habit of to focus on the activity or type of exercise and think there are doing enough for their health. Each type of exercise is different, however, doing them all will give you extra benefit mixing it up also help to reduce boredom and stop the possibility of injury.

*****Endurance :-**

Endurance ar aerobic activities increase your breathing and heart rate. They keep your lungs and circulatory system healthy and improve your overall fitness. Building your endurance makes it easier to carry out many of your everyday activities. Walking or jogging, moving, raking, digging and dancing are kinds of this type.

*** Strength :-**

Strength exercises make your muscles stronger. Even small increases in strength can make a big difference in your ability. We can find this type of exercise in Lifting weights, using a resistance band with your own body weight.

***Balance :-**

Balance exercises help prevent falls, a public problem in olderadults. Many lower-body strength exercises also will improve your balance. This type can be noticeable in Standing on one foot, Heel-to-toe walk and Tai Chi.

***Flexibility :-**

Flexibility exercises stretch your muscles and can help your body stay limber. Being flexible gives you more freedom of movement for other exercises as well as for your everyday activities. Some examples for that in Shoulder and upper arm stretch, Calf stretch and Yoga.

Physicalexercisescanbegenerallygroupedintotwo types:-

Aerobic exercise :- aerobic exercise is is any physical activity that used large muscle groups and causes the body to use more oxygen than it would while resting. The goal of aerobic exercise isto increase cardiovascular endurance. Examples of aerobic exercise include cycling, swimming, briskwalking, skipping rope, rowing, hiking, playing tennis, continuous training, and long slow distance training.

Anaerobic exercise :-which includes strength and quality sleep helps improve overall wellness and can reduce stress.resistance training, can firm, strengthen, and tone muscles,as well as improve bone strength, balance, and coordination. Examples of strength moves are push-ups, lunges, and bicep curls using dumbbells. Anaerobic exercise also include weight training, functional training,eccentric training, Interval training, sprinting, and high-intensity interval training increase short-term muscle strength.

4. **Need of Exercise:-**

Everybody knows that the need of exercise in our daily lives, but we may not know why or what exercise can do for us. Exercise means, the daily practice of doing some physical work. Exercise is the key to good health and fresh mind The daily practice of some physical work does not mean to take stress on body, but it is actually the stress relieving activity. A good health is obligatory for doing a good work. A famous quote is there is awesome evidence that people who lead active lifestyles are less likely to suffer from illness and

more likely to live longer. Exercise not only makes you physically fitter but it also improves your mental health and general sense of well-being. Getting fit is not just about running on a treadmill for hours in your local gym, it can be a dance class or a new hobby like fencing or mountain biking. Itcould be a group or team activity like football or a karate class.Whatever form of exercise you choose, you'll practically certainly meet new people and may make new friendships.These recommendations can be achieved through 30-60 minutes of moderate-intensity exercise (five times a week) or 20-60 minutes of igorous-intensity exercise (three times a week) or a combination of both types. One continuous session combined with multiple shorter sessions (of at least 10 minutes) is also acceptable.

5. **Importance of Exercise :-**

Each one of us has a physical body made of muscles, blood, bones and various other living tissue. When any of these are injured or not working properly then we get ill. Nobody likes to be ill. So, it is important that we keep our body healthy and fit. Exercising the body is one way of keeping it healthy.

6. **Benefits of Exercise:-**

Regular exercise makes the heart stronger and the lungs fitter, enabling the cardiovascular system to deliver more oxygen to the body with every heartbeat and the pulmonary system to increase the maximum amount of oxygen that the lungs can take in. Exercise lowers blood pressure, slightly decreases the levels of total and low-density lipoprotein (LDL) cholesterol (the bad cholesterol), and increases the level of high-density lipoprotein (HDL) cholesterol (the good cholesterol). These helpful effects decrease the risk of heart attack, stroke, and coronary artery disease. In addition, colon cancer and some forms of diabetes are less likely to occur in people who exercise regularly. Exercise makes muscles stronger, allowing people to do tasks that they otherwise might not be able to do or to do them more easily. Every physical task requires muscle strength and some degree of range of motion in joints. Regular exercise can improve both of these qualities. Exercise stretches muscles and joints, which in turn can increase flexibility and help prevent injuries. Exercise may also improve balance by increasing strength of the tissues around joints and throughout the body, thus helping to prevent falls. Weight-bearing exercise, such as brisk walking and weight training, strengthens bones and helps prevent osteoporosis. Other health benefits include the following:

- **Reduce stress and anxiety:-**

Stress relief is one of the most common mental benefits of

exercise. Regular Exercise can help to manage physical and mental stress. Exercise also increases concentrations of norepinephrine, a chemical that can moderate the brain's response to stress. Being active greatly causes a reduction in tress levels. Aerobic and anaerobic physical training helpful for overall health. Study suggests that 30 Minutes Exercise for 5 or more days in a week, it helps in lowering the desperation and mental stress. On the other hand Physical activity makes you more tired so you're more ready to sleep. Good quality sleep helps improve overall wellness and can reduce stress. Regarding anxiety, the warm and chemicals that are released during and after any physical exercise can help people with anxiety disorders calm down. Jumping on the track or treadmill for some moderate- to-high intensity aerobic exercise can reduce anxiety sensitivity.

- **Improve self-Confidence and self-Image :-**
  Physical fitness can boost self-esteem and improve positive self-image. Regardless of weight, size, gender, or age, exercise can quickly elevate a person's perception of his or her attractiveness, that is, self-worth . It has been proved that inless time of aerobic exercise and resistance training method definitely will help to improve self-image. One of the latest research was in consistency with most of the previous studies which found significant relationship between physical activity and self- esteem by using different study designs and self-esteem scales. This finding can be considered to recommend increased physical activity participation for college student who face self-esteem problems. Even if you will take your workout outside and start Exercising in the great outdoors can also increase self-esteem even more.
- **Increase brainpower :-**
  Various studies on mice and men have shown thatcardiovascular exercise can create new brain cells (aka neurogenesis) and improve overall brain performance.Studies suggest that a vigorous workout increases levels of a brain-derived protein (known as BDNF) in the body, believed to help with decision making, higher thinking, and learning.
- **Sharpen memory :-**
  Regular physical activity increases memory and ability to learn new things. Getting sweaty increases production of cells in hippocampus responsible for memory and learning. For this reason, research has linked children's brain development with level of physical fitness, but exercise-based brainpower isn't just for kids, regular exercise can boost memory among adults,too. A study showed that running sprints improved vocabulary retention among healthy adults .
- **Improves muscles and bones strength :-**
  Exercise involves a series of sustained muscle contractions, of either long or short duration, depending on the nature of the physical activity. Muscle-strengthening activities can help you increase or maintain your muscle mass and strength. Strong muscles and ligaments reduce your risk of joint and lower back pain by keeping joints inproper alignment.
  Additionally, with exercise improvements to the circulatory and respiratory systems can facilitate better delivery of oxygen and glucose to the muscle. Research shows that doing aerobics bone-strengthening physical activity of at least a moderately-intense level can slow the loss of bone density that comes with age, along with that hip fracture is a serious health condition that can have life-changing negative effects, especially if you're an older adult. But research shows that people who do 120 to 300 minutes of at least moderate-intensity aerobic activity each week have a lower risk of hip fracture.
- **Reduce the Risk of Heart Diseases :-**
  The heart is a muscle and needs exercise to stay in shape. when it's exercised the heart can pump more blood through the body and continue working at optimal efficiency with little strain. This will likely help it to stay healthy longer. Regular exercise also helps to keep arteries and other blood vessels flexible, ensuring good blood flow and normal blood pressure. Daily exercise helps in strengthening of heart muscles. It helps maintain desired cholesterol levels. Daily physical activity reduces one's chances of stroke and the risk of heart disease. According to the American Heart Association (AHA), exercising 30 minutes a day, five days a week will improve your heart health and help reduce your risk of heart disease. You can even break it up into quick and manageable 10-minute sessions, three times a day.
- **Exercise and Diabetes :-**
  Diabetes and exercise go hand in hand, at least when it comes to managing your diabetes. Exercise can help you improve your blood sugar control, boost your overall fitness, and reduce your risk of heart disease and stroke. But diabetes and exercise pose unique challenges,

too. To exercise safely, it's crucial to track your blood sugar before, during and after physical activity. You'll learn how your body responds to exercise, which can help you prevent potentially dangerous blood sugar fluctuations. The affect physical activity has on your blood glucose will vary depending on how long you are active and many other factors. Physical activity can lower your blood glucose up to 24 hours or more after your work out by making your body more sensitive to insulin.

7.Conclusion:-

Exercise not only makes you physically fitter but it also improvesyour all body health and general sense of well-being. Physical activity orexercise can reduce the risk of developing several diseases like type 2 diabetes, cancer and cardiovascular disease. Daily exercise can reduce stress and anxiety, boost happy chemicals, improve self-confidence, increase the brain power, sharpen the memory and increase our muscles and bones strength. Physical activity and exercise can have immediate and long-term health benefits. Most importantly, regular activity can improve your quality of life. A minimum of 30 minutes a day can allow you to enjoy these benefits.

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Email : dnyaneshwar18@gmail.com

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1) H$m{cH$ ^X

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2) X{eH$ ^›f› ^X

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3) ñVa ^X

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darc ñVa ^X›Zg›a ^›fM› {dM›a H$aV›Z› ì`dg›`›Zg›a ^›fÀ`› OS›UKS›UrV {d{dY ~Xc KS›cc {XgV›V. dJdJù`› ú›Ì›Vrc H$ma{Ja, dH$sc, B{O{ZAa B. ne›Vrc ì`›dg›{`H$mÀ`› ^›f_Ü` {d{dY ñVa ^X A›T i Z `V›V. {d{eï ì`dg›`›Vrc {d{eï àdÎ›tg›Rr Cn`›J›V A›Uë`› O›Uè`› ^›fénc› A›nU ì`dg›`›Mr ^›f› åhUZ g~›YV›. Ë`›Zg›a {d{dY CÚ›JYÚ›_Yrc, ì`›n›ar dJ›Mr {d{eï ^›f› AgV d Vr Ë`› à_I ^›fM d^d g_Õ H$arV AgV. _a›Rr ^›f_Ü` Ag {d{dY ì`›dg›{`H$ ú›Ì›Vrc ^›fZ _a›Rr ^›f› A{YH$ g_Õ ~Zccr {XgV. dÚH$ ú›Ì›Vrc AZH$ eãX A›O _a›Rr ^›f_Ü` gd›X g›YÊ`›g›Rr d›nacc {XgZ `V›V. Ë`› ì`dg›`›Vrc àË`H$ KQH$m›Mr {d{eï Aer ì`›dg›{`H$ ^›f› AgV d Ë`›M› Cn`›J _›Zdr ^›d^›dZ› ì`ŠV H$aÊ`›g›Rr h›V›.

dÚH$ ú›Ì›Vrc ^›f› d^d

_›Zdr OrdZ h A{YH$ JV›JVrM A›{U ì`›{_I ñdén›M ~Zc A›h. _›Zdr eara h ì`›YrJñV ~Zc A›h. Ë`›_i _›Zdr OrdZ X:I dXZ› `›Zr {d Iacc A›h. Ae›d i r Ë`› ì`›Ytda _›V H$aÊ`›g›Rr d i ›d i r CnM›a ¿`›d c›JV›V. Vìh› dÚH$ ú›Ì›Vrc àË`H$ KQH$m›er g~Y O›S›c› O›V›. Ë`›Zg›a é¼U åhUZ S›ŠQa, Zg, d›S~›`, A›fY {dH$V› B. AZH$ KQH$m›er ^›{fH$ gd›X g›Y›d› c›JV›. Vìh› ^›fM› ñVa ^X O›UdV›. é¼U åhUZ gd›X›Mr ^›f› àË`H$ KQH$m›Zg›a ~XcV›Z› {XgV. dÚH$s` ú›Ì›_Ü` {defV: BJOr ^›fM› A{YH$m{YH$ d›na H$c› O›V›. ~hV›e d i › S›ŠQa é¼U›er gd›X g›YV›Z› _a›Rr ^›f_Ü` dÚH$ ú›Ì›er g~{YV BJOr ^›fVrc AZH$ eãX›M› d›na H$aV›V. H$m›hr {RH$m›Ur _a›Rr n`›` eãX CncãY Zgë`›Z n`›`›Z BJOr ^›{fH$ eãX à`›J d›nac O›V›V. Ë`›_i AZH$ dÚH$s` eãX _a›Rr ^›fV é i cc {XgZ `V›V. Ë`›Vrc H$m›hr eãX›M› AZd›X H$éZ d›na H$ë`›g S›ŠQa-é¼U `› X›h›_Ü` J›Y i {Z_›U h›D$Z dÚH$ ì`dg›`›V MH$sM AZW KSÊ`›Mr eŠ`V› {Z_›U h›V. Ë`›g›Rr dÚH$s` ú›Ì›Vrc AZH$ eãX ghO gc^ [aVrZ ~›cc O›V›V. S›ŠQa›er gd›X g›YV›Z› AZH$ d›Š` EH$m›d`›g □□□□i□ □□i. □□□□ □□i□□□□□□ □□□□, □□□□□□□□□□□□□□□□□□, □□□M› ~r. nr. d›T c› A›h, A›naeZ gŠgg P›c A›h, \$ŠMa A›h EŠga H$m›Të`›ZVa A›naeZM› {ZU` h›Bc, H$m›D$Sa SqgJ H$é$Z ¿`› B. AWgc^rH$aU›À`› XïrZ _a›Rr ^›fV dÚH$s` ú›Ì›Vrc BJOr ^›fM› A{YH$V_ d›na H$cc› {XgZ `V›.

dÚH$ ^mfVrc eãX

dÚH$s` ^mfVrc AZH$ eãX AmOhr _amRr ^mf_Ü`o OgÀ`m Vg dmnaVmZm AmT i VmV. Ë`m_i V ^mfer EH$én Pmë`mM {ZXeZmg `VmV. _amRr ^mfVrc n`m`r eãXmnúm dÚH$ ^mfVrc eãX A{YH$m{YH$ gdmXmgmRr dmnacc {XgZ `VmV.

hmpñnQc : hm BJOr eãX AgZ Vm "hmñnrg' `m c{QZ eãXmdéZ Amcm Amh d Ë`mMm AW `O_mZ, nmhU Agm Amh. Xdm I mZm AWdm é¾Umc` `m eãXmEdOr hmpñnQc hm A{YH$m{YH$ eãX ^mfÀ`m _mÜ`_mVZ ghOnU C*f*macm OmVm.

SmŠQa : hr _Ü``JrZ gkm AgZ "Sm{ga' `m c{QZ eãXmdéZ BJOrV "SmŠQa' hm eãX Amccm Amh. Ë`mMm _ i AW "{eH$dU' Agm Amh.

dX : h {\$aV AmfYr dZñnVr {dH$Uma cmH$ åhUZ Am i I c OmVmV. Ë`mM _ i ñWmZ H$ZmQH$ Amh. {\$aVrdaVr AgVmZm h Jndm~mha chmZg PmnSrdOm nmcm_Ü` amhVmV. h dX H$mZSr VgM VcJ ^mfm ~mcVmV. {defV: Jm_rU _amRr ^m{fH$ cmH$ "dX' `m eãXmMm A{YH$V_ dmna H$aVmV.

hm{_AmnWr : JrH$ ^mfVrc Hm I as åhUO gma I m Am{U Pathe i a åhUO X:I `m XmÝhr eãXmM EH$ÌrH$aU hmD$Z hm{_AmnWr hm eãX ~Zccm Amh. EH$gma I r cúmU gmnSë`mZ cmH$m_Ü` AñdñWVMr ^mdZm {Z_mU hmV Ë`mg hm{_AmnWr åhUZ g~mYc Jc Amh. _amRr ^mf_Ü` "hm{_AmnWr SmŠQa' Agm dmadma C*f* ma H$ccm AmT i Vm.

