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Gokhale Education Society, Nashik**

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It is my immense pleasure to publish this special issue of Platinum 2018 on the occasion of Centenary Year of Gokhale Education Society Nasik. I feel proud to state that this edition will fulfill the wide space and needs of Researchers from Various disciplines from all over Maharashtra and outside too. I assure that this issue will show the richness and quality of Research excellence.

Hon. Sir Dr.M.S.Gosavi saheb always says change is the only constant thing in the world. Education develops the holistic personality of Learners at all levels. The intellectual strength of upcoming smart new generation must be converted into marketable commodities And so work employability in education is very important which makes students capable of doing their Best Higher Education must enable the learner to lead, to create, to develop and to represent their own new ideas and perception by way of Research. For this issue Secretary of Gokhale Education Society Hon.Sir M.S.Gosavi and President Hon. Prin.S.B.Pandit Saheb Blessed us a lot. Our H.R.Director Hon.Prin.Dr.Deepti Deshpande always encourages and appreciate such type of constructive, innovative and glorious ideas. I hearty thankful to all dignitaries for encouraging and positive support.

In this issue variety of Research Papers from all streams or domain have been incorporated on which researchers have articulated Their scholar opinion and expressions and put across their study findings which have really made this volume impact making and profound.

I would like to mention that the Research Papers published in this issue is scrutinized and Reviewed by the expert in respective fields of course all the authors, teachers and research scholars. Since efforts are taken by the teachers of Junior College, Senior college and English medium High school shreewardhan and Borli. I appealed all teachers for enjoying this platform. I extremely thanks to my colleagues and paper writers. I welcome also the expectations and suggestions from the learned personalities from all streams.

- Prin.Dr.Shriniwas V Joshi

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HOW TO MAKE THE NATIONAL AGRICULTURAL MARKET (NAM) WORK?

- Prin. S.B. Pandit

President, Gokhale Education Society
Nashik

Why is NAM necessary to day ?

The purpose behind NAM is the:-

1. Creation of a common national market for agriculture commodities through one- platform network.
2. At present Agriculture Produce Market Committees (APMCs) regulate market yards.
3. Limiting the scope of trading in agriculture commodities at the first point of sale where farmers bring in their produce following the harvest at a mandi located nearby. Mandies located across a state, are not integrated and there are substantial transaction costs for moving the produce from one mandi to another within a state.
4. Separate licenses for each mandi are required for trading in different market areas within a state.
5. This has led to a highly fragmented market.
6. And there is a high transaction cost for buying and selling agricultural commodities.
7. Besides, it creates barriers for free movement of agriculture goods across the country.
8. NAM is an online platform within physical market or mandi at the backend.
9. Agriculture Ministry Officials say that- NAM is not a parallel marketing structure but rather an instrument to create a national network of physical mandies which can be accessed online.
10. According to the official document NAM seeks to leverage the physical infrastructure of mandies, through an online trading portal, enabling buyers situated even outside the state to participate in trading at the level.

What is the Government Plan for developing NAM?

- The electronic platform under the NAM is being created through a special software developed by the Agriculture ministry and the same is provided to each mandi which agrees to come on board free of cost.

- There are some basic criteria for state to integrate in to NAM.
- For instance the concerned state must amend its APMC Acts by bringing in provision for electronic trading.
- Besides states must provide a single license to anyone willing to trade through NAM in a local mandi.
- Prime Minister Narendra Modi is launching NAM across 21 mandies in eight states:-

Telangana (5)

Uttarpradesh (5)

Gujarat (3)

Haryana (2)

Himachal Pradesh (5)

Jharkhand (2)

Madhya Pradesh (1)

Rajasthan (1)

On 14/04/2016

- The agriculture ministry is aiming at integrating 200 markets in NAM BY September (2016).
- 200 more regulate markets would be integrated with NAM by March 2017 and the rest 158 markets by March 2018.

How will NAM function and what are benefits that would bring?

Agriculture ministry officials say that NAM increase the choice for a farmer after he brings in his produce to a mandi. Local traders can bid the produce, as also traders on the electronic platform sitting in other states. The farmer may choose to accept either the local offer or online offer. In either case the transaction will be on the books of local mandis coming on to the NAM platform, the volume of business will significantly increase, as there will be greater competition for specific produce resulting in higher transaction fees for a mandi. Agriculture Ministry officials say that gradual integration of all major mandis into NAM e-platform would ensure common produce over 5-7 years the ministry expects significant benefits through higher returns to farmers, lower transaction costs, for buyers and stable process and availability to consumers.

" Nam will also facilitate the emergence of integrated value chains in major agricultural commodities across the country and help promote scientific storage and movement of agricultural goods the official document of NAM notes.

Does this imply that various taxes and levies imposed by APMCs will be subsumed in NAM?

According to agriculture ministry officials, NAM- which is currently being implemented through the small farmers Agribusiness consortium (a body under the agriculture ministry (SFAC) would not lead to reduction in various levies, imposed by states besides mandi taxes. However because of single registration given to traders in a state, this would lead to payment of Mandi taxes only at one place even if the concerned trader is buying commodities through the NAM platform in multiple markets across the state. The government is aiming at reduction in taxes and levies imposed by states in the next phase of reforms.

How will quality checks and payment systems work under NAM?

The concerned APMC- which has agreed to be a part of NAM- will ensure quality standards of agricultural goods sold through its platform. NAM envisages harmonization of quality standards of agricultural produce and provisions of assaying (quality testing) infrastructure in every market to enable informed bidding by buyers. By end-March, as many as 14 (Fourteen) states amended their respective APMC Acts for making provisions for e-trading,

There are:

- Andhra Pradesh
- Chhattisgarh
- Gujrat
- Jharkhand
- Haryana
- Himachal Pradesh
- Rajasthan
- Sikkim
- Goa
- Madhya Pradesh
- Mizoram
- Telengana
- Uttarakhand

Are existing PMCs or Mandis capable of handling NAM?

Experts say that infrastructure available for NAM at local markets varies from state to state. The NAM platform is being supported by agriculture ministry, which is bearing maintenance costs for each mandi. The integration costs for local mandis and customization, of software, training etc. will also be paid for by the ministry as a one-time grant of around Rs. 30 lakh at the time of accepting the mandi in the National Network. However the running costs of two software at the local level, staff costs for quality check etc will be met with the transaction fee to be generated through the sale of produce. The key reason behind this support is to avoid any upfront investment by the mandi, when it integrates into NAM and enable it to support the running cost through additional generation of revenue.

How will NAM operate in the current form?

The 21 mandis where NAM is being formally launched would offer trading in commodities such as chana, castor seed, paddy, wheat, maize, onion, mustard and tur. But fruits and vegetables, where there often are price fluctuations are yet to be included in the NAM platform. Besides the country's two biggest mandis- Azadpur (Delhi) and vashi (Mumbai) have not yet agreed to come on board. A number of states, which have amended their APMC Acts are yet to make changes for allowing sale of fruits and vegetables through e-trading platform. Farmers face price volatility in selling fruits and vegetables and these are perishable, while in case of other commodities, such as grains, and pulses, there are several traders involved in procurement.

What needs to be done from here?

Experts say that as long as fruits and vegetables are kept outside the purview of NAM, the volatility in prices would continue, this depriving farmers from getting better prices. Barriers hampering interstate- transfer of agricultural commodities, also have to be removed. High taxes and levies imposed by states such as Punjab, Haryana Andhra Pradesh on agricultural commodities trade have to be brought down, this would boost interstate trade and farmers' income.