**Am`dX :** Am`dX hm gñH$V eãX AgZ Am` åhUO OrdZ d dX åhUO {dÚm `m XmhmpnmgZ Am`dX eãXmMr {Z{_Vr Pmcr Amh.

darc eãXm I arO AZH$ dÚH$r` eãX h _amRr ^mfV dmnacc {XgVmV. dÚH$r` KQH$mÀ`m dJuH$aUmZgma Ë`mMr nTrcà_mU _mSUr H$ccr Amh.

**SmŠQa gX^mV eãXê$n :** SmŠQamZr KVcë`m {d{dY dÚH$r` nXì`mM Cëc I _amRr gm{hË`mV {d[dY {RH$mUr Amcc AmhV. CXm. E_. ~r.~r.Eg., ~r.EM.E_.Eg., E_.Sr. B. AZH$ eãX h g{úmßV énmV _amRr ^mfV dmnac Jcc AmT i VmV.

**é¾Umc`mgX^mVrc eãXê$n :** {d{dY AmOmamÀ`m H$m i mV é¾Umda CnMma H$aÊ`mgmRr {d{dY ì`mYtnmgZ _ŠVm XÊ`mM H$m` é¾Umc`mVZ hmV. é¾Umc`mVrc AZH$ KQHmHSZ gdmX gmYVmZm _amRr ^mf_Ü` {d{dY eãX àm_»`mZ C*f*mac OmVmV. CXm. Am.nr.Sr., dmS, Jg, g{Q{\$H$Q, Aå~cÝg, nmñQ_mQ_, añQ, dmS~m`, Zg, {gpñQ_, [anmQ B. {d{dY eãX é¾Umc`m_YZ A{YH$ A{YH$ _amRr ^mfÀ`m gdmXmVZ nT `VmZm {XgVmV. `m{edm` {d{dY é¾Umc`mMr Zmd CXm. H$.B.E_., O. O. Zm`a, ggZ, Am`.Or.E_., gr.nr.Ama, ~r. O. B. {d{dY é¾Umc`mMr Zm_{ZXe h g{úmßV ñdénmV _amRr ^mfV Amccr AmhV.

CnMmam gX^mVrc eãXê$n : é¾Umda CnMma H$aÊ`mgmRr dÚH$r` ^mfV AZH$ eãX à`mJ dmnac OmVmV. VM eãX é¾UmÀ`m é¾UZmVdmBHmHSZ A{YH$ nÕVrZ Cn`mJmV AmUc OmVmV. CXm. B.gr.Or., ~r.nr., E_.Ama.Am`., {gPa, nmñQ_mQ_, gmZmJm\$s, Am{SŠg, B_OÝgr, neQ, {S{cìhar, SqgJ, QñQ, ßcmñQa, [anmQ, gcmBZ, c~amQar B. eãX ~hVmed i m cmH$^mfV dmnacc AmT i VmV.

**AmfYr gX^mVrc eãXê$n :** é¾Umcm {Xccr AmfY qH$dm H$mhr AmfYmnMmamg~Yr dÚH$r` eãX _amRr ^mfV dmnac OmVmV. CXm. {àpñH$ßeZ, QãcQ, {gan, ¹cH$mO, BOŠeZ, A{Q~m`m{QŠg [aAŠeZ, Qm{ZH$, EŠg-a, ñH$\{ZJ, _{SH$c B. {d{dY dÚH$r` ^mfVrc eãX XZ{XZ _amRr ^mfV dmnaë`m_i V _i ^mfVZ namd{VV hmVmZm {XgVmV.

é¾UgX^mVrc eãXê$n : dÚH$r` úmÌmV é¾UgX^mV {d{dY dmnacc {d{dY eãX _amRr ^mfV A{YH$V_ C*f*mac Jc AmhV. CXm. Sm`~QrO, QmpÝgc, \$ŠMa, H$Ýga, {gPa, hmQ AQH$, Qr. ~r., Jg, g{Q{\$H$Qg {H${QH$c-H${SeZ, {H$SZr, Smßg, BÝ\$ŠeZ, H$m_m, {h_m¶cm{~Z B. {d{dY eãX _amRr ^mfVZ gXedhZmÀ`m à{H$`V àm_»`mZ dmnac OmVmV.

EH$XarV gm_m{OH$ A{^gaUmÀ`m à{H$`V ^mfM _hÎd cúmmV `V. ì`mdgm{`H$ AZ^d úmÌmZgma ^mfMr én ~XcVmV. Ë`m_i dŠVm-I mVm gdmX A{YH$ n[aUm_HmaH hmVm. dÚH$ úmÌmVhr SmŠQa- é¾U `m XmKm_Ü` gdmX {OVH$m n[aUm_H$maH$ hmBc Ë`mZgma dÚH$ ì`dgm` g_Õ

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hmÊ`ng Cn`ŠV RaVm. dÚH$ úmÌmV SmŠQ>aZm CnMmamd¡i r, eó{H«$`mXaå`mZ, é½Umer d ZmVdmBH$mer gnH©$ gmYVmZm {d{dY ñVamda ^mfV ~Xc H$amd cmJVmV d gdmX à{H«$`m KSdmdr cmJV. Ë`m àË`H$ d¡i r KSUmè`m ^m{fH$ pñWË`Vamda dÚH$ ì`dgm`mM `e Adc~Z AgV. AÝ`Wm AZH$ JVmJV {Z_mU hmÊ`mMr eŠ`Vm AgV. Ë`mM~am~a é½Umc`mVrc n[aMm[aH$m, dmS©~m` B. {d{dY KQ>H$mer gdmX gmYVmZm dÚH$ ^mfMm ghO dmna hmVmZm {XgVm.

{ZîH$f©

1. _mZdr g_mO ì`dhmamÀ`m J{V_mZVgmRr ^mfM H$m` _m{bH$ Amh.
2. ñVa^XmZgma ^mfÀ`m pñWVVamZ {d{dY ^m{fH$ê$n ApñVËdmV AmbrV.
3. ì`mdhm[aH$ AÜ``Z, dkm{ZH$ AÜ``Z, dmL²_`mM dhZ d gÕm{VH$ kmZmMm ì`mdh[aH$ Ñ{ï>H$mZmVZ Cn`mOZ `m KQ>H$mÛma ^mfM Aä`mg¿ Ì {dñVmabb {XgV.
4. àË`H$ ì`dgm[`H$ KQ>H$mMr {d{eð> gmH${VH$ ^mfm AgV. Ë`mVZ ^m{fH$ ì`dhma A{YH$ àJë^ hmVm.
5. AWJ{V_mZVÀ`m Ñ{ï>H$mZmVZ dÚH$s` j ÌmVrb {d{dY eãXê$n _amRr ^mfZ ñdrH$maë`mZ ^mfMm narK A{YH$ ì`mnH$ ~Zbm.

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Wellness trends in rural and urban market with reference to Kolhapur district

Prof.Amol S. Ganpate,
Dept. of Management Studies, D.K.T.E's Textile and Engg. Institute, Ichalkaranji MS -416115 India. E-mail :amolganpate2011@gmail.com.
Prof. V. Y. Badave,
Dept.Of Management Studies, D.K.T.E's Textile and Engg. Institute, Ichalkaranji MS -416115 India. E-mail :venkibadave@gmail.com.

1.1 Abstract - Rural markets in India are blossoming. Very few studies have been carried out in rural India for understanding the behavior of the rural consumer and then customizing the products in accordance to their needs. A comparative study has been carried out to understand how rural and urban consumer buying behavior differ with respect to different types of influences on their buying behavior. The study is based on the sample of 50 families (25 from urban and 25 from rural areas) and households across urban markets of Ichalkaranji and Jaysingpur cities and Rural market consisting villages of shirolTaluka of Kolhapur district selected on the basis of convenience sampling. The product selected for study includes health drinks and other wellness products in the 21st century market. Overall, there are significant differences between rural and urban consumers for all the selected products.

Keywords: Rural, urban, Wellness, buying, youth.

1.2 Introduction

A marketer trying to market his product or service in the rural areas is faced with many challenges; the first is posed by the geographic spread and low population density in the villages in the country. The second challenge is from the low purchasing power and limited disposable incomes in these parts of the country. But this has been changing in the last few decades with agricultural growth rate faster in the 1990's and 80's than the 1970's (CMIE 1996).

Green revolution through the introduction of hybrid seeds, fertilizers and systematic irrigation had a major impact on agricultural productivity, and combined with it was a price policy which ensured minimum support price, and in turn insulated the farmers from market risk, cheap input policy and a stable demand (Vyas 2002).

Rural literacy levels have improved from 36 percent to 59 percent, the number of below poverty, houses has declined from close to half to 46 percent and the number of own houses have doubled from 22 percent to 41 percent. These figures provide us with a clear picture that rural India with the increase in agricultural income and improving standards is on the verge of becoming a large untapped market which marketers have been aspiring for a very long period of time. Thus the current status of rural markets makes it an attractive market for marketers. In India, buyer behavior has changed in recent years owing to enhanced awareness, information technology, and more importantly, governmental intervention through legislations. India's rural consumers account for about 73 percent of the total consumers. In recent years, the lifestyle of a large number of rural consumers in India has changed dramatically and continues to do so.

While taking the buying decision, urban individual involves family, husband, wife, and children, whereas in rural areas, it is the men who make the purchase decision primarily because of lack of mobility amongst rural women and their awareness level about the market. Rural consumer is also influenced by strong social interaction and community decision making is quite common. Companies need to understand the dynamics of rural consumer behavior in order to be successful in the wellness market. (KashyapPradip, 2005).

The research aims to examine the comparative buying behavior of rural and urban consumer of Kolhapur district for wellness products. The study would assess the similarities and differences between buying behavior of urban and rural buyers of health drinks. Wellness companies can use the research in adopting appropriate marketing strategies for the rural market. The study undertaken compares and analyses the factors which motivates rural and urban consumers in buying wellness products. The motivating factors in the study are taken as price, quality, style and current trends, functions, and brand. The other associated research objectives are to examine the source of information about the health drinks, most preferred brand of Nutrition and role of family members in influencing the buying decision.

According to the latest report, Indian millennial are the world's fastest-growing economy which is thriving changes and opportunities for new franchisors to mark their presence in the wellness industry.

The wellness industry is becoming an employment generator, providing numerous business opportunities for investors. According to NSDC and KPMG report (2017) the estimated market size of the global beauty and wellness industry is around $1.4 trillion with a CAGR of 15 % over the last five years.

1.3 RESEARCH OBJECTIVE

1. To understand the concept of wellness awareness in kolhpaur district
2. To examine the comparative buying behavior of rural and urban consumer of Kolhapur district for wellness products.
3. To understand the buying pattern of rural and urban consumers for wellness product.
4. To understand the motivating factors for buying of wellness products.

1.4 Sources of data collection

In order to collect the required information the researcher has used the survey method which is carried out by personally visiting the selected families considered in this research for the collection of required data.

1. Primary sources.
2. Secondary sources.

1.5 Sampling design

The researcher has selected a questionnaire method for primary data collection from a sample size of 50 families (25 no from Urban and 25 no from Rural areas). The personal interview technique is used for data collection.

Secondary data collected from observation and from wellness companies for present study .

1.6 Scope and limitations of the study

The study of the study is limited in respect geographical coverage. There is also geographical or regional limitation of study that the research is concentrated on the Kolhapur district regions. Hence geographical scope is limited. There is also analytical limitation of the study that by focusing only on the predetermined objectives. The researcher does not claim this study to the perfect or even complete in itself because the marketing covers diverse aspects. The subject is too vast to give justice in specified time period. The researcher is also aware that there Is some functional limitation of the study as it was unfamiliar area of the study wellness trends . In spite of the above limitations, the study throws light on various buying patterns to improve wellness product awarness.

1.7 Limitation of the study

The study in conducted only in urban areas like Jaysingpur and Ichalakranji cities and villages from Rural Shiroltalukaof Kolhapur District. Buyer behaviour being dynamic in nature and with increasing awareness level of rural buyer there is possibility that these findings may not be true in future or in other parts of rural India.

1.8 Latest trends in Wellness

The rise of independent brands

Millennials are emerging and disrupting all sorts of business existing globally. Gone are those days when people invest in certain product/service merely based on television commercials. Keeping the demands in mind, new franchisors are selling and advertising their offering via social media, showcasing the uniqueness of their service.

Thus, independent brands carry the best potential of making big in the wellness industry with lower entry barriers because of the fast-growing global set of consumers.

On-demand services

The industry is already witnessing the transformation on how people are consuming services and products. Millennials prefer to try a product/service on their own rather than being explained on what to consume.

With limited choice, on-demand offerings are the key to attain success as wellness franchisors. With most of the offerings becoming available online, franchisors need to shift their gear towards the advanced technology for walking with the latest trends.

Veganism to gain popularity

Veganism which was famous in the western countries is now gaining popularity globally. People have started to accept it as a part of mainstream offerings. Meanwhile, India has also joined the race which has caused many supermarket owners to introduce vegan-friendly option on their shelves.

This trend is believed to stay for a longer period of time as people are turning more health conscious than ever.

Therefore, considering these trends while establishing your wellness business can help you attain success, quickly generating profit as a brand.

New Year comes with new business opportunities. The rise in the cost of a growing ageing population, chronic lifestyle, and other factors are allowing wellness franchisors to come up with new offerings, meeting the demand of new age customers.

The Indian wellness industry is becoming one of the major targets by national and international wellness franchisors/entrepreneurs. Here is the list of top 4 wellness business ideas for 2019.

Corporate Wellness Program

Businesses are introducing such programs at their organization for improving the health and health care costs of the employees. With the productivity directly reflecting on a company's sale, companies are incorporating workplace wellness programs for enhancing their employees' performance. It reduces absenteeism, boosts employee morale, and benefit the overall growth of a business.

Organic Products

Organic products are increasingly becoming the choice of the day. People are growing aware of the benefits of these products. The increased awareness has contributed to consumers understanding and appreciating the connection between health and natural products. They realize through their or others experiences that using safe organic products can save them a lot of pain and expenses on medical treatments. The organic products market in India has been growing at a CAGR of 25 per cent and it is expected to reach □10,000-□12,000 crore by 2020.

Zumba Studio

Zumba is a popular dance workout and is gaining huge popularity across the country. The major reason behind the immense popularity of Zumba is because it is a fun way to workout. You can set up a studio that specializes in offering Zumba classes to interested people.

Weight Loss Clinic

With the increase in awareness of the multiple health risks of being overweight or obese etc. people are trying to achieve a healthy weight. Venturing into a diet clinic business can provide you with the opportunity to tap from the lucrative weight loss industry.

Yoga Studio

Yoga has proven an exceptionally effective method of exercise and spiritual release. Millions of people have embraced Yoga as their favourite workout. You can never go wrong with setting up a good Yoga studio in the right location. You can start training as a yoga teacher but for that, you need to obtain certification as an instructor from a Yoga Alliance affiliated institution or you can always hire professionals for your yoga studio.