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GOKHALE -A MAN- AND HIS HOUGHTS

- Prin. S.B. Pandit

President, Gokhale Education Society
Nashik

Gokhale As A Man

Great Men are not by their names but by their Thoughts. Worshiping an individual leads to become only faithful followers but understanding the thoughts preached by them in true sense and imbibing them in one self buildup the personality and cultures his thinking there by the reader turn into a model for others to follow.

In personal society we mostly find the followers but not the models of their thoughts. Gopal Krishna Gokhale as an individual was a role model of -

- Deep Study
- Long perspective
- Effective arguments with logical arrangements and rich expression in English
- The language he used never crosses the humbleness and the prestige of the Governing Council.
- At the same time attacking fearlessly the governance and the financial policy of the policy markers.
- The blows he gave were no doubt unbearable to the administration but they have no alternative than to praise the blows and frank speaking.

This is no less a high quality or caliber and ability to call a "spade a spade" This he could do because of his habit of deep study. He used to say "Do not speak without deep study and faithful data". He was no doubt "a moderate man" His moderateness never reflected "Fear" or submission on the contrary it reflected "aggressiveness firmness and decisiveness" He regarded Justice Ranade as his political Guru and had a great respect for him. He always trusted in his guidance.

He was thorough gentleman and a great patriot. He served the country selflessly. He advocated "Public life should be spiritualized". He was a "saint among politicians. For his speeches in legislative council the Britanica described "His pervasive eloquence close reasoning, accurate knowledge of the subject and instincts of statesmanship won him the Indian Leadership.

Lord Curzon said, Gokhale was a leader of the opposition in the imperial legislative council of which I

presided. In that capacity I had often to suffer the weight of Gokhale' blows, but I should like to say this that I have never met a man of nay nationality more gifted with what one could describe in this country as parliamentary capacities than Mr. Gokhale. I truly believe he would have attained a position of distinction in any Parliament in the world.

Gokhale's Thoughts

The thoughts advocated by Gokhale are still relevant in 21st century. The issues which he brought forward in those days are still hovering on our heads and remained unsolved. We marched in 21st century with carrying the burden of unsolved problems which prevailed since 100 years ago. What type of progress we made, is a controversial issue, which every body of us must address to it. That is why interoperating those issues in the present scenario is necessary.

Education

The Government of India woke up after 100 years and passed a bill on 4th August 2009 "Right of Education" Gokhale insisted on British Government to make "Primary Education: compulsory and if possible free 100 years ago. He agreed that the local bodies like municipalities etc can create funds for this by levying local educational tax. But the then British Government did not agree to it with the fear in their mind if the people become educated that will fuel awareness of their rights and that may be the greatest obstruction in British administration.

The Government of India passes the bill without making a plan and monetary provision. Thousands of children of the age between 6 to 14 are still away from the schools. They live in remote places and there are no schools to provide education to them.

The children of workers on Road Sites construction of Bridges, the children of agriculture wage- earners who move with their parents, from place to place seeking the jobs on fields are deprived of the so-called "Right". In villages when the parents go on work the children remain at home to look after their younger brother and sisters making them unable to go to schools. There for the Government should plan for their education. The latest

technology of cloud and an E-learning, disruptive technology. Can be used to educate them.

Farmers

Gokhale advocated for easing the suffering of farmers. He said " In the present situation of our peasantry, it is necessary to give many of them a fresh start in life, without placing the mile stone of arrears around their neck. A British poet described the sufferings of farmers as ' Landless, Joyless, helpless. Gasping still for bread and breath to their graves but troubles haunted India's helots toll till death". Today in 21st century , the suffering of farmers is not at all eased. Still the farmers commit suicide because of their inability to repay interest on debt and the debt still the conditions prevailing 100 years ago, are the same. This is our progress!

Workers

- Gokhale said " The workers working in " Teagardens are low paid" they are exploited.

- The famine relief fund is misused
- Instead of using for relief it is used for other purpose

Before welbi commission he boldly spoke that " The rising imports of Gold and silver, is not a sigh of wealthyness of the country. Similarly the farmers possessing some. Silver and gold is also no sigh of their wealtyness. In the famine they are required to sell it because to protect their children and members from the death due to hunger. The very occurrence of such situation is sad and cruel . Gokhale thought for ' Home Rule' and getting greater representations in legislative council, so that the sufferings of people can be voiced.

To day we are fully independent and today we are fully independent and the peoples representative are elected for state assemblies and in parliament what sort of voices we hear and what the elected representatives do is a matter " Research" Do they really represent us?

•••



QUALITY MANAGEMENT : A NEED OF TODAY

- Prin. Dr. Deepthi P. Deshpande

H.R.D. & Prin.

SMRK BK AK Mahila Mahavidyalay, Nashik

Introduction

Globalization is a set of processes by which the world is rapidly being integrated into one economic space via. Increased international trade, the internationalization of production and financial markets and the internationalization of a commodity culture promoted by an increasingly networked global telecommunication system. This economic space is increasingly connected to cultural influences and to political relations that are also global in nature. The economic globalization has as its aim the whole world to accept the rules of market economy, where the final result would be free market, free flow of ideas, information technology and a unique currency. In the Manifesto of the Communist Party, Karl Marx and Frederick Engels wrote:

"Modern Industry has established the world market, for which the discovery of America paved the way... The need of a constantly expanding market for its products chase the bourgeoisie over the entire surface of the globe. It must nestle everywhere, settle everywhere and establish connections everywhere".

The governments and elites of Latin America, the Middle East, Africa, Asia and Oceania have been incorporated into the global political-economic order on favourable terms. At the same time as they enthusiastically chain the rural and urban poor of the 'Third World' have not clearly been incorporated into the current international order on favourable terms. For Marx 'the bourgeoisie has, through its exploitation of the world market, given a cosmopolitan character to production and consumption in every country. It has drawn from under the feet of industry have been destroyed. In place of the old local and national seclusion and self-sufficiency, we have intercourse in every direction, universal interdependence of nations'. Globalization though has contributed for rise in market expansion and technology advancement, there have been apprehensions in terms of its impact on the people who live below poverty line. The concerns expressed by globalization mainly include:

- Benefits of globalization to different sections of the society

- Globalization's role in widening the gaps between the 'haves' and 'have-nots' in the world
- Its role in destabilizing and distorting the traditional cultures and values
- Its role in alienating the youth from their place
- Its role in facilitating the rich countries to grow richer by drawing the resources of the poor
- Its role in diminishing the state from a 'welfare state' to a 'modern state'

Global Market and Public Sector

Traditionally, when government service providers were part of central government it was very common for them to be responsible also for industry regulation. The distinction between service provision and regulation was often unclear. In the case of the traditional monopoly service providers this was not a significant issue from a competition perspective. However, as these sectors have been liberalized, with the commercialisation of the government business and entry of private competitors, competition issues arise if government businesses are responsible for both service provision and the regulation of other service providers.

A system of free trade is internationalized by signing an agreement like the GATS or the acceptance and participation of many countries in international organizations such as the World Bank and the International Monetary Fund. Such institution and their rules will be globalized when most countries in the World participate in them. Here new factors accelerating the process of economic globalization include:

- Exploitation of the scientific and technologic revolution promoting the globalization process at great speed.
- Establishment of international production networks established with transnational cooperation playing an increasingly important role.
- International economic, financial and commercial organization exercising a vital role in promoting the globalization.