1.9 Data analysis

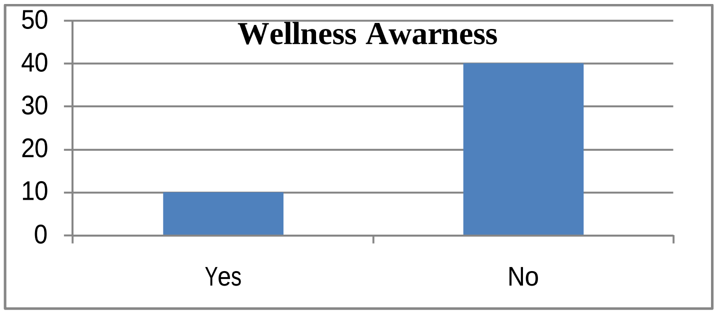


Figure 1.1

From the above figure we try to show wellness product awareness in Kolhapur district

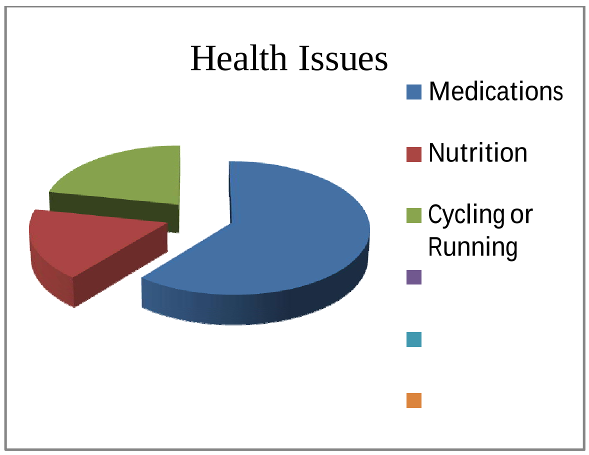


Figure 1.2

From the above figure we try to show the health issues faced by consumers

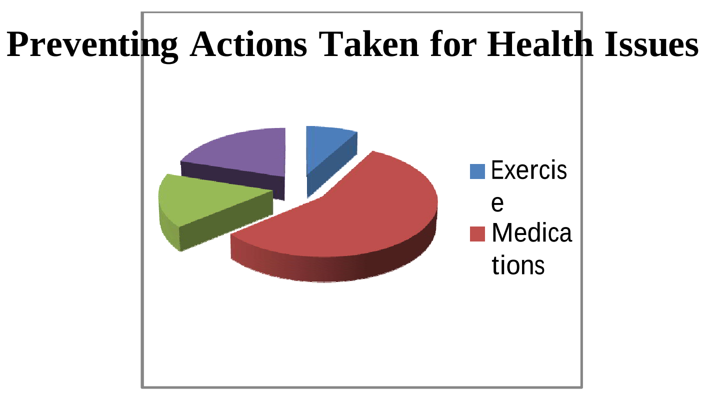


Figure 1.3

From the above figure we try to show the preventing actions taken by respondents for health issues

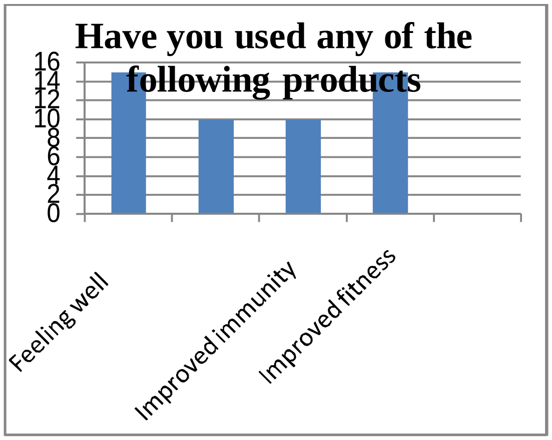
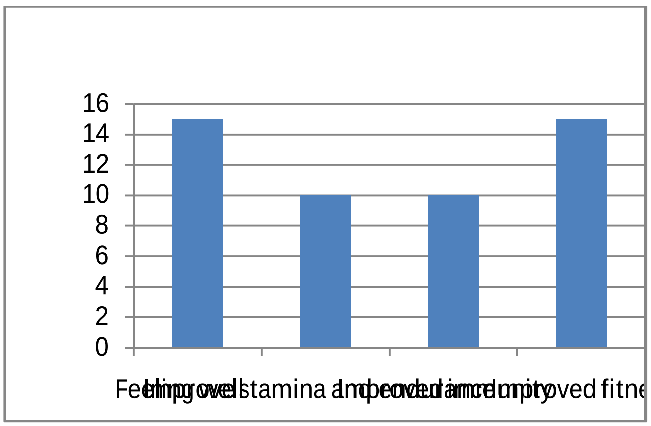


Figure 1.4

From the above figure we try to show the use of different wellness product for health purposes



What was your experience after using these products

Figure 1.5

From the above figure we try to show the experience of user regarding consumption of wellness product

Discussion The urban consumers do not plan much before buying their durables whereas; the rural consumers significantly planned before the buying of the same. In case of automobiles, the differences also persist among different income groups. Both the groups of consumers significantly consider the importance of all the select products to their lives. In case of refrigerators and automobiles, such consideration is relatively greater among rural consumers than their urban counterparts whereas; in case of televisions, this consideration is equal among both the groups. This is probably due to the indispensability of both refrigerator and automobile in the household. Both the groups carefully search for the models of their choice for all the select products. However this tendency is greater among the rural consumers than their urban counterparts. Urban consumers believe that thinking before buying the television or refrigerator would not make any difference to their long term expectations of the product whereas; the rural consumers do not think so for all the three products. This is probably due to income disparities between rural and urban consumers; and the greater tendency of rural consumers to use the items for longer durations. However the urban consumer moderately thinks the same in case of buying an automobile. This is so because of the high value of an automobile. Both urban and rural consumers have greater tendencies to; carefully watch the amount to be spent on these products, or not to buy an unfamiliar brand when wellknown brands are available. These tendencies are greater among rural consumers as compared to their urban counterparts. This concludes that rural consumer is more cautious buyer than the urban consumer. In case of an automobile, the differences between rural and urban consumers differ among different income groups. In terms of careful spending of amount, there are differences between income groups of these consumers' categories for all the select products.

The urban consumers have a moderate and the rural consumers have a greater tendency in terms of not buying an unfamiliar brand of automobile till others use the same. These differences differ among different income levels for this consideration in case of an automobile. This is so because among the particular income group, pioneering in buying the new brand of automobile provides greater psychological satisfaction due to greater social visibility. In case of other products such as television and refrigerator, both the groups have greater such tendencies. These tendencies are further greater among rural consumers than their urban counterparts. However the differences between rural and urban consumers in these tendencies also differ among their different income groups for all the select products. Urban consumers have a significant while the rural consumers have a moderate desire to try a new product on learning about it. Considering all the select products, there have been differences between rural and urban consumers for all the select variables. Product based differences also exist for all other variables except; not buying an unfamiliar brand in case of availability of well known brands and desire to try a new product on learning about it. Overall there are significant differences between rural and urban consumers for all the select products.

Managerial implications

The rural consumers plan their buying to greater extent as compared to urban counterparts carefully search for the models of their choice and at the same time they remain careful in terms of amount being spent on an item. Therefore, marketing offerings should be designed very cautiously keeping in view their explicit as well as latent needs within their budget constraints.

Study indicates that rural consumers are less motivated by functionality and brand of mobile phone while making a buying decision as compare to their urban counterparts in Amravati district.

1.10. Conclusion

Rural marketing cannot succeed if the strategies and action plan are merely extension to urban marketing strategies and plans. In order to make the most of the untapped rural market in India, companies need to understand the dynamics of rural consumers to formulate marketing strategies specifically for rural consumers.

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A STUDY OF WOMEN AS AN ENTREPRENEUR IN DEVELOPMENT OF FOOD & SMALL SCALE INDUSTRIES OF NASHIK

Prof. Manjusha Patil
Department of Commerce, C. T. Bora College Shirur, Dist:-Pune-412210
Email ID – kshatumanu@gmail.com

ABSTRACT:

A study of the Women entrepreneurs are nothing but a group of women who has taken utmost initiate to run a business successfully. The groups of women from Nashik district are plays a significant role, in economic development by providing huge employment to women which help them become self-dependent as well as empowered them. Women empowerments are significant for rapid economic growth of country. In the year of 2015 women entrepreneurs in Nashik are all set to establish a food cluster in the Nashik city. This cluster will include industries like new processed food, production, packaging, labeling and research and development. Now it's India's first food cluster to be run by women. In a true sense, it's a shortcut to grab the rapid economic growth of the country by promoting entrepreneurship among women. It's a key of to industrial development and women entrepreneurs from Nashik are contributing substantially in the economic and overall development of Nashik city.

The present study is focused on the existence of Entrepreneurs Maharashtra.. By this research work, researcher enlightens the concept of First Generation entrepreneurs. And make a detailed study about why the people become Entrepreneurs? Which problems they faced when they start their own business? How can they overcome those problems? How much they contribute in generating employments

Keywords: *-first generation, entrepreneurs, Unemployment,community, region,Gender differentiation,Illiteracy*

Introduction:-

Generally it's considerable in India that only men should earn to survive the family. And as per this orthodox mentality, women frame in the square of family to do the chores like –cooking, washing, and nurture the family's .but with changing time, women also prove their ability and talent .they successfully entered in the business world as an entrepreneur. Because of their inborn qualities like hard work, devotion, passions, confidence and smartness. , stand them in national as well as international business world. Nashik is one of the fastest growing cities of India. It's also known as Pilgrimage village as per the historical evidence like Ramayana and Mahabharata. Now a day it's also known as "wine capital" of India. Nashik has its own personality in Indus- trial growth which also provides a healthy environment to grown up woman entrepreneurs.

Need of the study: - This study is need of hours because; Women Empowerments is a very hot issue which is completely related with this research. India is basically Men dominating country, therefore Incorporation and development of women entrepreneurs are a need of today's world. Because when women become strong financially, they are lifted out of poverty, help to increase the living of standard of the family in the society, they also help to reduce the malnutrition and ill health problems of children by providing employment opportunities. In India, women comprise about 30% of corporate Managerial positions, which is notably higher than global average of women in corporate sector. But due to some reasons like-

1. Gender differentiation / Gender Gap.
2. Illiteracy
3. Unhealthy or unsafe environment for women.
4. Cultural problems as per different community, region, cast, sex etc.

   Less than 10 percent women contributing in entrepreneurship in India.Its very least participation of women in business world as compared with another country. Just like the male entrepreneurs the women also need assistance in –Business planning, raising of Finance, arrangement of human resource etc.because these areas are new for them. So this study is help to understand about Women entrepreneurs' like-

1) Sectors which is available for women entrepreneurs.
2) Upcoming business opportunities for women entrepreneurs.
3) Production of Export oriented units and generation of foreign exchange by women entrepreneurs.
4) The support of Financial Institutions which provide easy finance to women entrepreneurs.
5) Co-operation of Self Help Group for development of women entrepreneurs.

Relevance and Importance of the study:-

The present research work will be helpful to study the women, as an entrepreneur in Nashik city. Their role in the development of food and small scale industries within Nashik. This study is important to know about the upcoming opportunity for women entrepreneurs. It's also focused on some business sectors which is completely depend on women skill and their life experience like –Spice factory, Food products, Pickle,cetch-up,puries, Papad, Mande,etc. It will be useful to study about the family problems which is faced by women, whenever they played a dual role in entrepreneurial world and at the home front. This study also suggest some guideline to mitigate the various problem faced by women entrepreneurs regarding raising of Finance, technologies, transportation, and other administration problem.

Objectives of the study:-

1. To study about the employment opportunity which provided by women entrepreneurs.
2. To study the reasons why women become entrepreneurs.
3. To study the financial independence of women entrepreneurs in Nashik.

Hypothesis of the Research:-

1. The women entrepreneurs basically followed traditional line of their old family business.
2. The women entrepreneurs give first priority to run the business of home made products like Spices, Pickle, Papad, Mande, Food products, Handcrafts etc.

Methodology:-for this present study ,the researcher need to collect the research data from the following sources:-

Sources of Data collection

Primary sources	econdary sources
1) Questionnaire	1) Newspapers
2) Field Visits	2) Internet
3) Personal Interviews	3) Magazine,Books,Research Journals.
4) Observation	4) Various Govt. reports.
& Records.	

Primary sources of data collection:-

1. **Questionnaires : -** this one is the main instrument of data collection for this research work. The research has four hypotheses; therefore the researcher first divided the women entrepreneurs in to three categories i.e.-women entrepreneurs in Manufacturing and production industries, women entrepreneurs in service industries, and women entrepreneurs in trading. Researchers carefully design the detail questionnaire to collect relevant data for research work.
2. **Field visit:-**the researcher visits the different business houses which are run by women entrepreneurs personally.
3. **Personal interviews: -** during the collection of questionnaire, the researcher take personal interviews of the women.
4. **Observation:-**researcher always observe the methods, process and style of functioning of women entrepreneurs, their working habits,confidance,performance etc.

Secondary sources of Data collection:-

The researcher use secondary sources also to collect the relevant data for his research.its basically include:-

1) Newspaper
2) Internet and Websites.
3) Reference Books, Magazines, Research Journal.
4) Various Govt.reports and records related with women entrepreneurs.

Findings of the study:-

The present research work is having a very wide scope. It's important for the economic as well as overall growth of the women. This research is beyond the conservative thinking of the Indians about women. India is developing country and as compared with developed country, Indian women has so many restrictions on their own Ideas and Thoughts regarding their education, career, Jobs, marriage.

So whenever women starts to works as entrepreneurs, there are so many challenges before them like to select the perfect business line, product, which is suitable to them, investment of capital, risk factors etc. Therefore this research has a major scope to understand the issues related to women entrepreneurs and find out their problems with proper solution. This present research work is also representing the contribution of women entrepreneurs in the Employment, women empowerment, and economic growth of food and small scale industries.

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LITERATURE REVIEW ON DESIGN AND DEVELOPMENT OF IOT BASED SMART FARMING APP FOR OPTIMUM WATER UTILIZATION FOR BETTER YIELD

S. A. Nagaonkar

Asst. Professor, SJPN Trust's BCA College Nidasoshi, Karnataka And Research Student at Chhatrapati Shahu Institute Of Business Education and Research ,An Autonomous Institute under UGC & Shivaji *University ,Kolhapur.*

snehnagaonkar2@gmail.com

Dr. S. D. Bhoite

Associate .Professor M .Phil, Chhatrapati Shahu Institute Of Business Education and Research Institute of Business Education and Research , Kolhapur, Maharashtra.

sdbhoite@rediffmail.com

ABSTRACT:

Agriculture is considered as the basis of life for the human species as it is the main source of food grains and other raw material. It plays vital role in the economical development of our country. It provides ample opportunities to the people. Therefore growth and application of precision farming and latest technologies in agriculture are necessary. There are two types of water usages for agriculture i.e. rain-fed farming and irrigation. Rain-fed farming is the natural application of water to the soil through direct rainfall. Relying on rainfall is less likely to result in contamination of food products but is open to water shortages when rainfall is reduced. Irrigation is the artificial application of water to the soil through various systems of tubes, pumps, and sprays. Irrigation is usually used in areas where rainfall is irregular or dry times or drought is expected. There are many types of irrigation systems, in which water is supplied to the entire field uniformly. In India most of the irrigation systems are operated manually some of these techniques are replaced with semi-automated and automated techniques.

The availability and demand for water resources in India show sizeable variations from one region to another. There is an inefficient and inequitable use of and distribution of water. Nearly 90% of the India population lives in areas with some form of water stress or food production deficit. Ground water has been relatively abundant in most parts of India. However, in some regions, it is becoming one of the most serious resource issues. Hence there is a need to conserve the water and also increase the yield of crop, unfortunately more number of farming is carried out by using old traditional methods only few are prone to use modern technologies in farming thereby resulting to low crop yield and improper management of water resources , wherever automation and smart farming has been implemented and human intervention is reduced and replaced by automatic machines and technologies the yield has improved and water resources are also utilized efficiently maintaining the soil moisture and preserving soil fertility .

Hence in this paper the researcher is focusing on the rural improvement and agricultural development through advanced information technologies and communication processes. By using internet of things (IoT), cloud computing and placing various sensors in the field such as soil sensors which will frequently monitor the soil moisture levels and will automatically water the crops thereby making optimal utilization of water for better crop yield. The farm statistical report can be obtained to the farmer through GPS,GPRS on his cell phone anywhere and anytime. Thereby reducing the human intervention and providing ease of farming and conserving the water for future and making optimal usage of water for agriculture.

Keywords— Water conservation, Agriculture, Retaining Soil moisture levels, IoT based smart APP,

Introduction

India has an annual average precipitation of 1,170 mm and about 80 percent of the total area of the country experiences annual rainfall of 750 mm or more. In terms of water that is annually available to us in our rivers ,lakes, ponds and from underground sources, the expert estimate is of order of 1,780 million cubic meters, out of which only 935 million cubic meters is utilizable , thus leading to the figure of ultimate irrigation and conservation of water potential. Owing to the large spatial and temporal variability in the rainfall, water resources distribution is highly skewed in space and time. Hence there is a need to conserve the water and adopt modern technologies of farming.

Cloud computing and internet of things (IOT) are two new concepts emerged since the Computer era. They are the core of IT industry of the new generation.. IOT is closely related to cloud computing in a way that IOT as it is connected to internet. Technological importance have been a great support for making decisions in various fields especially in agriculture. The development of agriculture has been on under development for the past few years due to lack of Agriculture knowledge and environmental changes.

Here, it mainly focusing on the improvement of rural and agricultural development through advanced information and communication processes. It extend the agriculture organization's ability to meet the needs of its farmers. By using IoT, it enhance the easy access monitoring system to reduce the human stress in agriculture. The results obtained, through GSM and GPRS daily alert SMS can send to the farmer in the event of emergency, he can able to view the statistical survey report by irrespective of location and motor has been ON automatically if the water level is decreased. This study provides the desired information at any instant of time from any part of world and viewing their problem immediately at any part of the location.

This Research project is formed by the combination of hardware and software. The part consists of embedded system and the software is the webpage that is designed using PHP. Internet of things is used for getting the signal through the internet and sending it to the GPRS device from which microcontroller gets that information and vice versa. DC power supply is used for supplying voltage to the circuit. LCD is used for displaying the values that are obtained using moisture sensor. An isolation circuit and the amplification circuit are connected to the microcontroller and the water pump which will control drip irrigation system in the farm. The water pump is switched on and off according to the programming in the microcontroller. When the moisture in the soil decreases, the buzzer beeps and the water pump can be turned on or off through the internet. A moisture sensor is employed that detects the moisture from the soil and sends it to the microcontroller. Since, the output of the moisture sensor is analog so an ADC is used that converts the analog output to digital and then it is given to the microcontroller. A GPRS device is used that takes the readings from microcontroller and sends it to the internet and vice versa. Here entire farm is automated once after installing of IOT kit and Drip irrigation system in the farm .The farmer needs to registered in the website ,he will be given control over his farm through the mobile app with the help of this app farmer can constantly monitor the soil moisture levels of his farm and through the hardware implemented in the farm entire farm will be watered automatically as per the soil moisture levels. Hence through this system we can monitor soil moisture levels and water the plants as per the moisture levels thus preserving the soil fertility and conserving water ,It helps the farmer to get more crop yield by using less water and the farmer can utilize his land efficiently.

Need of smart farming

Inspite of new irrigation system, some farmers are not aware of proper water utilization they do not check the soil moisture level to water the plants , some of them are unaware of the frequencies of watering the plant and the duration of watering the crops. Basically they try to practice irrigation depending upon their farming experiences,only few percent of farmers do it according to certain methodologies because of these unawareness it may lead for watering the crops excessively leading to rotting of crops & It may sometimes lead to inadequate watering of crops reducing the yield of crops & these unawareness may result in the loss of soil moisture level, may lead to soil erosion , and may cause improper utilization of water. Hence there is a need to maintain the soil moisture level & utilize the water efficiently so that we can produce more yield under the available resources in our country ,& increase the yield by using less water under different types of soil and land & maintain the soil moisture level in agricultural farms for coming years.India, being a tropical country the temperature is high and evaporation more rapid, so, artificial irrigation and application of modern techniques in farming is necessary for ample supply of water and also to prevent water scarcity in the long dry winter season.

Reviews of different smart farming techniques using Internet of things and cloud computing for optimal water usage and better crop yield

Review on Agriculture and development by Alexandra Effen 2011 : Agriculture is never been out of headlines one of such issue is increase in rate of food prices and food insecurities and poverty. hence in future it is must to increase poor productivity and production in developed countries, this review discusses the role played by agriculture in the economical development of country, [1] it also discusses the issues of income diversification by farmers, certain rural development approaches and issues of international trade policy and food securities, which are the root cause for certain crisis in agricultural commodity fluctuations since from last few years. It was examined that there are two challenges related to agriculture, firstly: need to improve and increase productivity of food. Secondly : To stabilize volatility of food prices and reduce the poverty, hence the foundation of agricultural growth undergoes the following terminologies like Adoption of green revolution and latest technologies, Proper agricultural investments ,overcoming all environmental challenges, resolve the barriers in technology adoption and changing the approaches for rural development.

Review on Water and Agriculture in India ,Dr.Vibhav Dhawan 2017 . India ranks second in farm output worldwide. Almost 13.7% of GDP (Gross Domestic Production) had been accounted from Agricultural and allied sectors like forestry and fisheries & had employed 50% of workforce. The irrigation infrastructure has network of canals formed of rain water harvesting products, rivers, reservoirs, basins, ground water and well based tanks. India covers 160 million ha of cultivated land and around 39 million ha land irrigated by ground water ,22 million ha is irrigated by canals and nearly two third of Indian cultivation still dependent on rain and farming falls under rain shed areas.

According [2] to the expert panel of south Asia India has 18% of world population and has only 4% of fresh water out of which 80% is utilized for agriculture. Average of 4000 billion cubic meters of precipitation is received in India every year. Lack of storage management, inadequate infrastructure, inappropriate water utilization and improper water management leads to only 18-20% of water usage. India receives rainfall around 1183 mm out of which 75% falls only in monsoon season (july-sept). In this review various suggestions had been made by expert team to conserve and utilize the water resources productively for betterment of farmer and economy of country ,They say that adoption of technologies for conservation of water for agriculture must be done to increase water efficiency, which will also conserve soil moisture, nutrients, soil texture and soil fertility, water pricing must be reviewed, Proper irrigation systems must be adopted and water must be utilized efficiently in agricultural sectors so that optimal water usage can lead to better crop yield and also conserve water for future.

Review on soil moisture level by the global soil moisture data bank 2000: In this paper detailing of soil is made such as they had explained what soil moisture is, how it is measured and why is it important. In this paper they had disclosed various observations made in Asia. Here they had also made certain attempts to create soil moisture datasets with remote sensing and modeling that can be used in future, when validated with actual observations. Soil moisture plays critical role in physical environment and maintaining the echo system. Soil moisture is measured by using certain device depending upon the resources available ,by measuring the soil moisture periodically it will conserve the soil and preserve the soil moisture, fertility and will avoid soil erosions also. As per the usage of latest sensing technologies we can predict the soil moisture levels for future also. One of the traditional approaches of measuring soil moisture levels is the gravimetric method which is also called as Thermostat –weight technique. Soil samples are taken using coring devices from depth and certain locations. Basically 10 cm long segments to depth of 1 – 1.5 m are extracted and smaller sample is used from each segment and it is weighed, dried in oven and weighed again. The difference in mass gives soil moisture sample, later it is converted to volumetric units using the soil density.

Reviews on IoT Smart Agriculture

N.K.Suryadevara , S.C.Mukhopadhyay 2011.The concept of agriculture became famous from 1999.Researchers implemented various systems for agricultural growth using IoT and cloud computing techniques., different smart farming techniques were implemented using latest technologies such as Smart irrigation system was developed to check soil moisture and water the farm accordingly using Bluetooth model for communication [5]. This model had limitations in terms of range and device accommodation. In 2009 author suggested the use of advanced IoT and scheduling the power supplies to sensors may work more efficiently however this model has lack of interoperability which is must for large agricultural fields. Hence, the author suggested to increase the number of sensors but it might cause high power consumption as more nodes were needed to be deployed, Hence A model with more functionality and simple interface has to be developed.

Application of IoT based system for advanced agriculture in India 2015 .The world agriculture is undergoing industrialization, at the same time it is needed to develop agricultural informationization which has become trend of development for the world agriculture. Hence the economy of country relies on the agricultural growth and development after the continuous efforts lot of changes had been made in agricultural infrastructure development. Here the author [5] puts more emphasis on the implementation of hardware and software along with latest technologies like internet of things and cloud computing. Moreover farmers fail to utilize the information efficiently. To change this situation and promote fast agricultural development and informationization , it becomes necessary to implement smart farming such as cloud computing and visulaisation techniques to construct “agricultural information cloud” which combines the IoT technology and RFID technology.

Review on automatic irrigation system

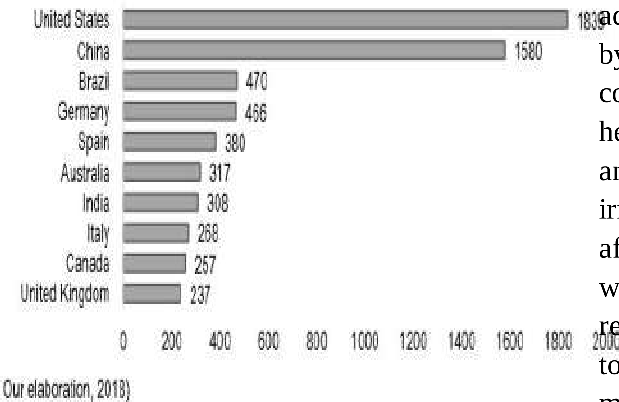
Ms. Deweshvree Rane, 2015. In this paper [6] soil moisture sensors and temperature sensors are placed in thr root zone of plant and gateway units handles the sensor information and transmits that to the web application. One algorithm was developed to measure the soil temperature and moisture and programmed into the microcontroller so that required amount of watering has to be made to the crops. Cellular internet interface was used to inspect the data and schedule irrigation and programmed through the web page. This system was tested for 136 days and was compared with old traditional systems.3 replicas of automated system were placed at different areas. In this paper the sensors were placed and managed through web page so that the farmer could control his farm from remote areas through cellular network ,even the motor can be switched on/off automatically .This automatic irrigation system was formed using Zigbee and internet of things and solar energy was used as the source of power supply. GPRS technique has some disadvantage in terms of speed, distance and reliability Hence the researcher had not used it in this system

Review on IoT based smart agriculture. Prof. Dr. R. S. Kawitkar 2016. As per The new scenario of decreasing water tables, drying up of rivers and tanks, unpredictable environment present there is an urge of utilization of water efficiently and there is a need to manage the temperature and moist level of crops. In this paper [7] an algorithm was developed with threshold values of temperature and soil moist levels can be programmed into microcontroller based gateway to control water quantity. Here the system is powered by photovoltaic panels and has duplex communication link based on cellular internet interface that allows data inspection and irrigation scheduling through web page. The use of wireless sensors is being made to monitor and control green house parameter in precision agriculture to maximize the crop yield and minimize the water usage. The whole system was developed by placing five field sensor stations which collected the data and transmitted to base station using global positioning system (GPS) so that necessary actions were taken to control the irrigation system .This system provided low cost wireless solution as well as remote controlling for precision irrigation. This system was formed by using microcontroller, universal asynchronous receiver interface and different soil and temperature sensors. It had certain drawbacks in terms of cost and deployment and also caused attenuation of radio frequency.

Review on smart E-agriculture Monitoring using Internet of things . Mrs. S.Padmadevi 2017. In this article [8] more focus is made on improvement of rural and agricultural development through advanced information and communication processes by implementing IoT monitoring of farm can be made to meet the needs of farmers and reduce their stress in relation to agriculture. The farmers gets SMS alerts through GSM and GPRS tracking system, The farmer can get statistical survey report irrespective of locations and motor is controlled automatically, different sensors are placed in the farm like pH sensors, humidity sensors, moisture sensors, water level sensors, aurduino Uno microcontroller , relay ,electric motor, GPRS technology .By using all these sensors the farm is controlled through IoT and cloud computing and the farmer will get the statistical report of farm and can control the farm from remote areas

Adele FINCO Full Professor, Department of Agricultural, Food and Environmental Sciences 2017, This paper [9] presents an overview of worldwide development and implementation of precision agriculture till today from 2000 with the invention of new technologies opportunities are opening for the agro food, here in this paper focus is given on different aspects of precision farming, such as precision crop farming and live stocking. the main goal of precision farming research is to define a decision support system for farm management with optimal returns on inputs while preserving all the resources.[10].some of the technologies [11] of precision farming are ,GPS (global positioning system),yield monitoring and mapping ,Remote sensing, soil sampling, crop scouting, geographic information system (GIS),information management, variability of soil water content and precision water management. Application of precision farming [9] is challenging. by the use of emerging technologies like IoT ,cloud and implementing various sensors it has lead to overall agricultural growth. Technical solutions allow farmers to produce more efficiently, monitoring and controlling the farm becomes easy , All the resources can be utilized productively and we can also get to know about things like yield, application of fertilizers, pesticides, water content etc

Research on Precision Agriculture in Italy, though not having been able to count on comparable financing to those of other countries, such as United States and China, has good scientific productivity, which places it at eighth place worldwide as the number of publications scientific (Figure 4). [9]



(Source: Our elaboration, 2018)

Figure 4. Number of scientific publications by country

Conclusion

Agriculture plays vital role in economic development of the country thus for productive yield and to stabilizing the prices of food grains there is a need of applying modern agro techniques and create awareness amongst the farmer about the implementations of smart agriculture . As per the current reviews undertaken regarding water conservation & water availability for agriculture there is a severe need of water conservation and utilizing the water efficiently for better and maximum quality yield. There is need of Proper Monitored irrigation system for optimal water usage. According to the study there are so many smart farm monitoring system available constructed using different sensors ,actuators & Connector modules like Bluetooth ,Wi-Fi ,GSM ,GPRS ,Wi-Fi networking, RFID & other precision farming techniques. Each of the module has its own advantages and drawbacks

After reviewing the researcher found that that nobody has focused on Automated Drip Irrigation System for optimal water usage, there are very less system which use IOT using Drip irrigation system hence the researcher decided to focus on the smart farming & Automation of farm by sensing soil moisture levels using Drip irrigation system. The researchers system will be constructed using simpler interfaces with multiple functionalities ,using adequate sensors and using Wi-Fi shielded aurdino by using the latest technologies like IOT & Cloud computing, the researcher's web portal and App will help the farmers to control and monitor his farm anytime & anywhere by using the automated drip irrigation system without any human intervention after deployment n the farms, Automatic dripping will be done as per the soil moisture and watering requirements ,no access watering will be provided to the farm & it is cost affordable & easy to maintain.