Quality is an enigmatic concept. It is perplexing to

define and often difficult to measure. The idea of quality of one person often conflicts to that of another person. Similarly the perception of quality widely differs among the countries based on outlook to life, nature and destination of human being. Indians believe that a human being lives in a multi plane configuration consisting of physical, mental, intellectual and spiritual. They also consider evolution of mind and consciousness with body as the host of reality. Swamy Vivekanda considered the goal of education as - "the manifestation of perfection already in the man". Gandhiji considered the goal of education to be drawing out the best out of oneself.

Significance of the Study

Quality control is the oldest quality concept, referring to the detection and elimination of final products that are not up to the standard, whereas Quality assurance means, producing defect and fault free products. Total Quality management is about, creating Quality culture where the aim of every member of the staff is to delight the customers. The TQM with relevance to education needs to address the quality of the learner's experience. Unless it does so, it will not make a substantial contribution to quality in education. Hence institutions should focus on learning. Learning styles and needs of the student, with stress on strategies for individualization and differentiation. The results of the evaluation process should be discussed with the student and necessary corrective actions to be taken to meet their expectations.

Educational Implications for Quality Management

- Institutions improve on a continuous basis because of knowledge and adopting changing styles in learning.
- Adopt new Quality control techniques for the all round development of students.
- Replace internal inspection by a continuous internal mechanism of Quality Assurance (IQAC - Internal Quality Assurance Cell).
- Opt for the best available teachers and instructional resources at viable costs.
- Constantly improve instruction, student assessment and management to improve quality and maintain cost effectiveness.
- Initiate institution-based 'on the job training' for teaching and non-teaching staff.
- Enforce decentralized responsibility and authority and mentor leadership qualities in the staff.
- Encourage teachers to innovate. Assure them security and the 'right to fail' while they have enough freedom to learn from mistakes.

- Create structures with subject disciplines as departments and cross-departmental activities to form inter-disciplinary task forces.
- Replace slogans for Quality with practical measures such as hands on training for Quality improvement.
- Underplay numerical quotas of classes and student assessment to build quality consciousness in each activity.
- Encourage and recognize novelty and uniqueness of the job so as to remove barriers that rob people of their rights to pride over their workmanship.
- Introduce a vigorous program of education and self improvement.
- Involve everyone in all stages of planning, organizing and managing.

TQM, though was originally developed by Deming, there are some other contributors like Juran (1988-89), the first management guru, Crosby (1979-1984) and Ishikawa (1983). Juran propounded the 85/15 theory. It implies that 85% of the variance of the quality in education can be explained by the system, while 15% can be explained by individual skills, competencies and commitment. The equivalent of 85/15 education is Blooms mastery learning, which proves that by adjusting instructional process, 80% of the students are capable of securing 80% of the marks. Thus it is the system that is responsible for low performance in education and not necessarily the students. 'Quality is free' is a landmark idea contributed by Crosby. In reality too quality oriented management should not cost more. To improve the quality, errors, waste and delay, need to be avoided and the organization should adopt a policy of 'Zero Defects'. Juran has proposed 10 steps for TQM, where as Crosby has 14 steps. The overall aims of TQM include focusing on the needs of the market, top quality performance in all the areas, simple procedures for quality performance, elimination of waste, understanding competition and developing competitive strategy for seeking never ending improvement for every product, process and transaction. The team concentrates on the six sigma methodology, DMAIC, i.e. Define, Measure, Analyze, Improve and Control, to accomplish the assignment.

Six Sigma is a program, aimed at near elimination of defects. In education, Six Sigma pertains to improving the quality of the matter taught, the methods adopted and the character that is thereby gained by the pupil.

Other methods of Quality management are Quality Circles. ICT and Bench marking. The concept of quality circles is introduced by Kaoru Ishikawa. Quality circles

consist of specialist project teams, specifically formed for Quality improvement. They use seven tools of Quality control namely, Pareto charts, Cause and effect diagrams, stratification, check-sheets, histograms, scatter diagrams and Schewhart's control charts and graphs.

Information and Communication Technology (ICT) in education is one of the ways to effect changes in infrastructure in terms of hardware and software to enhance the possibility of improving teacher productivity to a great extent, making it a learner centered education system.

Edward Sallis, defined, "Bench marking as bridging the gap between what we are and what we want to be." The goal is to learn from others and to make improvements in one's own organization. It is thus the process where internal performance is compared to that of the other organizations, particularly those with superior levels of performance and to learn from this secrets of success.

Objectives

- 1) To meet the global challenges through advanced technology.
- 2) To study the educational implications for quality enhancement.
- 3) To implement the effective tools and techniques for quality assurance.

Interpretation

Different tools and techniques of Quality management which are discussed so far are applied to the field of education in recent years, worldwide. Total Quality Management is promoted by Balridge award in U.S.A. and European Quality award in Europe. Govt. of India has established Quality Council of India in association with the Associated chambers of Commerce and Industry of India (ASSOCHAM), Confederation of Indian Industry (CII) and Federation of Indian Chambers, i.e. (FICCI). It has established National Accreditation Board for Certification Bodies (NABCB) for the accreditation of quality maintenance in different fields. Each tool is important in its own place and we can trace the application of different concepts of quality management in the seven criteria of the National Assessment and Accreditation Council (NAAC), established by the UGC.

In recent years India has constituted a number of accreditation and assessment boards to certify provisions of quality education in different fields. To mention a few, National Board of Accreditation (NBA) for All India Council for Technical Education (AICTE). Accreditation Board for the assessment of Agricultural education programs and institutions established by the Indian Council of Agricultural Research in 1996, National accreditation board for hospitals (NABH) and DEC, i.e. Distance

Education Council for the assessment and accreditation of distance education programs established by Indira Gandhi Open University (IGNOU).

As far as maintenance of quality in higher education is concerned UGC - University Grants Commission has established (NAAC) National Assessment and Accreditation Council in 1994, for the assessment and accreditation of Indian universities and colleges.

The procedure adopted by NAAC which was developed after a lot of deliberation, consultation and feedback from stake holders, experts and its shared knowledge with others for the assessment and accreditation of higher educational institutions has a four point scale with seven assessment criteria. Each criterion has a number of key aspects which are further differentiated into assessment indicators to be used as guidelines to capture the micro-level quality pointers by the assessors.

Quality Assessment (Source : NAAC [New methodology of Assessment and Accreditation, effective 1st April 2007])

Criterion 1 : Curriculum Design and Development

Deals with whether curriculum development is need based with flexibility to suit varied needs and to realize core values.

Criterion 2 : Teaching Learning and Evaluation

Areas of assessment under these criteria include adopting learner centered education, interactive instructional techniques, professional development and evaluation of teachers and students through appropriate methods. It also takes into consideration institutional best practices that promote success.

Criterion 3 : Research Consultancy and Extension

This criterion focused on promoting research culture and consultancy. The key aspects are, catering to the needs of the community by conducting extension programs and helping the students to learn, serve and reflect through various activities.

Criterion 4 : Infrastructure and Learning Resources

The key areas of assessment include adequacy and optimal utilization of physical and learning resources such as the library, and usage of ICT in education.

Criterion 5 : Student Support and Progression

The stress and focus are on facilitating mechanisms like guidance and counseling, placement, grievance and redressal cell for students. It also takes into consideration, other measures and activities which help the students in attaining a holistic personality and gainful employment or

promotion to the next level of higher education.

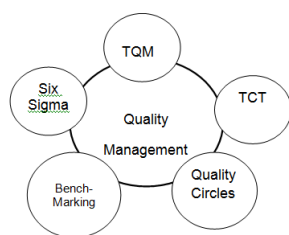
Criterion 6 : Governance and Leadership

This criterion assesses different aspects like planning, budgeting, organizing and managing physical, human and financial resources and their contribution to the attainment of vision, mission and goals of the institute.

Criterion 7 : Innovative Practices

The focus is an assessing whether creative and innovative practices are adopted in enhancing quality of teaching, learning process and also to observe measures taken to promote inclusive practices, adoption of value based education for the achievement of social justice and inculcation of human values among the students.

Tools of Quality Management in Education



Systems of Quality higher education to fetch benefits of World trade. Even though India ranks 134 out of 187 countries on the human development index, its service sector is strong because of a pool of highly skilled, low cost educated workers. This has made sure that the services that are available in the country are of best quality. Seeing this, the foreign companies have started outsourcing their work to India. This has given a major boost to the service sector in India, which in turn has made the sector contribute more to the Indian GDP.

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EDUCATION: NEW TRENDS AND CHALLENGES

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Introduction

Management is basically a facilitating function which makes possible the achievement of common goals. It concerns with creating an environment in which all the resources can be put to their optimum use. A manager's function is to plan, organize, direct and control the efforts of its group members in a way that organizational objectives are achieved effectively and efficiently. To perform these functions he is supposed to possess certain basic managerial skills. It is an established fact that managerial skills can be acquired through conscious efforts and education has an important role to play in this process. Management as a discipline though does not have a very long history, but the subject has grown rich when it is considered from the point of view of conceptualization of its philosophical base. Various thinkers have given management thoughts and suggested models over the times, which forms the theoretical base of the subject. However, of all the management thoughts the situational theory holds a much convincing logic according to which it is the situation or the environmental forces that determine the types of decisions and leadership styles that may suit at that point of time.

Management has an important role to play in all types of human efforts. It is the management function that makes difference in the performance of any organization and achievement of its common goals. Management is a universal phenomenon. If US is world power today it is simply because of the reason that they are able to manage their affairs properly. India falls in the category of developing nations in spite of being rich in terms of availability of human and other natural resources, leadership must be held responsible for it. In organizational functioning things always move from the top and for every success or failure, the leadership should get the credit. This principle applies to all types of human activities at micro and macro levels. Today no organization can fail due to lack of capital. If it fails it would be due to lack of proper understanding of the things and poor management. The importance of management in business has further increased during recent times because the scale of

operations have gone high, labour has become more specialized, markets became competitive and an efficient and effective handling of things became need of the day. To successfully face the competitive markets, it requires developing a proper vision by understanding the situation and then adopting a suitable style of management that can ensure optimum use of human and other material resources.

Increasing economic integration will have several important implications for management education. Global trend is impossible to examine management education without knowing about the environment in which it is embedded. It is a big world, though, and any attempts to select and defend the most important trends are predestined for criticism. Surely, we will exclude trends that others view as crucial. Or we will do injustice by only scratching the surface of complicated trends or knotty issues. Some may question our approach to organizing these trends, which cover a broad range of subjects that are inextricably linked. Management education has entered a period of profound transition driven by globalization, technology, demographics, and pressing social imperatives. Because management education is an investment in the future of business, it's importance to understand the challenges, opportunities, potential risks and rewards associated with this transition. Therefore, this report was created as a resource for leaders in the global management education community as well as business and government leaders, policy makers, and others who want or need to understand the global issues and challenges facing the complex, dynamic world of management education. For these leaders, we seek to provide a foundation for constructive dialogue, mutually beneficial collaboration, and investments in the future of management education.

The winds have strengthened. Economies of the world have become increasingly integrated. Barriers to the flow of goods, services, capital, and labor have never been fewer. The ties that bind our economies together have never been mightier. This trend captures, in one broad sweep, a number of subtler dynamics that will be described

more carefully below. And economic integration, which is often blamed for driving wealth divergences within and across countries and contributing to environmental degradation, has led to new ways of thinking about responsibility and sustainability. In this section, we are particularly concerned with economic integration, which deserves special attention at the outset because of its broad impact on business and business education.

Significance of the Study

Increasing economic integration will have several important implications for management education. We delay comments on some of these implications until later in the report, when related trends - such as advances in technology, implications for supply chains, growth in the services sector, and student mobility are discussed. For now, we devote attention to just two important implication: the increased demand for management education and the need for greater emphasis on global perspectives in education and skills development. Integration and job growth in market economics will increase the demand for management education, as previous experience has shown that skilled, better educated workers have the most to gain from globalization. Indirectly, we believe that employment volatility due to market dynamics in open economies will drive demand for continuing management education.

It is also appropriate to think about these demand increases as driven by market imperatives and purposeful investment, rather than just as a consequence of globalization. Education and training are key drivers of economic competitiveness. Countries must invest in developing human capital, creating new knowledge, and spurring innovation - all crucial roles for higher education general. Management education, in particular, is viewed as essential because in market economies, management and entrepreneurial talent create, finance, and grow the demand for knowledge and innovation.

Culture Full Management Education

The need for global perspectives does not, however, imply that from economic integration will evolve a singular model or perspective for business and management. Globalization means that business and management must be understood in the context of local history, politics, and culture. Therefore management education should not be "culture free," but "culture full" Global education isn't only about transcending borders; it is also about crossing them. Indeed, although the borders of today may be thinner than those of yesterday, today there are 21 percent more independent countries than in 1980 and, thus, there are more borders to cross in a global environment.

Considerable economic activity takes place at much

smaller micro-enterprise levels in much of the developing world. Individuals, families and cooperatives involved in various economic activities from selling fish to handicrafts. While there is no need for a formal MBA for micro-enterprises, certainly there is considerable need for knowledge of sound business practices The IIMs could form strategic collaborations with the business schools in the rural areas, in the small cities, and those focused on women and other such groups; and offer various forms of support to these local institutions.

Emerging trends in business and education suggest that business schools in developing and transitioning regions must be more engaged in the global community to share best practices and to facilitate collaboration. Similarly, business schools must meet the challenge to deliver management education and knowledge that is relevant in both global and local settings.

Implications for Management Education

Shifts in age distribution of the population will significantly impact management education, particularly in the areas of demand management, program development, and business schools staffing, which will be discussed below. All else being equal, countries with growing younger populations will experience rising demand for business education. The risk in these countries is that bulging youth populations will overwhelm educational infrastructures. In aging economies, the strategic challenge is to discover ways to import students and retain graduates to accommodate work force needs. Although these implications sound simple and unambiguous, we should point out that demand for business education is also a function of other factors such as secondary level conditions, and that sometimes the impact of demographics is more subtle. For example, younger populations are associated with faster productivity growth and, as a result, indirectly increase demand for educated workforces. Business school programmer and curricula development will be affected by changing demographics. Economies will experience shifts in consumption patterns, resulting in opportunities for new business school programs.

Objectives

- 1) To analyse the functions of education for development of human skills.
- 2) To explain the significance of education and culture.
- 3) To study the implications of management education.
- 4) To focus the fact of global challenges in education.

Research Methodology

Education is a voracious user of information and communication technologies. The need for course management systems, online education administrative functions, research databases and collaborations, digital libraries, marketing, mobile learning support and the like is testing the infrastructure, financial, and staffing limits of educational institutions. State-of-the-art information technology is not inexpensive to acquire and maintain. But, information technology also offers the most promise to address the challenges of meeting growing demand for management education-especially among working professionals in need of continuous education-despite looming faculty shortages and other limits to physical infrastructure.