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MOBILE COMMERCE IN INDIA : MERITS AND DEMERITS

Patil Anjali Uttam. (M.Phil Scholar)

Chh.Shahu Institute Of Business Education And Research Kolhapur

anjaliup@hotmail.com

Dr.G.Haresh.

Associate Professor Of Economics, Chh.Shahu Institute Of Business Education And Research Kolhapur

ABSTRACT

Mobile Commerce is the latest way of online transaction being more popular among large population of India. Mobile phone is not just a device to make calls but important gadget to fulfill the needs of buying and selling of goods and services. This paper gives the overview on the merits and demerits of Mobile Commerce and its impact on Indian society. The study is based on Secondary data only which is collected from journals, magazines and different websites from internet.

Keywords- *Mobile Commerce, Tools, Merits ,Demerits.*

Introduction :

Mobile commerce is a new trend for online transaction, is the extension of E-commerce. It was Introduced by Kevin Duffy In 1997.Today mobile is not use only for sending sms or calling but it also used for pay your bills, purchase products and services online and so on. M-commerce requires just a smart phone with internet or Wi-fi connectivity, and it includes many applications, technology services and business models.

While users conduct e- shopping or online purchase of product they don't need to use personal computer due to M-commerce the usage of M-commerce has been increased due to the availability of mobile phones across the world.

Concept and definition of M-commerce:

Mobile commerce is also known as M-commerce. That is the conduct of business and services over portable, wireless devices with internet access. Mobile commerce has rapidly attained the business forefront. The main aim of M-commerce is to improve the convince of trading and implement electronic money solutions for quicker purchase of good. M-commerce is the subset of E- commerce.

Definition:

1) **Lehman Brothers-**

" M-commerce is the use of mobile devices to communicate, inform transact and entertain to public and private networks".

2) **J.P. Morgan-**

" Business to consumer transactions conducted from a mobile device".

Examples of M-commerce are:

1) Hotel booking
2) Purchasing movie tickets.

Device used in M-commerce:

1) Mobile phones
2) PDA (Personal Digital Assistant)

3) Smart phone – mobile phones and PDA technology.
4) Laptop.

Objectives of the study:

1) To study the Concept of M-commerce.
2) To study the merits and demerits of M-commerce.

Data collection:

In order to study this topic secondary data was collected from library resources like journals. articles and relevant websites available on internet.

Scope of study:

As far as the scope of the study is concerned this study is focuses upon M-commerce benefits to the citizens of India. Indian government, customers. This paper can inspire the consumers, experts of theory field brining certain change in M-payment services for better future lastly everybody could be able to know the merits and demerits of M-commerce and its Impact on Indian society.

Benefits / Merits Of M-commerce:

M-commerce market grows rapidly now a days M-commerce help each and everyone to do their work smoothly according to their schedule. Its merits are as follows:

1) Wide area :

M-commerce helps the marketer have wider reach of potential customers than he can have bye visiting all personally.

2)User friendly :

Day by day websites are being designed so much user friendly. There are different toolbars are present. Sorting of products helps for consumer to choose more exclusively.

3)Affordability :

M-commerce is also cost friendly for users because internet is generally cheaper as compared to internet services provided by Wi-Fi connectivity or dongles.

4)Easy to carry mobile phones :

Mobile phones are very handy and easy to carry by users. It avoid user to go physically and also avoid use of computers or laptops.

5)Innovation :

M-commerce gives the applications and creative mobile payments.

6)Save time :

Due to M-commerce no need to go to the shop and purchase. We can search every product on one click. It is not needed that the user needs to plug in his laptop or PC and wait for the system to reload.

7)Push Notification :

Through M-commerce ,the sellers can be regular touch with users through the Push notification. They send the message for every small things like discount, scheme, payback benefits .

8)Electronic wallet:

When the mobile phone can function as an electronic wallet for mobile payments, including micropayments, application developers and service providers will find it attractive to introduce new mobile communication services in market.

Demerits :

Each coin has two sides. M- commerce also has some demerits. Due to this growth of M-commerce in India is less. Demerits of M- commerce market in India are as follows-

1) **Language barriers:**

   In India, mostly people are not aware about the foreign languages. They generally prefer their own language, and there are only few applications which are available in regional languages. Due to this language becomes major factor to purchase or sell the product or services.

2) **Low Internet connectivity**:

   In India till the internal connectivity is under the dark room. The broadband connections is not accessible at many rural places.

3) **Lack of awareness :**

   Still in India there are lot of people do not aware about the M-commerce. People of India afraid to do online transactions. Some people are uncomfortable with doing transactions through mobiles.

4) **Lack of simple and standardize method**:

   In India ATM or Credit card are popular now a day no other mode of payment is popular because people are facing difficulties for growing M-commerce and doing financial transactions even though mobile wallets are there.

5) **Security:**

   Information shared through the wireless medium have higher chance of getting hacked. Consumers feel insecure while doing transactions, they have fear about their privacy. Due to this lot of people avoid M-commerce.

6) **Small screen:**

   Mobile Phones are generally having small screen compared with laptop or computers therefore the product is not properly shown and due to this consumers are less interested.

7) **People are technology lovers not users:**

   People are like to carry big good looking mobiles but do not want to do online purchasing due to some technical reasons, and not all phones are capable of M-commerce yet.

Conclusion:

Mobile commerce is going to play a major role in m-payment concluding business. M-commerce is the latest way of shopping being popular among large population. People are getting in touched with M-commerce. They can make the electronic order any time on one click. M-commerce also play vital role in protecting the environment because of M-commerce people need not go to shop physically and hence the traffic on road decreases. It also helpful to save your time and traveling expenses also. There are different demerits in M-commerce but the good news is that the sources of consumer frustration like slow speed, high cost, difficult user interface are being addressed by operators. M-commerce has gain a huge popularity although it is in initial phase in India. Future of M-commerce seems to be safe but they also need to build awareness among the people.

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GLOBAL WARMING

Shitala More
e-mail Address- shitala19061999@gmail.com
SupriyaChougule
Assistant Professor, D.R.K. College of Commerce, Kolhapur

ABSTRACT

The most arguably critical and contentious issue facing the world in the twenty-first century is "Global Warming". It increases the average temperature of atmosphere, oceans and landmasses of the Earth. The planet has warmed (and cooled)many times during the 4.65 billion years of its history. The main cause of warming is the burning of fossil fuels, such as coal, oil and natural gas which releases in to atmosphere carbon dioxide and other substances known as greenhouse gases. It has effect on changes in whether the irony of this global warming is that while it could reduce climatic changes by drying up rains.The average temperature of the Earth is about 15degree C (59degree F). Over the last century this average has risen by about 0.6 Celsius degree (1 Fahrenheit degree). Scientist predict further warming of 1.4 to 5.8 Celsius degrees (2.5 to 10.4 Fahrenheit degrees) by the year 2100. Warming can cause damage of soil which has effect on food crops, disrupting food supplies in some part of the world.

Keywords:*Climate change, global warming, impacts of climatechanges, temperature, soil damage*.

1.0 INTRODUCTION:

Basically, global warming is the recent increase in the average air and ocean temperature of the Earth as well as its expected continuation. It is primarily impel by human activities, principally because of greenhouse gas emissions from oxidation of fossil fuels. It will result in increased average of global temperatures.

1.1 OPERATIONAL DEFINITION:

Global Warming:

Global warming is when the earth heats up (the temperature rises). It happens when greenhouse gases (carbon dioxide, water vapor, nitrous oxide, and methane) trap heat and light from the sun in the earth's atmosphere, which increases the temperature. This hurts many people, animals, and plants. Many cannot take the change, so they die.

2.0 RESEARCH DESIGN:

In order to focuses on meaningful conclusions and to provide beneficial suggestions, it is required to follow accurate methodology.

2.1 RESEARCH QUESTION:

1. To understand the concept of Global Warming and its causes.
2. To study the factors which effects on climate change.

2.2 RESEARCH MAIN OBJECTIVES:

1. To understand the causes, effects and solutions of Global Warming.
2. To explain how humans cause the Global Warming.
3. To suggest measures to prevent excessive exploitation of natural resources and energy sources.

2.3 STATEMENT OF THE PROBLEM:

The statement of the problem of the present research is "A Study on Global Warming and its causes in India".

- CAUSES OF GLOBAL WARMING:

1. Increase CO2 concentration in the air.

2. Agriculture: Deforestation, burning the forest.
3. Industrialization: Burning fossil fuels(oil, natural gas, coal) in power Plants, factories, cars, etc.

- Effects of the Global Warming:
  1. Melting of the Ice caps: Flooding coastal areas, Sea level rises.
  2. Climate change: Desertification, Droughts, Hurricanes, Tornados
  3. Loss of Biodiversity: Migration of species, Endangered, or extinction of species.

2.4 SCOPE OF THE STUDY:

Many previous research has shown Clearly that the Earth is warming and this warming is largely due to increase in carbon dioxide (CO_2) and other greenhouse gases that have increased in the atmosphere due to human activities.

2.5 **DATA COLLECTION**:

Secondary Data: For the purpose of the study mainly secondary data is required hence the data has been collected through the Articles, Reviews, Books, Websites, etc.

2.6: SIGNIFICANCE OF THE STUDY:

The study provides theoretical framework for the better understanding of the global warming also tries to throw light on the main reasons and measures to minimize global warming.

2.7 FACTORS INFLUENCING GLOBAL WARMING:

The general observation and several studies reveal following factors influencing the Global Warming of the Earth. They are as follows:

1. Extraterrestrial Factors, such as variations in the sun's activity and slowchanges in the Earth's orbit.
2. Atmospheric Factors, include the composition of the atmosphere and its reflectivity, from the surface of the Earth to the stratosphere.
3. Land and Ocean Factors, which relates with the movements of it.

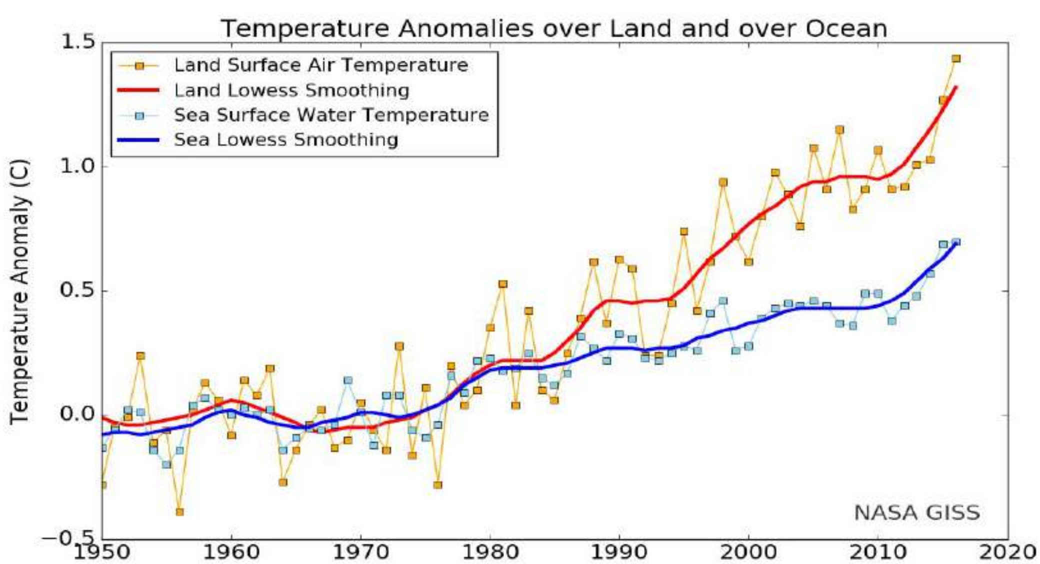
3.0 REVIEW OF THE LITERATURE:

RESEARCHER	TITAL	OUTCOME
1.Pete Smith, Steven J, Davis(2015)	Biophysical and economic limits to negative CO2 emissions	Scenario analysis suggest that negative emission technologies (NET's) are necessary to limit dangerous warming .
2. James D. Ford, Graham and McDowell and TristanPearce (2015)	The adaptation challenge in the Arctic	Two competing theories suggest that Arctic communities are either highly vulnerable to climate change, or demonstrate significant adaptive capacity.
3. V. Savo, D. Lepofsky (2016)	Observation of climate change among subsistence-oriented communities around the world	A review of climatic changes reported by subsistence-oriented communities around the world highlights the contribution that such local observations can make to our understanding of the

		impact of climate change.
4.Rupert Seidl, Dominik Thom (2017)	Forest disturbance under climate change	Changes in forest disturbance are likely to be greatest in coniferous forests and the boreal biome, according to a review of global climate change effects on biotic and abiotic forest disturbance agents and their interactions.
5.Frank Pattyn, CatherineRitz (2018)	The Greenland and Antarctic ice sheets under 1.5 degree C. global warming.	This Review synthesizes knowledge on projection of the Antarctic and Greenland ice sheets at 1.5 degree C. and 2degree C. of warming, discussing possible nonlinear responses, and outlining the need for more insight into future.
6. James N. Druckman and Mary C.McGrath (2019)	The evidence for motivated reasoning in climate change preference formation	In this Review, a Bayesian framework is used to explain climate change belief updating, and the evidence required to support claims of directional motivated reasoning versus a model in which people aim for accurate beliefs, but vary in how they assess information credibility.

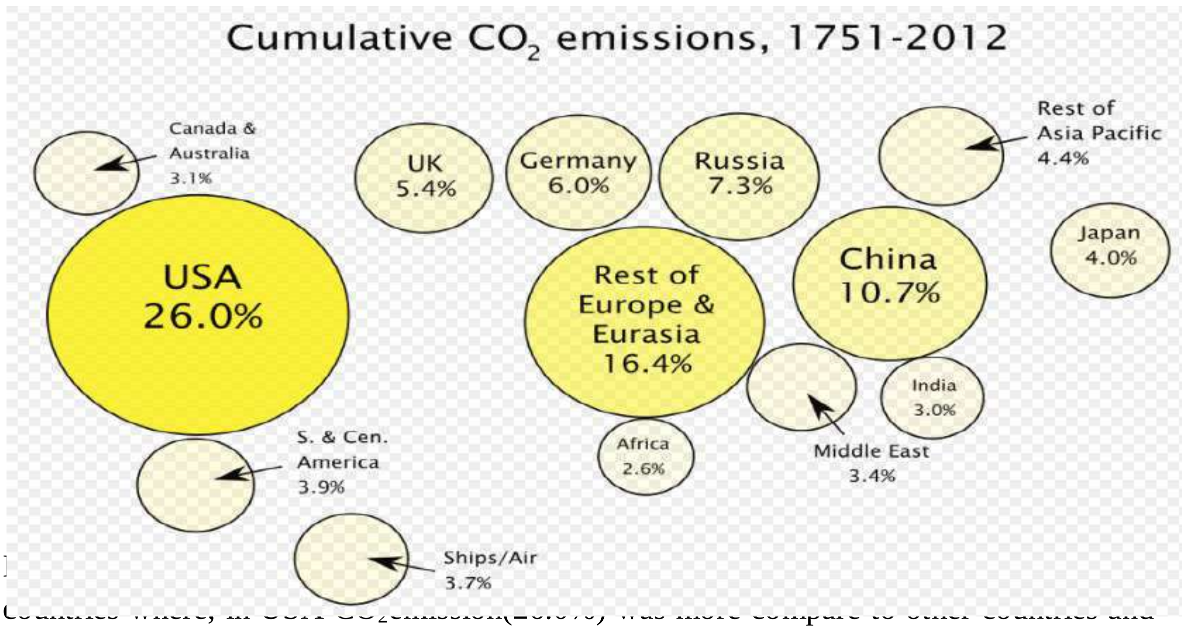
4.0 DISCUSSION:
As a consequence of many factors, weather has changed in recent years. These changes have been perceived everywhere around the world, and they have prospectively affected many forms of life around the planet. Global warming is one of the names this phenomenon has received, but there are theories which also claim for a global cooling problem, especially in some regions of the planet.