Leadership from Both Business and Business Schools

It isn't uncommon in the world of management education to debate whether it's business or business schools that led the way when it comes to new ideas, approaches, or practices. The answer should be both. Fundamental shifts in strategy, new and improving practices, and the like must be driven quickly into business and management curricula. Yet, rigorous and independent business and management insights that abstract from the experience of any single company and integrate theory across multiple disciplines are needed to enhance business and management practice. Social responsibility is a prime example of the need for complementary leadership from both business and business schools. Business schools must respond to, and lead efforts to develop socially responsible and sustainable business.

Management Education : Career Success and Efficient Conduct of Business

If management school is a reliable training ground for efficient conduct of business, then the salary and position that a management graduate holds in an organization should be related with his management qualification, other things being equal. Similarly, an entrepreneur with management degree should do better in his business as compared to an entrepreneur without management degree. But, this generally does not happen as not only management education but numerous other factors contribute towards ensuring the other success of a manager, and at times contribution of other factors is actually more. Higher business schools grades and CGPA rarely have any effect as mere possession of the same can't ensure an individual's business expertise. It has been seen that some of the most successful businessmen and managers never possessed any management qualification. Mintzberg and Lampel (200) noted that of the four CEOs,

people most often named when asked who had accomplished great things none had a business school degree. Further, a lot of concern is being voiced about capability of management research and education as is being offered in the classrooms to improve ability of managers to conduct business efficiently.

Global Challenges in Management Education

Developments in management education the context of accelerating global economic integration, expected demographic trends, advances in information and communication technology, growth in global sourcing of services, and emerging priorities related to social responsibility, governance, and sustainability. We assimilate and prioritize what we have learned to describe five pressing challenges for management education in schools of business worldwide. This list is not exhaustive, and the challenges are not mutually exclusive. The challenges are expressed in broad terms, so we encourage readers to consider how each may be experienced differentially depending on country, region, or environment.

Growth

All the indicators point to continuing increases in the demand for management education. Driven by demographics, economic trends, business expectations, and initiatives that expand access to higher education, future demands will come not only from traditional college-age populations, but also from working professionals who need to retool and reinvigorate their careers. Growth is, of course, a better scenario than decline or stagnation. Similarly, government financial support for business education hasn't kept pace with growing demands, leaving some business schools to seek higher tuitions and new financial sources to complete internationally. Limited decision-making autonomy at these schools not only makes tuition increases unlikely, but also constrains their ability to respond to emerging curricula needs with innovative programs. For all of these reasons, it appears unlikely that business schools throughout the world can support continuing demand growth without significant changes in the way they assure quality, organize faculties, and finance and govern their programs.

Balancing Global Aspirations and Local Needs

A recurring theme has been tensions between global aspirations-of countries, schools, faculties, and students-and pressing local needs. These tensions are revealed on many dimensions: curricula, strategy, and collaboration, for example. Further economic integration calls for strengthening our curricula emphasis on global perspectives, but we cannot ignore unique histories, politics, and culture. The powerful forces of globalization, advances in information and communication technology,

and further liberalization of services trade, will not only demand more from management education, but also enable us to achieve local and regional goals and objectives. For example, international alliances and exchanges of faculties and students create opportunities to build banks of localized case studies, which can be shared worldwide through electronic channels. Expanding global footprints of individual schools give rise not only to globally graduates, but also represent an investment in local economies.

Quality Assurance

However, as management education grows and students, graduates, and faculties become more mobile, we must be increasingly concerned about the maintenance and assurance of quality. The standards cover the full breadth of quality dimensions: mission, strategy, faculty, students, staff, curricula, educational outcomes, and research. The standards define quality and, because they are linked to the mission of the school, they are designed to ensure that quality depends implicitly on whether the promises of schools and expectations of students and employers are met. The standards allow for a wide range of promises, as long as they are communicated accurately and delivered sufficiently. Transparency is important for our working definition of quality. If quality is about delivering on the promise of the school's mission and meeting expectations, then it is important to ensure that accurate data and information about the institution are available to the public. Appropriately so, accreditations have tended to focus on institutional improvement, while national systems are often regulatory or administrative in nature.

Sustaining Scholarship

The challenge of recruiting and retaining qualified staff would already be alarming to business school leaders, for it will take many years of sustained investment to bring doctoral production to the levels required. However, a greater sense of urgency arises when we consider the challenge in light of the growing demand for management education, rising costs, lack of quality assurance, and the integral role that management education and talent play in fostering innovation. Together, these concerns send a clear message that the challenge of sustaining scholarship should be a top priority for business and government leaders.

Aligning with the Future Needs of Organizations

By examining global economic and business trends, we have attempted to isolate the emerging needs of organizations around the globe. The point here is not that the needs of organization have changed over time: they have and always will. What's new is that the pace of

change has been accelerating. Recent criticisms have exacerbated this challenge. Targeting MBA programs, for example, some critics claim that business schools have become overly academic and, as a result, less relevant to business. Others have claimed that the content of what schools teach does not currently match the requirements of business.

Two obstacles make this challenge particularly difficult to overcome. First, there are few substantial industry-level collaborations between businesses and business schools to discuss, debate, and jointly-define the future of management and management education. Second, we have seen that decision-making autonomy has, in some cases around the globe, been only slowly delegated to the institutions that deliver management education. Moreover, funding formulas and other factors such as rankings have created limited incentives to change - much less change quickly-in response to emerging needs. Management education is, by no means, facing a "perfect storm". The challenges are not insurmountable. But management education leaders must be proactive. The recommendations that, if implemented, hold great potential for helping business schools and the people, organizations, and societies they serve to navigate the difficult terrain ahead.

Recommendations / Suggestions

Business schools cannot overcome the above challenges on their own. Solutions will require collective approaches and, most importantly, the support and engagement of the business and societal stakeholders of business schools. In this section, we offer five recommendations to leaders in management education, management education associations, policy makers, and corporate leaders. Embedded in the recommendations are ideas for how business and government leaders can invest in the future of business by supporting initiatives to advance management education worldwide.

Advocate for quality assurance globally and locally : The growing demand for management education as well as number and types of providers, increasing fragmentation of degree programs, intensifying competition, globalization of education, and increasing student and faculty mobility have made quality more important to a wide range of business school stakeholders. Our main concern here is to ensure that the public, students, and employers, in particular, understand and can act on the variety of quality indicators that are already available. The challenge is for business school and association leaders to work together to solidify and communicate the role of accreditation in assuring quality worldwide. To accomplish this, we put forth two recommendations.

We recommend exploring collaborative international efforts to improve public understanding of business accreditation, especially what differentiates these accreditations from institutional accreditation and other forms of authorization. By increasing the public's knowledge about accreditation, prospective students and employers will be better equipped to identify and engage schools that are more likely to deliver on their promises.

To more broadly assure quality worldwide, existing global accrediting organizations should continue to serve as a model for the development of more viable and complementary country-specific or regional accreditations. However, for many reasons, the vast majority of business schools are unable to attain this accreditation. By continuing to serve as models to the state or regional quality agencies to which these schools are accountable, existing global accrediting organizations can promote a consistent underlying philosophy for business accreditation. To be clear, these recommendations do not suggest merging standards and processes. The existence of many different international and regional accreditations is seen as a benefit, because it supports diversity and offers choices for business schools and programs.

Invest in mechanisms to engage business and government leaders in envisioning future organization and societal needs : An increasingly dynamic business Environment characterized by accelerating change, intensifying global competition, shifting strategic foundations, and evolving managerial skill sets. For business schools, this means that it will be more important, yet more difficult, to lead or stay abreast of changes and to react quickly and innovatively. Historically, individual business schools has taken the lead in working closely with business organizations. In the future, it will also be essential to develop industry- level dialogues regarding the future needs and expectations of organization and societies. Global and regional associations of business schools, for example, can create effective ways of working with business and government leaders to peer into the future.

Facilitate and encourage investment in doctoral degree education and other infrastructure development: Like other organizations in today's knowledge-based environment, business schools' most critical asset is intellectual talent. Yet, we have not been investing enough globally to develop the quantity and quality of future generations of business faculty. If not addressed, worsening shortages of doctoral faculty will hamper our ability to support growing demand for quality management education, to understand and project the changing expectations of organizations, and to continue to assist in

achieving social and economic development goals. The ability to meet each of these challenges is firmly grounded in research and scholarly approaches to management education.

Together, the whole business school community can play a role in raising public awareness about the issue and engaging business and governments in developing solutions. The business schools community must convince business leaders and policy makers of the dire consequences of not investing in the future of quality management education through doctoral education. Quality will suffer otherwise, as will the ability of business schools to advance management theory and practice through research. As a result, organizations and economies will not perform to their fullest potential in the knowledge-driven, global business environment of the future.

Create an international clearinghouse for data and information related to business schools and management education structures, trends, and practices : First, we recommend that members of the management education community collaborate to collect and maintain comparable country-level data about the number and types of institutions offering business degree programs, total enrollment and graduates by degree level, and faculty counts, as well as qualitative information about the structure of higher and management education and reports about major issues and challenges. The primary goal of this repository is to provide structure to macro-level information, support efforts to track trends, identify emerging issues and challenges, and advance management education.

Second, we recommend that organizations of business schools collaborate to collect and maintain comparable school-level data about mission, programs, faculty, and students. The rising challenge of quality assurance can be met only by promoting greater transparency and credibility in the information available about business schools and their promises. It is essential that this database be global because of the expected growth in management education in various parts of the world for which information is not readily available, our concerns about quality among programs, and the increasing mobility of students and faculties.

To conclude, it may be said that management education in new economy requires a fresh look and new vision by considering various dynamics of managerial practices in modern organizations. Industry today needs smart organizations and smart leadership to manage these organizations. Here is the challenge that lies before management educators and the profession. All the emerging issues need to be properly attended to so as to

produce required managerial talent to the country who can help bring excellence in modern organizations and the dream of India becoming a world power turns into a reality.

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MORAL COMMITMENT THROUGH HIGHER EDUCATION

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Introduction

The subprime mortgage crisis and the ensuing credit crunch, combined with rising inflation worldwide and the consequent slowdown in demand in many advanced economies, has engendered significant uncertainty about the short-term outlook for the world economy. Global growth is slowing, and it is not yet clear when the effects of the present crisis will subside. The financial market crisis that began in early 2007 is almost unprecedented in its impact, having resulted not only in losses in markets and for financial institutions, but also in an erosion of public confidence in the financial sector and among the institutions themselves across the industrialized world. In the meantime, rising energy and commodity prices are having a dual effect on emerging and developing economies; on the one hand, boosting growth; on the other hand creating inflationary pressures that raise the basic cost of living, thus poverty levels.

After several years of rapid and almost unhampered growth, the global economic landscape is changing. Rising food and energy prices, a major international financial crisis, and the related slowdown in the world's leading economies are confronting policy makers with new economic management challenges.

Need Of The Study

In order to meet the global challenges there is the need of following global competitiveness, which can only be achieved through right university education.

- 1) **Institutions :-** The institutional environment forms the framework within which individuals, firms, and government interact to generate income and wealth in the economy. The institutional framework has a strong bearing on competitiveness and growth. It plays a central role in the ways in which society's distribute the benefits and bear the costs of development strategies and policies, and it influences investment decisions and the organization \ of production.
- 2) **Infrastructure :-** Extensive and efficient infrastructure is an essential driver of

competitiveness. It is critical for ensuring the effective functioning of the economy, as it is an important factor determining the location of economic activity and kinds of activities or sectors that can develop in a particular economy. Well-developed infrastructure reduces the effect of distance between regions, with the result of truly integrating the national market and connecting it to markets in other countries and regions.

- 3) **Goods market efficiency :-** Countries with efficient goods markets are well positioned to produce the right mix of products and services given supply and demand conditions, as well as to ensure that these goods can be most effectively traded in the economy. Healthy market competition, both domestic and foreign, is important in driving market efficiency and thus business productivity, by ensuring that the most efficient firms, producing goods demanded by the market, are those that thrive.
- 4) **Labour market efficiency :-** The efficiency and flexibility of the labor market are critical for ensuring that workers are allocated to their most efficient use in the economy, and provided with incentives to give their best effort in their jobs. Labour markets must therefore have the flexibility to shift workers from one economic activity to another rapidly and at low cost, and to allow for wage fluctuations without much social disruption.

Significance Of The Study

- 1) **Financial market sophistication :-** The present global financial crisis has highlighted the critical importance of financial markets for the functioning of national economies. An efficient financial sector is necessary to allocate the resources saved by a nation's citizen as well as those entering the economy from abroad to their most productive uses. It channels resources to the entrepreneurial or investment projects with

the highest expected rates of return, rather than to the politically connected. A thorough assessment of risk is therefore a key ingredient.

- 2) **Technological readiness :-** This pillar measures the agility with which an economy adopts existing technologies to enhance the productivity of its industries. Therefore information and communication technologies access and usage are included in the pillar as essential components of economies' overall level of technological readiness.
- 3) **Market size :-** The size of the market affects productivity because large markets allow firms to exploit economies of scale. Traditionally, the markets available to firms have been constrained by national borders. In the era of globalization, international markets have become a substitute for domestic markets, especially for small countries.
- 4) **Business sophistication :-** Business sophistication is conducive to higher efficiency in the production of goods and services. This leads, in turn, to increased productivity, thus enhancing a nation's competitiveness. Business sophistication concerns the quality of a country's overall business networks as well as the quality of individual firms' operations and strategies.
- 5) **Innovations :-** The last pillar of competitiveness is technological innovation. Although substantial gains can be obtained by improving institutions, building infrastructures, reducing macroeconomic instability, or improving the human capital of the population, all these factors eventually seem to run into diminishing returns. The same is true for the efficiency of the labor, financial, and goods markets. In the long run, standards of living can be expanded only with technological innovation.

Objectives

- 1) To increase higher labours efficiency in the market.
- 2) To adopt advance technology for enhancing productivity.
- 3) To develop the Business sophistication for Nation's competitiveness.
- 4) To create the innovation attitude towards technologies.

Research Methodologies

Research analyze and criticizes the data through observations, schedule and Govt. publications.

There are a number of issues involved in

strengthening India's higher education system which needs to be addressed immediately. They are as follows :-

- 1) Make the education system as a whole more responsive to market needs.
- 2) Ensure expanded access to education that fosters critical thinking and learning skills for all, not just the elite.
- 3) Correcting teaching and learning processes. The learning materials have to be revised to ensure consistency between the skills taught in primary and secondary education and the needs of the knowledge economy introducing material and methods to teach students how to learn rather than stressing occupation specific knowledge.
- 4) Enhancing the quality of primary and secondary education including tackling issues related to quality and relevance, with special emphasis on ameliorating teacher vacancies and absenteeism and reversing high drop out rate.
- 5) Aising there quality of all higher education, not just a few world class ones such as IITs and IIMs
- 6) Reforming the curricula of tertiary education institutions to include skills and competencies for the knowledge economy- (Communication skills, problem solving skills, creativity and team work) that do meet the needs of the private sector also.