1. Temperature Changes-



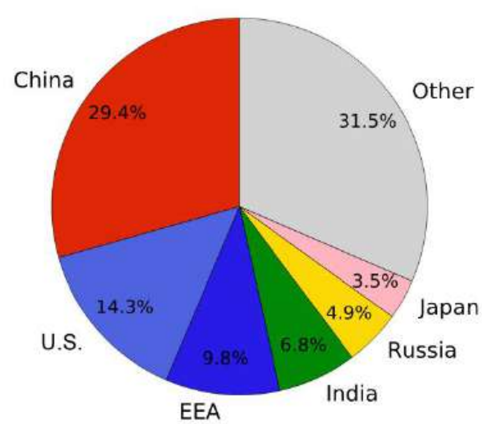
Annual(thin lines) and five-year lowest smooth (thick lines) for the temperature anomalies averaged over the Earth's land area (red line) and sea surface temperature anomalies (blue line) averaged over the part of the ocean that is free of ice at all times (open ocean).

2. Percentages share of global cumulative energy-related CO2 emissions between 1751 and 2012 across different regions.



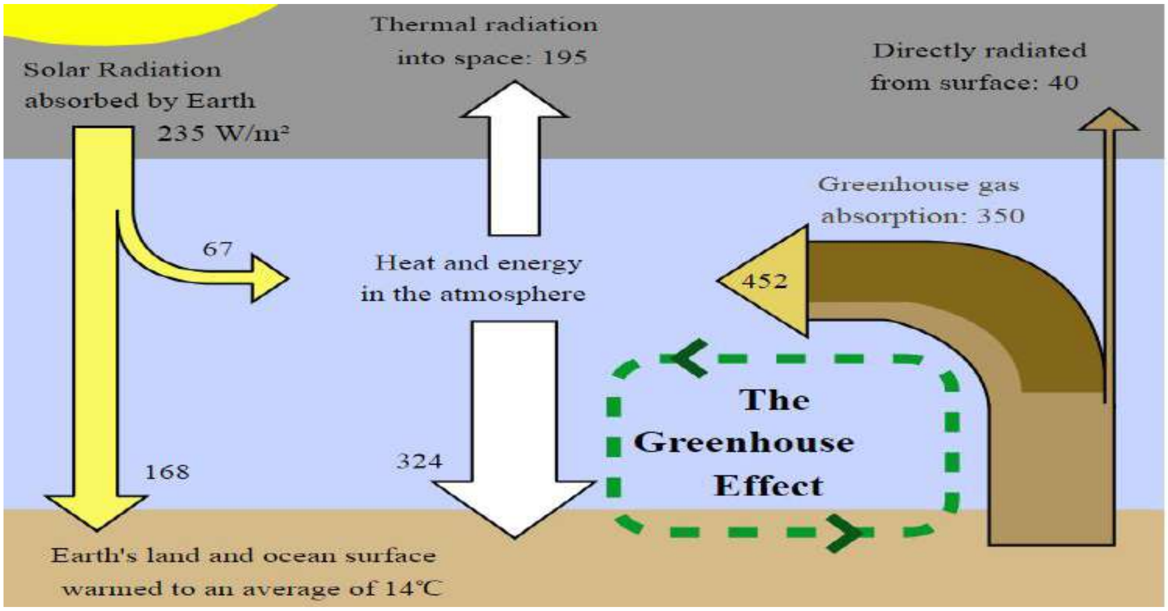
countries where, in USA CO_2emission(26.0%) was more compare to other countries and the Africa which was (2.6%).

3.Global carbon dioxide emissions by country-



CO_2 emissions are continuing to rise due to the burning of fossil fuels and land-use change. The above figure shows Global carbon dioxide emissions by countrywise in 2015. The highest CO_2 emission was found in Other countries and lowest in Japan which was 3.5%.

4. Greenhouse Effect



The above figure showing Greenhouse effect flows between space, the atmosphere, and Earth's surface. Energy exchanges are expressed in watts per square meter ($W/m^{2})$. Greenhouse effect is the process by which absorption and emission of infrared radiation by gases in a planet's atmosphere warm its lower atmosphere and surface.

5.0 FINDINGS:

1. It was seen that the result of global warming are Atmospheric changes, acid precipitation, and ozone depletion. 2. It was found that due fossil fuels there is increase in the global warming so need to use and identify Biofuels and alternatives, carbon sequestration, carbon tax.

3. Huge change is the Climate was noticed due the human beings unnecessary and excess use of plastics, greenhouse, coal, fuel etc from various researches.

4. The global warming is adversely affecting Earth sciences, ecology, ecosystems, biodiversity.

5. There is huge need of awareness and work for Sustainable development, economy, environment and health.

6. It was found in the reviews that greenhouse is causing global warming in large extent hence suggested that Reducing greenhouse emission permanently is need of the hour.

6.0 SUGGESTION:

As elaborated earlier, toxic emission are a major cause of global warming. To reduce harmful emission is to cut the usage of vehicles which produce them. And there should be decrease in using fossil fuels, oil which is the main cause of Global Warming.

7.0 CONCLUSION:

From the current study it is found that Global warming is a big hazard and appropriate measures must be taken to tackle this serious problem. This problem is not only causing trouble to the human beings but also to animals and plants. Melting of polar ice caps will lead to floods which can cause mayhem everywhere. And for this innovative solutions must be brought forward to end this hazard once and forever.

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IMPACT OF GST ON INDIAN ECONOMY

Mrunal Danale
Research Scholar
E-mail:- danalemrunal27@gmail.com
Ms. Supriya Chougule
Assistant professor, D.R.K. College Of Commerce, Kolhapur

ABSTRACT:

GST is one of the best type of tax. GST stand for Goods & Services Tax. In India economical system GST comes into force from 1st July, 2017 at the Central Hall the Parliament. The Finance Minister ArunJaitley said to inflation will be down as well as tax avoidance is very difficult. GST is a destination based tax on consumption of Goods & Services. GST is divided into five categories 0%, 5%, 12%, 18% & 28%. GST is collected by CGST, SGST,IGST& UTGST. The bedrock on GST is "One Country, One Tax". This policy started by in India at first time. GST is expected to eliminate the cascading effect of taxes. The benefits of GST on Indian Economy like removal of joint indirect taxes such as VAT, CST, Service Tax, Excise Duty, etc. GST will be provide credit for input taxes paid by purchaser in the goods and service chain.

Keywords:- Goods and services, one country one tax, eliminate

1.1 Introduction -

The word 'tax' is derived from the Latin word is 'taxare' means to estimate. A tax is not a voluntary payment or donation. GST is also expected to eliminate the cascading effect of taxes.GST is destination based tax consumption of goods & services. In India, GST was first suggested by the AtalBihari Vajpayee government in 2000. February 2015, ArunJaitley announced in his budget speech that the government is to implement the GST system by 1st April, 2016. Finally, in India economical system comes into force from 1st July, 2017 at the central hall of the parliament. The GST is a difficult concept that simplifies the structure by supporting the economic growth of India.

1.2 Operational Definition -

The term 'GST' is defined in article 336 (12A) of the constitution of India to mean "any tax on supply of goods & services or both except taxes on supply of alcoholic liquor for human consumption".

Article 336 (26A) of the constitution of India provides that "services mean anything other than goods".

1.3 Objectives of the study -

1. To understand the concept of GST.
2. To study about impact of Goods & Service Tax on Indian economy.
3. To highlight the need of GST in India.
4. To know the model of Indian economy.

1.4 Scope of the study -

The study covers detail descriptive analysis and discussion on GST and its implementation in India. It covers theoretical base to understand in detail GST. Its implementation, impact, etc.

1.5 Limitations of the study -

The present study based on secondary data.There is a further scope for research in this field

1.6 Review of Literature-

D. R. Vasanthagopal (2011)"GST in India : A big leap in the indirect taxation system" and included that switching to GST from current elaborate indirect tax system in India will be positive step in booming Indian Economic.

Jana V. M., Sarma& V. Bhaskar (2012)"The Road Map for implementation of GST" He promote that the step to be undertaken to implement the generic tax system i.e. GST.

Nitin Kumar (2014)"GST - A Way Forward and founded" that implementation of GST in Indian helping the removing economic by current indirect tax system and to encourage unbased tax structure which is indifferent to geographical location.

Srinivas K. R. (2016)"Issue and challenges of GST in India" mentioned that central and state governments are empowered to levy respective taxes as per the Indian constitution is likely to change the complete scenario of present indirect taxation system.

Poonam (2017)"The System of Indirect Taxation GST" it plays a very important role in GST system. The cascading and double taxation effects can be reduced by combing central and state taxes. This type of taxation system would directly encourage of economic growth.

1.6 Data Collection -

This is a descriptive study based on secondary data collected from different books, news-paper, research journal and website, etc.

1.7 GST Model:-

Indian constitution gives supremacy in defense, external affairs and finance area to centre over the state. Therefore, the centre cannot be made to outsource the collection of centre's portion of GST to the state, thus India has a best option of adoption of duel GST model.

Types of GST Model:-

1. Single (Central) GST Model:-

Centre levies and collects the GST for both Centre and State. It distributes the share of the individual states in accordance with its consumption pattern determined on the basis of prior survey.

2. Single (State) GST Model:-

State levies and collects the GST for both State and Centre. The Individual States collect GST for both Centre and their respective States and then pass on the centre's share to the centre.

3. Dual GST Model:-

Both Centre and State levy and collect their shares of GST by way of Central GST and State GST. GST with interstate movement of goods & services is most critical part after considering twelve models INDIA decided to adopt the Integrated GST (IGST) Model.

The IGST comprise of CGST & SGST will be levied and collected by the centre. The centre will remain the CGST share dispatches the SGST shares to the respective destination states. The entire mechanism will be computerized.

1.8 Features of GST on Indian Economy:-

1. GST is one indirect tax for the entire nation.
2. GST will be applicable as if the turnover of business exceeds Rs.20Lakh previous year
3. This tax will be collected on value added goods & services at each stage of sale or purchase in supply chain.
4. The system allows to set- off GST paid in the procurement of goods & services against the GST which is payable on supply on goods & services.

5. Centre will levy and administer SGST and CGST.
6. Input tax credit will be set- off as follows-

Tax Credit to be Set- off	Available Input Tax Credit
IGST	IGST + CGST + SGST
CGST	IGST + CGST
SGST	IGST + SGST

1.9 Impact of GST on Indian Economy:-

GST will impact on boosting the competitiveness an performance of India'smanufacture distributed and retailer. Most tax burden is borne by domains such telecommunication, insurance, business, banking, financial services and IT service. The various business sector in Indian economy will be propitiated through the diminishment of unwanted indirect taxes.

Positive Impact:-

1. The most important impact of GST is that it eliminates the cascading effect of taxes and barrier free tax structure.

2. GST will help to reduce the production cost from 15% to 20% in view of full input tax credit which affect prices of product.

3. GST leads to sustainable growth in Indian Economy. Simple tax system will attract more productive investment.

4. If industry's manufacturing is done at full capacity it will be benefitted by comparative cost advantages.

5. Implementation of GST will result in the economy reduction of price level which also affect on standard of living people.

Negative Impact:-

1. GST is negatively affect price level of essential goods & services which are presently exempted from the taxation.

2. GST is adversely affect the market of real estated by additional 8% and reduce demand by 12%.

3. GST will increases the price of the transfer from one department to another for manufacturing finished goods.

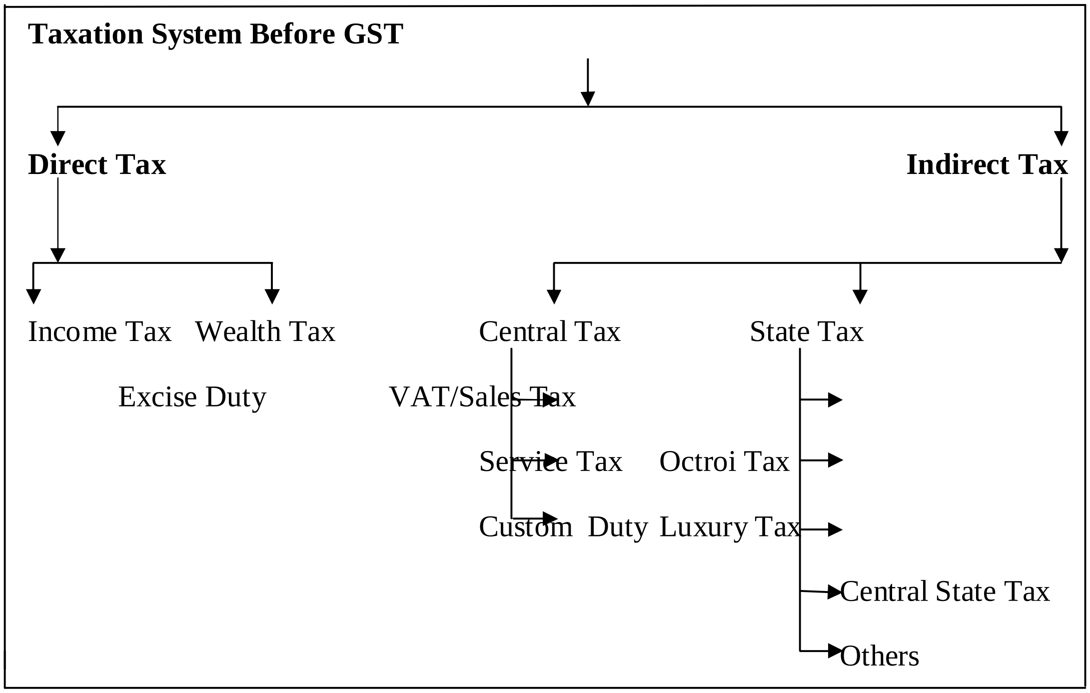
4. Consumer will not be much benefitted because some goods have become chipper will other have costlier.

5. the most evidence is the exemption of electricity, diesel, petrol, crude oil and real estated area. These exemption will not reduces the cascading effect.

However, GST is long term strategy, positive impact way and proves to be beneficial to the common man.

1.10 Results and Discussion:-

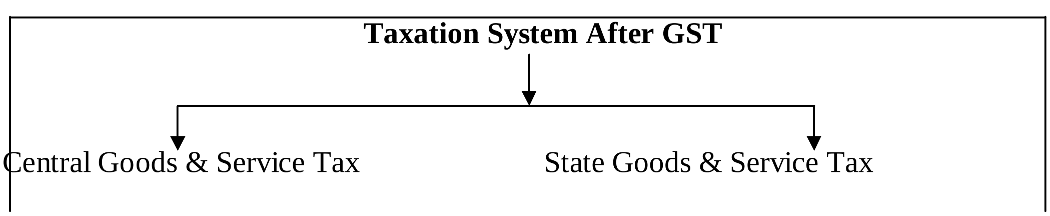
1. Taxation System of India:-



Under the taxation system of India is very difficult in growth of economy. This taxation system under two heads explains as follows-

1 .Direct Tax:- In this tax is divided into mainly two parts as like Income Tax and Wealth Tax. Tax collected on income of an individual.

2 .Indirect Tax:- Direct taxes distributed in following ways as like Central Tax and State Tax. Sales Tax is levied on the sale of all goods generally payable by dealer in the course of trade. VAT is a system of multistage tax on goods introduce where in tax levied of various stages of supply and production. Central Excise Duty is an indirect tax levied on good manufacture in India. Custom Duty as Import Duty are levied by the Central Government of India on the imported goods. State Tax are included inOctroi Duty, Luxury Tax, Central State Tax and Other Taxes. All the services comes under the orbit of service tax barring those mentioned in negative list.



Under the Taxation System is manageable in growth of economy. This system divided into mainly two part as CGST and SGST. Those taxes are the share of GST Tax diverted to revenue department of central and state government. This is generally equivalent to CGST and SGST.

2. Sector Wise GST Tax Rate:-

Sector	Before GST	After GST
Food Industry	12.5%	5%
Entertainment	30%	28%
Transportation	15%	18%
House hold personal care	28%	18%
Mobile phone service	15%	18%

Following table gives us information about the sector wise GST tax rate with before and after GST percentage. Food Industry decreases in 7.5% rate of GST, Entertainment with 2% as well as House hold personal care is 10% decreases in rate of GST. Which means there are some profit gives to customer. Transportation is increase in 3% rate of GST. Also, Mobile phone services increase in 3% rate of GST. Which means there are some loss gives to customer.

1.11 Suggestions -

1. The process must be reduced for operating the business efficiently and for economic growth of GST payment time consuming exercise.

2. Composition scheme should be extended to service providers and for inter - state supplier.

3. Input relief should be extended to all supplies except sin goods & service.

4. GST would eliminate to a large extent, the multiplicity of administrative mechanisms and tax rates across different states.

5. The process should be easy to understand and to implement for small retailers which is not possible under this GST system.

1.12 Conclusions-

Tax policies play an important role on the economy through their impact on both efficiency and equity. Implementation of GST is one of the best decision taken by the Indian government for the same reason, July 1st celebrated as Financial Independence day in India. It ignores multi indirect taxes which reduces from businessman. It can provide relief to manufacturers by providing comprehensive coverage of input tax credit setoff. It has a positive impact on Indian economicalsectors and industries. GST is significant for growth effect, price effect and effect on budget balance.

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INCLUSIVE GROWTH BY SUGARCANE PRICING IN INDIA

Miss. Punam Ravindra Naik
Research Student
Department of Economics,
Shivaji University, Kolhapur.

Miss. Samina Salim Jamadar
Research Student
Department of Economics,
Shivaji University,Kolhapur.

Abstract

Sugarcane is one of the most important cash crops in India. Sugarcane has a long history of 3000 to 7000 years. It provides employment to a large number of people. It contributes to the economical status of the rural areas. The pricing of sugarcane has always been a difficult issue. That reason price policy for sugarcane has a long history. It involves the conflicting interests of cane cultivators, sugar factories, sugar consumer, even the Government. So here focusing the characteristics of landmarks in the history, main principles and methods are given below. Also all these characters are followed from time to time in the fixation of the minimum prices for cane which are focused.

Act 1932 focusing the need for minimum price emerged for sugarcane supplied to factories. A short period of legislation of sugar industry indented to benefit both the factory and the grower via trade protection. Act 1934 was passed by power on the provincial Government to exit minimum prices for cane. UP and Bihar Government followed by first time in India. After other state Governments are followed by some prosseger in 1934.Which means the method adopted in fixing which were also diverse. This research paper aims to examine the Inclusive growth by sugarcane pricing in India during last 5 years.

Objectives

1. To know sugarcane Price Fixing Methods.
2. To study the Sugarcane Price Policy in India.
3. To analyse the state wise Sugarcane pricing during the period 2011 to 2015.
4. To examine FRP of during the period 2011 to 2016.

Keywords: India, Agriculture Sector & Sugarcane Pricing.

INCLUSIVE GROWTH BY SUGARCANE PRICING IN INDIA

1 Introduction

Sugarcane is one of the most important cash crops in India. Sugarcane plant is classified under the ‘Saccharm’. The ‘Saccharm’ word comes from Sanskrit word ‘Sarkaro’. Sarkaro means sugarcane. Sugarcane has a long history of 3000 to 7000 years. It provides employment to a large number of people. It contributes to the economical status of the rural areas. The pricing of sugarcane has always been a difficult issue. That reason price policy for sugarcane has a long history. It involves the conflicting interests of cane cultivators, sugar factories, sugar consumer, even the Government. So here focusing the characteristics of landmarks in the history, main principles and methods are given below. Also all these characters are followed from time to time in the fixation of the minimum prices for cane which are focused.

Act 1932 focusing the need for minimum price emerged for sugarcane supplied to factories. A short period of legislation of sugar industry indented to benefit both the factory and the grower via trade protection. In these circumstances the benefit was reaped more by the factory than by the cane growers accordingly. Such as view for ensuring to farmers a fair and reasonable price for his produce the sugarcane. Act 1934 was passed by power on the provincial Government to exit minimum prices for cane. UP and Bihar Government followed by first time in India. After other state Governments are followed by some prosseger in 1934.Which means the method adopted in fixing which were also diverse.

The Tariff Commission 1961 recommended on inter in arrangement is the form of collective incentive for improving the quality of care for all cane growers attached to factory by linking the price of sugarcane to average recovery of the preceding season. So all this process followed by under the Government and also Indian Government has accepted this recommendation.

2. Objectives

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4. To examine FRP of during the period 2011 to 2016.

3. Methodology

We have decided to do the study of sugarcane pricing in India. Sugarcane is one of the most important cash crops in India. Sugarcane has a long history of 3000 to 7000 years. The India is famous for co-operative movement particularly in sugar factories. So we have selected this subject for the present study. We have selected data only Secondary data base.

4. Sugarcane Price Fixing Methods

In accordance with the recommendation of the Tariff Board 1950 provision was made in the sugarcane control order 1955 since replaced by the sugarcane control 1966 requiring the central Government to fix the minimum price for cane. So different principles are methods have been followed by state Government in India.

Characteristics of main are principles and methods adopted by Government in India for fixing the minimum Cane prices from day by day as follows.

1] Fixing minimum cane price which is unrelated to sugar price for the whole
Of part of the season.

2] Fixing consolidated prices concerned to percentage of sugar recovery.

3] Linking cane price for extra realization from the sales of sugar.

4] Linking cane price for prevailing sugar price.

Period of 1962-63 with some variations in principles and methods were out lined above. In this period that formula a relating the minimum cane price to the quality of cane was introduced. Tariff Board 1950 was focusing the adhocmannerof fixing the minimum sugarcane prices. The Central Government Recommended from them.

The Central Government following considered while fixing minimum sugarcane price.

1] Recovery of sugarcane.

2] Cost of production of sugarcane.

3] The return to the grower from alternative crops and the general trends of prices of agricultural commodities.

4] The price at which sugar produced from sugarcane is sold by producer of
Sugar.

5] The availability of sugar to the consumer at fair price.

Factory offered by growers the minimum sugarcane price which is fixed with the objects of ensuring the payment of granted price for cane. The following elements of the statutory minimum price as are prentice today can be summarized as.

A] A minimum cane price.

B] A basic level of sugar recovery.

C] A premium every 0.1 percent increased in sugar recovery over the basic

Level.

D] The average sugar recovery of the factory during a fixed period.

In constitution of India improved the cane prices fixes formula. Thus the central government fixes the cane prices each year first three constitutes of the formula changing from time to time. Central Government is focusing CACP in 1966-67. In this period were fixation minimum prices for sugarcane. In this year in January month the reports of CACP are submitted to the Government.

Government of India consultation with such as authorities, bodies, association such as most important thing by consulted. Also basic of basic minimum price at Rs. 31 per quintal linked to recovery of 8.5 percent or a below with a premium of 36.4706 paisa per quintal for every 0.1 percent increase in recovery above 8.5 per. For the sugar season of 1992-93 and Rs. 34.50 per quintal linked to a recovery of 8.5 per or below with a premium of 40.5882 paisa a per quintal for 0.1 per increase in recovery above 8.5 percent for the season 1993-94 and fixes the minimum sugarcane prices all over the country and the individual sugar factories. The Central Government has been following a policy of partial central and dual for sugar. Under the policy a certain percentage of as compulsory levy sugar price fixed by the sugar factories is re-questioned by the government. Levy sugars are distributed under the PDS. PDS means public distribution system. The central government has fixed the ex-factory price of levy sugar for 2011-12 sugar seasons by talking in to amounts the FRP. Meaning of FRP is Fair and remunerative price of sugarcane for the season of 2011-12 on provisional basis. Sugar prices depend on price policy but the price policy depends on domestic and international market. Locally and globally sugar prices ranking under pressure. In fact global prices are on the lower level compared to last five years in India. Compare of UP state sugar price is falling to Rs. 2750 a quintal. In Maharashtra recovery from crushed cane is a high 11.5 percent and price is ruling around Rs. 2450 a quintal.

Sugar production is expected to be mud a head of demand there by adding to the countries surplus. Government of UP is focusing the SAP. Which means the long form of SAP is State administrated price previous of two years sugarcane level (Rs. 280 a quintal) and by giving further incentives it has been able to resolve standoff with millers and crushing has started. At present sugar mills required to provide 10 percent total production as levy sugar. Levy sugar provide by (PDS). Central Government is planning to increase levy quota for (BPL under PDS). That profit by 10 percent to 20.25 percent increasing the sugar price.

5. Sugarcane Pricing Policy

Factories of sugarcane decide the price sugarcane by deducting their total expenditure from total income. 75 per cent is more than sugarcane prices for total costs of sugar production. The deduction is made by way of various taxes, duties, conversion cost, transport cost, rent, interest and fair return of investment. The residual and fair return of investment. The residual amount is allocating product. Between the sugar factories are very different sugarcane prices seen in each other. Because some factories has a big amount in order to attract more sugar cane supplier. This is reason unhealthy completion both of sugar factories in respect of purchasing sugarcane supplies. As a result can growers do not fixed reasonable price for sugarcane. In fact, factories has different price of other factories. India is one of the countries in the sugar where payment of sugarcane is made. The basic payment of sugarcane is made of the basic of weight, regardless of the quality of cane. That means cane grower and miller are due to different people. In world most courtiers manufacturing sugar, the mill of cane, so in this way payment dues not exists. Characterizes of sugar consisted the weight of cane and quality of cane. European countries are concerned sugar cane prices. European countries paid 2629 per tons for farmers the production of quota sugar. The EU references price for white sugar is fixed at EUR 404.4 per ton and EUR 33.2 per ton for raw sugar.

Maharashtra state is producing major Sugarcane factory through co-operative societies. Also same process is in AP, TN, UP, Karnataka and Panjab. The Committee appointed by Government of India noted that the Loksabha standing committee on civil supplies and public distribution 1995-96 has recommended a direct link between sugar factories and the farmers.[2] (Salve W. N. 2015 pp.50)

UP state Government have maintained direct link between sugar factories and farmer's to the following points as following.

1] Preparation of cane supply calendars.

2] Providing intimation about FRP and SAP prices to the farmers.

3] Making cane price payment through the banks.

4] Maintenance of growers wise records etc.

Seven lakh hectors of land are total but six and half of them in which sugarcane is cultivated in the state. The most important factor of agriculture in the state is the co-operative sugar factories linked the concept of statuary minimum price (SMP) by the fair remunerative price, (FRP) of sugarcane with effect from sugar marketing season 2009-10. Government determined SMP which means sugar manufactures purchase cane from at which sugar manufactures purchase cane from farmers. Accordingly from 2009-10 sugar seasonson words the central Govt. is fixing a fair and remunerative price (FRP) for sugarcane instead of (SMP). Farmer will not be required to be for the end season. Farmers followed only profit by sugar mills or the Govt. and (FRP) system only announcement by them. The new system also same of them and is not dependent on the performance of individual sugar factories. The FRP for sugarcane in 2012-13 sugar years beginning from October was fixed at Rs. 170 per quintal but govt. of India improve FRP. That year fixed as 25.5% to Rs. 210 per quintal for year starting from October. The FRP is the sugarcane prices fixed by the control Govt. of India but UP and TN announced their own rates of sugarcane that called SAP long form for SAP means state advisory price. SAP is always higher than (FRP) as per Rangrajan Committee report 2012. SAP is the price at which sugar manufactures sell sugar in the free market.

Table No. 1

State Wise State Advice Sugarcane Price 2011-12 to 2013-14

State	2012-13	2013-14	2014-15	**Total**	**Average**	**SD**
UP	2400	2800	2800	**8000**	**2666.67**	**230.94**
Maharashtra	1800-2050	2100-2500	-	**4550**	**2275.00**	**318.20**
Punjab	2200	2400	2800	**7400**	**2466.67**	**305.51**
Haryana	2210	2710	2950	**7870**	**2623.33**	**377.54**
Gujarat	-	2500	-	**2500**	**2500.00**	**-**
Andhara pradesh	2000	2500	-	**4500**	**2250.00**	**-**
Karnataka	2000	2400	2500	**6900**	**2300.00**	**264.58**
TN	2100	2350	-	**4450**	**2225.00**	**-**
India (FRP)	1450	1700	2100	**5250**	**1750.00**	**327.87**

Source: www. Agricoop.nic.in/image fault/trade/sugarcane news 29 pdf. Commodity profile sugar December 2015.

Table No. 3.1 Shows 2015State Wise State Advice Cane Price 2012-13 to 2014-15 and observed average cane price paid to sugarcane farmer compare between 2013-14 (Rs.1700) and (2014-15) was much higher than (Rs. 2100) to 2013-14 as both the Central Govt. fixed "Fair and Remunerative Price and State advised prices were much higher than FRP during the 2013-14. The SAP is higher than FRP during the 2015-16. The cabinet Committee, on Economic Affairs (CCEA) is appointed by the central Govt. of India approved Rs. 10 a quintal increase in the Fair and Remunerative Price (FRP) for sugarcane to Rs. 230 for

2015-16 seasons (Oct-sep.) (Business Standard 17/18 January 2015). The Union cabinet raised the (FRP) of the sugarcane crop for the 2015-16 seasons by Rs. 10 a quintal to Rs. 230 a quintal sugarcane season of 2015-16 will start from October to September.

Table No. 2

Fair and Remunerative Price (FRP) since 2009-10 to 2015-16 for sugarcane in India

Crushing Season	FRP (per tons Rupees)
2009-10	1298
2010-11	1391
2011-12	1450
2012-13	1700
2013-14	2100
2014-15	2200
2015-16	2300
Total	**12439**
Average	**1777**
SD	**417.94776**
CV	**23.519852**

Source: Sugar Year Book 2016.