Findings Of The Study

- 1) Improving the operating environment for education especially higher education which calls for a shift in the role of the government from managing the administrative aspects of higher education institutions to becoming an architect of education standards and regulations including improving and monitoring the quality of academic program, establishing accreditation standards and procedures, ensuring equity and coordinating a system with multiple players and multiple pathways to learning.
- 2) Embracing the contribution of the private sector in education and training by relaxing bureaucratic hurdles and putting in place better accreditation systems for private provider of education and training.
- 3) Restructuring higher education is a world-wide phenomenon. The USA, the UK, Australia, China, Pakistan etc. either have restructured or are restructuring their respective higher education systems with the object to match their

systems in order to negotiate higher education under GATS regime. For example, Australia/ The USA, the UK, Canada, New Zealand are restructuring higher education for marketing higher education for marketing higher education as commodity and services with their prospective buyer- students from India. China and many other developing countries. For this, the USA has major plans for investment in higher education and invested \$ 134 billion in higher education over the next 10 years; the JK has injected a new dynamism in higher education sector through competition and incentives performance-based funding for teaching and research and portable students" aids). China has undertaken a package of comprehensive reforms in higher education for over last two decades and has looked education.. science and technology as the strategic driving forces of sustainable economic development and has already opened door to private universities and they are working good jobs. In Australia government funding has been significantly enhanced along with increased provisions for subsidized loans and scholarship for students and also quality audit and control mechanisms. Even Pakistan replaced her U6C by the Higher Education Commission (2002) and increased public funding in higher education from Rs.3.8 billion on 2002 to Rs.33.7 billion in 2007 and has envisaged bringing in transparency and accountability, recurrent funds to the universities on the basis of a new finding formula. Therefore, the general conclusion is: though primary and secondary education is important, it is the quality and size of the higher education system that will differentiate a dynamic economy from a marginalized one in the global knowledge based

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- economy. Enormous cross country data reveal that national economic growth and growth in quality higher education bear a high correlation.
- 4) The rapid growth of private institutions and deemed universities has created concern about equity, quality, exploitation, distribution of learning across disciplines, transparency and public accountability. However, students and parents expect much and also pay much for purchasing better education but finally many of them become frustrated for getting mediocre services, and unemployable skills as these institutions fail to give guarantee as generally done by the private sector corporate houses as profit as well as quality are integrated in corporate culture.
 - 5) Accreditation mechanism is not a daily menu in the universities and the affiliated colleges. Evaluation by external body like NAAC looks fearful and it is never a professional outlook that evaluation, accreditation and grading are the stimuli to growth. The system likes to keep its information system hidden and fears self assessment and display the self of the system to the public. Naturally, accountability is almost a nonentity in higher education institutions. As of now only 31% of the universities and 9% of the college are accredited by NAAC.

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PRIVATISATION INFLUENCES HIGHER EDUCATION

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Global Competitiveness

The subprime mortgage crisis and the ensuing credit crunch, combined with rising inflation worldwide and the consequent slowdown in demand in many advanced economies, has engendered significant uncertainty about the short-term outlook for the world economy. Global growth is slowing, and it is not yet clear when the effects of the present crisis will subside. The financial market crisis that began in early 2007 is almost unprecedented in its impact, having resulted not only in losses in markets and for financial institutions, but also in an erosion of public confidence in the financial sector and among the institutions themselves across the industrialized world. In the meantime, rising energy and commodity prices are having a dual effect on emerging and developing economies; on the one hand, boosting growth; on the other hand creating inflationary pressures that raise the basic cost of living, thus poverty levels.

After several years of rapid and almost unhampered growth, the global economic landscape is changing. Rising food and energy prices, a major international financial crisis, and the related slowdown in the world's leading economies are confronting policy makers with new economic management challenges.

In order to meet the global challenges there is the need of following global competitiveness, which can only be achieved through right university education.

- **Institutions :-** The institutional environment forms the frame work within which individuals, firms, and government interact to generate income and wealth in the economy. The institutional framework has a strong bearing on competitiveness and growth. It plays a central role in the ways in which society's distribute the benefits and bear the costs of development strategies and policies, and it influences investment decisions and the organization \ of production.
- **Infrastructure :-** Extensive and efficient infrastructure is an essential driver of competitiveness. It is critical for ensuring the

effective functioning of the economy, as it is an important factor determining the location of economic activity and kinds of activities or sectors that can develop in a particular economy. Well-developed infrastructure reduces the effect of distance between regions, with the result of truly integrating the national market and connecting it to markets in other countries and regions.

- **Goods market efficiency :-** Countries with efficient goods markets are will positioned to produce the right mix of products and services given supply and demand conditions, as well as to ensure that these goods can be most effectively traded in the economy. Healthy market competition, both domestic and foreign, is important in driving market efficiency and thus business productivity, by ensuring that the most efficient firms, producing goods demanded by the market, are those that thrive.
- **Labour market efficiency :-** The efficiency and flexibility of the labor market are critical for ensuring that workers are allocated to their most efficient use in the economy, and provided with incentives to give their best effort in their jobs. Labour markets must therefore have the flexibility to shift workers from one economic activity to another rapidly and at low cost, and to allow for wage fluctuations without much social disruption.
- **Financial market sophistication :-** The present global financial crisis has highlighted the critical importance of financial markets for the functioning of national economies. An efficient financial sector is necessary to allocate the resources saved by a nation's citizen as well as those entering the economy from abroad to their most productive uses. It channels resources to the entrepreneurial or investment projects with the highest expected rates of return, rather than to the politically connected. A thorough

assessment of risk is therefore a key ingredient.

- **Technological readiness :-** This pillar measures the agility with which an economy adopts existing technologies to enhance the productivity of its industries. Therefore information and communication technologies access and usage are included in the pillar as essential components of economies' overall level of technological readiness.
- **Market size :-** The size of the market affects productivity because large markets allow firms to exploit economies of scale. Traditionally, the markets available to firms have been constrained by national borders. In the era of globalization, international markets have become a substitute for domestic markets, especially for small countries.
- **Business sophistication :-** Business sophistication is conducive to higher efficiency in the production of goods and services. This leads, in turn, to increased productivity, thus enhancing a nation's competitiveness. Business sophistication concerns the quality of a country's overall business networks as well as the quality of individual firms' operations and strategies.
- **Innovations :-** The last pillar of competitiveness is technological innovation. Although substantial gains can be obtained by improving institutions, building infrastructures, reducing macroeconomic instability, or improving the human capital of the population, all these factors eventually seem to run into diminishing returns. The same is true for the efficiency of the labor, financial, and goods markets. In the long run, standards of living can be expanded only with technological innovation.