It has been observed from the table 2010-11 was much higher (Rs. 1391) than the year 2009-10 (Rs. 1298) but 2013-14 much higher (Rs.2100) than the year 2012-13 (Rs. 1700) 2015-16 much higher (Rs.2300) than 2010 to 2015. The FRP for the 2014-15 seasons is 220 a quintal this will be lined to a basic recovery rate of 9.5% Subject to a premium of Rs.224 a quintal for every 0.1% point increase in recovery above that level. FRP is minimum price which sugar mills have to pay the formers for the cane purchased from them. However state Govt. is free to fix their own purchase price as sugarcane falls within their domain. At present Central Govt. declared FRP for sugarcane in the country. But sugar factories have been facing the problems of sugarcane price. According to ISMA, in the current scenario, it has becomes more difficult for us to pay even the FRP of Rs. 220 quintal

6. Conclusion:

The Sugarcane is one of the important cash crops in India. It contributes to the economic up lift of the rural areas. The state Government followed different principles and methods from time to time in fixing the minimum prices of sugarcane. The pricing of sugarcane in important functions of both of India announced the maximum sugarcane price for the season of 1997-98 at 48.45 per quintal. Sugarcane is an important and cash crop in many countries of the world. India is the sixth larger exporter in the year 2012-13 and 2013-14. Brazil is the largest exporting countries in the world.

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A STUDY OF SERVICE QUALITY: WITH REFERENCE TO MAJOR HOTELS OF ISLAMPUR CITY

Prof.Aniket Suresh Pardeshi, Dr.Hemlata V. Gaikwad
Rajarambapu Institute of Technology, Rajaramnagar, Islampur, Maharashtra,415414, India
Email ID: aniket.pardeshi@ritindia.edu

Abstract:

Now a day's customers prefer service quality more than the quality of product. It encompassing with not only the complementary services but after sales service as well. As far as service quality is concern it is totally depending on the customer perception weather to be satisfy with the service or not. This paper belongs to the application of service quality of major hotels in Islampur city.

Introduction:

This study emphasizes the importance of Service Quality and its influence on the consumer's behavior. The main purpose of this study is to empirically examine the association between the consumers' general Require service quality and their consumption pattern. All in one measure was used to identify the service quality dimensions of the company. The study confirmed that there was a significant association between the service quality of the hotel and the service perceived by consumer.

Objectives:

1. To study on the Service Quality provided by the Major Hotels in Islampur City.
2. To Study the major factors influencing on customer approaching to the services.
3. To Study the responsiveness of vendors as well ascustomers.
4. To develop a simple model of customer and vendors decision-making.

Importance:

- Market trend
- Segmentation & targeting
- Competitive analysis
- Increase revenue
- Brand equity

Hypothesis:

1. Service quality variables like (service satisfaction, lifestyle, and financial satisfaction) have an influence on impulse consumer behavior.
2. Service quality has a significant and positive relationship with consumer satisfaction.
3. Service quality has a significant and positive relationship with consumer loyalty.

Research methodology:

Source of data collection: Data has been collected primary way.

Primary data collection: -

The main source data collection was questionnaire method survey, discussion with customer & also through observation.

Conclusion:

The research shows that quality of services has major impact on consumer's behavior as consumers have given highest preference to service quality than the ambiance, food quality, sitting arrangements, and other amenities.

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A Case Study of Co-generation Project of Rajarambapu Co-Operative Sugar Factory Rajaramnagar, Dist- Sangli

Dr. Shinde Ashok Ramchandra
Head, Dept. of Accountancy,Y.C.College,Rajaramnagar.Member of Board of studies, (Accountancy) Shivaji University Kolhapur.
Email- shindeashok369@gmail.com

Abstract

This paper present "A Study of Cogeneration Project of Rajarambapu Sugar Industry Islampur".Cogeneration plants provide both process heat and electrical power from common fuel. State government of Maharashtra support sugar for starting and developing cogeneration project. Government provides 5% of the capital expenditure on cogeneration project while the factory concerned puts in an equal amount. Rajarambapu sugar industry consume their bagass to run their mills during season and generate steam to run the boilers and turbines, they generate power to run their plants. In 2017-18 Rajarambapu Sugar Industry get 5768 lakh amount from electricity. Expenses of cogeneration production was 5 cror rupees for per MW .They have produce more electricity through high pressure turbine and steam.

Keywords: bagasse,cogeneration, turbines, electricity.

Introduction:-

Co-generation of bagasse is one of the most attractive and successful energy projects that have already been demonstrated in many sugarcane producing countries such as Mauritius, Reunion Island,India and Brazil. Combines heat and power from sugarcane in form of power generation offers renewable energy options that promote sustainable development, take advantage of domestic resources, increase profitability in the Factory, and cost-effectively address climate mitigation and other environmental goals. State government of Maharashtra support sugar for starting and developing cogeneration project. Government provides 5% of the capital expenditure on cogeneration project while the factory concerned puts in an equal amount.

According to World Alliance for Decentralized Energy (WADE) report on Bagasse cogeneration ,bagasse-based cogeneration could deliver up to 25% of current power demand requirement in the world's main cane producing countries.

State government of Maharashtra support sugar for starting and developing cogeneration project. Government provides 5% of the capital expenditure on cogeneration project while the factory concerned puts in an equal amount. This paper present study of cogeneration project of Rajarambapu co-operative sugar factory, Rajaramnagar (Tal-Walwa, Dist- sangli, State – Maharashtra, India) and their success of electricity production. Rajarambapu sugar Factory consume their bagasse to run their mills during season and generate steam to run the boilers and turbines, they generate power to run their plants. In 2017-18 Rajarambapu Sugar Factory get 5768 lakh amount from electricity. Expenses of cogeneration production was 5 cror rupees for per MW .They have produce more electricity through high pressure turbine and steam.

Objective of Study:

- To Study concept of cogeneration
- To study cogeneration project of Rajarambapu sugar factory,Rajaramnagar.
- To find out electricity production by cogeneration project of Rajarambapu sugar factory, Rajaramnagar.

Research Methodology:-

Researcher use secondary data for his study.i.e.books,annual reports and different websites.

Cogeneration:-

Cogeneration or Combined Heat and Power(CHP) is the use of a heat engine or power station to generate electricity and useful heat at the same time. Cogeneration is more efficient use of fuel because otherwise wasted heat from electricity generation is put to some productive use. Combined heat and power recover otherwise wasted thermal energy for heating. This is also called combined heat and power district heating. Small CHP plant are an example of decentralized energy. The supply of high-temperature heat first drives a gas or steam turbine powered generator. The resulting low-temperature waste heat is then used for water or space heating. At smaller scales typically below 1MW a gas engine or diesel engine may be used.

Need for Cogeneration

- Cogeneration helps to improve the efficiency of the plant.
- Cogeneration reduce air emissions of particulate matter, nitrous oxides, sulphur dioxide, mercury and carbon dioxide which would otherwise leads to greenhouse effect.
- It reduces cost of production and improve productivity.
- Cogeneration system helps to save water consumption and water costs.
- Cogeneration system is more economical as compared to conventional power plant.
- optimizes ecological and economical benefits in the empower generation

Advantages of combined Heat & Power:- CHP is an integrated system that harnesses wasted energy in traditional power generation. It offers a wide range of advantages including financial, efficiency, ecological and legislative.

1)Financial Benefits

Reduces energy costs

A single system can offer energy savings of up to 40% offering a permanent reduction in energy costs.

Zero cost outlay options available

For larger scale systems zero capital funding options are available so that you can finance the system cost effectively.

Enhanced Capital Allowances Eligible Tax can be claimed back on procurement of large and small-scale CHP systems for use in commercial buildings or district heating schemes.

Renewable Obligation Certificate Compliant Biomass and other sustainably fuelled CHP systems may qualify for Renewable Obligation Certificates which function in a similar fashion to the feed in tariff – providing an income from your system dependant on run hours (metered)

Renewable Heat Incentives Heat pumps (Ground Source & Air Source), Solar Thermal and biomass CHP systems are eligible for renewable heat incentives – financial incentives designed to increase the uptake of renewable technologies.

2)Environmental Benefits

Reduced CO2 and S02 Emissions

CHP systems reduce CO_2 emissions with biomass and biogas CHP being essentially carbon neutral.

Helps New Construction Meet Carbon Legislation Compliance

Carbon legislation compliance in construction is greatly helped by CHP systems thanks to the energy savings and environmental benefits of the systems.

Reduces Transmission Losses from the Grid

CHP systems help to reduce loss from the grid by providing a regular and consistent supply of energy.

3) Efficiency Benefits

Increases Energy Security

CHP systems can operate entirely off grid or supplement larger energy demands. This provides exceptional energy security.

Fuel Choice Benefits

CHP systems can work on a wide variety of fuels including biomass pellets, biogas, natural gas and other fuel types.

4) Legislative and New Building Benefits

Helps with Part L Compliance Helps meet CRCEES CHP systems help you Helps new buildings avoid the Climate Change Levy

The climate change levy applies to industrial, commercial, agricultural and public service sectors and applies to electricity, gas and solid fuel consumption.

CHP can use the thermal heat which is traditionally wasted in power stations enabling energy savings of up to 40%.

CHP is a recognised sustainable way of generating electricity which can be sold back to the National Grid or used within a private wire network to supply homes and businesses.

CHP used in community energy schemes can assist with planning applications and consent, as well as assisting to meet regional carbon emission targets and support energy reduction strategies.

CHP generation also contributes towards reducing CO2 emissions against standard plant room boiler use and obtaining electricity from conventional coal fired power stations.

Disadvantages of Combined Heat and Power

The main disadvantages of combined heat and power are that it is capital intensive and that it is not a sustainable energy source unless used with renewable fuels.

Disadvantages

1) Not Suitable for All Sites :-CHP systems are only suitable for sites where there is a need for heating and hot water systems. For larger scale systems heat and power demand need to remain fairly consistent for maximum efficiency. This particularly applies to heating which is powered continuously on larger systems.

2) **Financially Intensive**:-The initial costs for a CHP system can be high without funding. Which can make it prohibitive for smaller scale (non-domestic) installations.

3) **Not Necessarily Environmentally Friendly**:- Not all CHP systems run on environmentally friendly fuels. Though at Helec we always recommend systems run on environmentally friendly or sustainable fuels.

Cogeneration Project of Rajarambapu Sugar Factory Rajaramnagar :-

From last three year Rajarambapu Sugar Factory running cogeneration project. Their target is creation of 1000 MW electricity production. For this purpose they sanctioned 56 lakh share capital from government. They achieved their target. Rajarambapu Sugar Factory have create 9 cror 87 lakh 61 thousand KWH unit electricity.

Advantages of cogeneration through adoption of new technology:-Under unit 1 they establish cogeneration project.They selected high pressure boiler with working pressure for this project.The capacity of this boiler has 140 tonne for per hour and 110 K.G working pressure. 28 MG blidcome backpressure turbine of high pressure has also selected.

1) 140 tonne peer hour capacity and 110 KG/C.M2 high pressure boiler:- This boiler produce high pressure steam for 28 MG turbine.High tempreture and high pressure steam produce more than old low pressure boiler.Following table shows the comparision between ratio of Low and High pressure.

Sr.No	**Boiler**	**Steam to Fuel Ratio**	**Tempreature**
1	Low pressure Boiler(32KG/CM2)	1.85	385 degree C
2	High Pressure Boiler (110KG/CM2)	4.86	540 degree C

2)28 MW Turbine Set:-

High pressure and High tempreture steam use for 28 MW turbine in 140 tonne peer hour capacity and 110 KG/C.M2 high pressure boiler.The following table shows that,high pressure turbine get high temperature than low pressure turbine .

Sr.No	Turbine	Steam to Power	Tempreature

		Ratio	
1	Low pressure Turbine (32KG/CM2)	10.00	385 degree C
2	High Pressure Turbine (110KG/CM2)	4.86	535 degree C

3)E.S..P(ElectroStatic Presipitetor):- This system has used for high pressure boiler. In this system flied ash of high pressure boiler has collected. This ash collecting in ash silo through ash handling system and it used for compost fertilizer for farming.

4)V.F.D.Drive:-

V.F.D Drive used for boiler,i.e.for all fans, boiler feed water pump. Cooling water pumps ,cooling water fans, air compressors etc.

Income from Cogeneration Project of Rajarambapu Sugar Factory Rajaramnagar:-

In last two year Rajarambapu Sugar Factory run cogeneration project successfully.They have used modern technique machinery and also up gradation of staff and get memorable success through cogeneration project. Following table shows income from cogeneration project from last two years.

Sr.No	Particular	2016-2017	2017-2018
1	Production of Electricity per tonne	79.57	96.2
2	Electricity used by sugar factory in per tonne	7.53	6.88
3	Electricity export in per tonne	44.30	61.84
4	Total electricity produced by sugar factory (Unit)	45385045	98761673
5	Total Export of electricity (Unit)	25269000	63601308.75
6	Plant load factor	91.18	85.59
7	Total Income from export of Electricity (amount in Lakh)	4075.643	1693.023
	Total income from Electricity(amount in Lakh)	5768.666	

Conclusion:-

Rajarambapu Sugar Factory get various advantages of cogeneration .They operate automatically all machinery and using less manpower through cogeneration project. High pressure turbine is grater than low pressure turbine in the department of electricity production.Indusry control air pollution through ESP system. ESP system destroyed fly ash.300 Kg steam made in high pressure boiler in per tonne bagasse. In last two year Rajarambapu Sugar Factory get 5768 lakh rupees income from their cogeneration project.

Abbreviations

Wade = World Alliance for Decentralized Energy,

MW = Mega watt

CHP = combined Heat & power

Co – 2 = Carbon dioxide

SO-2 = Sulphar dioxide

KG = kilo gram

ESP = Electro static presipitetor

KWH = kilo watt per hour

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SHRI NARAYANRAO BABASAHEB EDUCATION SOCIETY, ICHALKARANJI

The lamp of education was lighted by His Highness Late Mr. Narayanrao Ghorpade, the *Jahagirdar* of the then Ichalkaranji province, by starting Govindrao High School. Thereafter, with the initiative taken by five ex-teachers of Govindrao High School, Shri Narayanrao Babasaheb Education Society was established in 1898, which presently manages seven different units providing education from KG to PG, providing quality education to students. The vision as exemplified by the founders is embodied in its motto as '*Satkriya Acharavi*', meaning 'the practice of quality behavior.'

Corresponding to the local needs of an industrious city of Ichalkaranji, popularly known as the *'Manchester of Maharashtra'* due to its textile business, Shri N.B. Education Society started Shri Venkatesh Mahavidyalaya in 1983 with a view to provide quality commerce education blending it with moral and civic values, relevant in the present context.

SHRI VENKATESH MAHAVIDYALAYA, ICHALKARANJI

In line with the vision of the parent institution, Shri.Venkatesh Mahavidyala, since its inception in 1983, has been chequering the growth with the mission of 'imparting the quality education in commerce to all classes of society and moulding the students into socially responsible citizens and contributing in the development of human resources by enabling to meet the contemporary challenges' The college has come a long way since its modest beginning with 111 students in June, 1983 on no-grant basis for three initial years. Now 1756 students are taking commerce education across B. Com., B.B.A. and M.Com. courses. All classrooms equipped with LCD projectors, two with Smart Boards and newly built-up Language Lab and AV-cum-Conference Hall have added value to imparting pedagogical contents.

Since the first batch in 1986, almost every year, our students have presence in the Merit List of Shivaji University, with a very few exception. During the span of 34 years, the college has the roll of honour of 34 University Merit Holders.

The college has undergone the third cycle of reaccreditation by NAAC, Bangalore, in October, 2017 and accredited at 'B' grade with CGPA of 2.31. Along with B.Com. and M.Com. , the college has been running a professional course of B.B.A. since June 2008 along with four short-term certificates courses. It is indeed a matter of proud privilege for us that our college has been accorded as the centre of C.A. Examinations by Institute of Chartered Accountants of India (ICAI) since May 2015.

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Phone: +91 9822673554 E-mail: naushadmujawar@gmail.com

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