Strengthening the Education System in the Knowledge Economy

There are a number of issues involved in strengthening India's higher education system which needs to be addressed immediately. They are as follows :-

- Make the education system as a whole more responsive to market needs.
- Ensure expanded access to education that fosters critical thinking and learning skills for all, not just the elite.
- Enhancing the quality of primary and secondary education including tackling issues related to quality and relevance, with special emphasis on ameliorating teacher vacancies and absenteeism and reversing high drop out rate.
- Correcting teaching and learning processes. The learning materials have to be revised to ensure consistency between the skills taught in primary and secondary education and the needs of the knowledge economy introducing material and methods to teach students how to learn rather than stressing occupation specific knowledge.
- Reforming the curricula of tertiary education institutions to include skills and competencies for the knowledge economy- (Communication skills, problem solving skills, creativity and team work) that do meet the needs of the private sector also.
- Aising ther quality of all higher education, not just a few world class ones such as IITs and IIMs
- Improving the operating environment for education especially higher education which calls for a shift in the role of the government from managing the administrative aspects of higher education institutions to becoming an architect of education standards and regulations including improving and monitoring the quality of academic program, establishing accreditation standards and procedures, ensuring equity and coordinating a system with multiple players and multiple pathways to learning.
- Embracing the contribution of the private sector in education and training by relaxing bureaucratic hurdles and putting in place better accreditation systems for private provider of education and training.
- Restructuring higher education is a world-wide phenomenon. The USA, the UK, Australia, China, Pakistan etc. either have restructured or are restructuring their respective higher education systems with the object to match their systems in order to negotiate higher education under GATS regime. For example, Australia/ The USA, the UK, Canada, New Zealand are restructuring higher education for marketing higher education as commodity and services with their prospective buyer- students from India. China and many other developing countries. For this, the USA has major plans for investment in higher education and invested \$ 134 billion in higher education over the next 10 years; the JK has injected a new dynamism in higher education sector through competition and incentives performance-based funding for

teaching and research and portable students" aids). China has undertaken a package of comprehensive reforms in higher education for over last two decades and has looked education.. science and technology as the strategic driving forces of sustainable economic development and has already opened door to private universities and they are working good jobs. In Australia government funding has been significantly enhanced along with increased provisions for subsidized loans and scholarship for students and also quality audit and control mechanisms. Even Pakistan replaced her U6C by the Higher Education Commission (2002) and increased public funding in higher education from Rs.3.8 billion on 2002 to Rs.33.7 billion in 2007 and has envisaged bringing in transparency and accountability, recurrent funds to the universities on the basis of a new finding formula. Therefore, the general conclusion is: though primary and secondary education is important, it is the quality and size of the higher education system that will differentiate a dynamic economy from a marginalized one in the global knowledge based economy. Enormous cross country data reveal that national economic growth and growth in quality higher education bear a high correlation.

- Accreditation mechanism is not a daily menu in the universities and the affiliated colleges. Evaluation by external body like NAAC looks fearful and it is never a professional outlook that evaluation, accreditation and grading are the stimuli to growth. The system likes to keep its information system hidden and fears self assessment and display the self of the system to the public. Naturally, accountability is almost a nonentity in higher education institutions. As of now only 31% of the universities and 9% of the college are accredited by NAAC.
- The rapid growth of private institutions and deemed universities has created concern about equity, quality, exploitation, distribution of learning across disciplines, transparency and public accountability. However, students and parents expect much and also pay much for purchasing better education but finally many of them become frustrated for getting mediocre services, and unemployable skills as these institutions fail to give guarantee as generally done by the private sector corporate houses as

profit as well as quality are integrated in corporate culture.

Privatisation : Restructuring Of Higher Education

The role of higher education in this scenario is multifaceted. It encompasses opening new vistas of learning, academic restructuring, upgradation of technology, traditional technologies- redefined, sharing of expertise, innovation, technology transfer, knowledge management, training employability, entrepreneurship, media convergence, globalization. Universities entering into partnership with other institutions and universities are found to be mutually beneficial, rewarding and productive.

Access is one of the most fundamental issues in knowledge society. The first and foremost objective would be that individuals must possess the ability to receive and comprehend knowledge. Secondly, resources and adequate infrastructure must be made available to individuals who have the ability to receive and comprehend knowledge. Thirdly, accurate knowledge of the state and its activities should be made known to the general public. Finally these objectives would help in reaching the so far unreached so that all individuals would become part of the mainstream knowledge systems.

Higher education is an important form of investment in human capital. Infact, it can be regarded as a high level or a specialized form of human capital, contribution of which to economic growth is very significant. It is rightly regarded as the "engine of development in the new world economy". The contribution of higher education to development can be varied:

- Higher education helps, through teaching and research, in the creation, absorption and dissemination of knowledge.
- It helps in rapid industrialization of the economy by providing manpower with professional, technical and managerial skills.
- In the present context of transformation into knowledge societies, higher education provided not just educated workers, but knowledge workers to the growth of the economy.
- It creates positive attitudes and makes possible attitudinal changes necessary for the socialization of individuals and also the modernization and overall transformation of societies.
- Higher education also helps in the formation of strong nation - state and at the same time helps in reaping gains from globalization. It is only those countries that have invested heavily in quality higher education benefited from

globalization e.g. East Asian Countries. Conversely, those countries that have no strong higher education system, suffered the most from globalization policies (eg countries in sub-saharan Africa).

- Higher education allows people to enjoy an enhanced 'life of mind' offering the wider society both cultural and political benefits. So, belittling the importance of higher education for development enfeebles development itself.

Quality of Higher Education

In fact, among many, the most important problem that the higher education system in India confronts is poor and deteriorating quality. Quality of higher education is indeed too difficult to measure in any comprehensive and acceptable manner. One can look at the quality of output, in terms of quality of the graduates universities and colleges produce, the values they acquire, employability of graduates, and earnings associated with their education. The labour market performance of the graduates, generally referred to as the external efficiency of education, and often measured in terms of rates of return, is taken as an important indicator of the quality of the education they have received. It is well documented that both in India and other developing countries, the rates of return to higher education are sizeable. But they indicate only a partial dimension of the quality of education, and cannot capture many other dimensions. Particularly the values the graduates have acquired.

Quality of output of higher education depends, inter alia, upon the quality and quantity of a variety of inputs, such as physical infrastructure and teachers, which can be summed up in the form of financial resources.

Privatization of Higher Education

Another important policy issue relates to privatization of higher education. Private education is not an altogether new phenomenon in India. But since the mid- 1980s the term 'privatization in higher education' has surfaced more explicitly. The profit-making private sector in higher education is growing rapidly. It is not confined to a few engineering and management disciplines, but is extending its coverage to all areas of higher education. The private sector has already become so large and dominating in some states that the public sector has become diminutive in relative size. The rapid growth of private higher education is indeed causing serious damage to various dimensions of higher education, including specifically equity and quality of higher education. For example, 65 per cent of the one thousand and odd degree colleges in Andhra Pradesh were private (self financing) colleges in 1999-2000 compared to zero number of such colleges in 1956-

57, i.e., at the formation of the state. The growth in private higher education has already resulted in a steep decline in the quality of higher education in the country, as the quality of private higher education is itself poor, besides having a contagious effect on public higher education, pushing down the overall quality of higher education in the country. This has also been the experience of a few other countries that opted for the predominance of the private sector in higher education, such as Philippines, and some countries in South America. The absence of any strong regulatory mechanism is one principal reason for the same. That private higher education institutions cause distortions in information to show high rankings is also widely noted. On the whole, the growth of private higher education has contributed to more problems than solutions in terms of all the three dimensions, viz., access, equity and quality.

Further, while one can say confidently that higher education contributes to economic growth, one cannot say the same with any confidence that private higher education does contribute to development. If one looks at international evidence, we find that countries that are characterized by the predominance of private higher education systems could not progress much economically or socially or even politically. Exceptions to this are very few (e.g. Japan and Korea). Even with high enrolment ratios, such countries (e.g., countries in Latin Americas) continue to remain underdeveloped, or 'developing'.

In addition, since higher education is all allowed to be guided by market signals, the meaning of the very concept of quality began to change. Quality is interpreted to mean 'saleability' or marketability. Accordingly, most higher education institutions tend to concentrate on marketable courses that yield quick money. As long term national considerations give place to short term immediate private needs, diversity in curriculum is not cared for. Areas of study that used to be considered traditionally as the backbone of higher education, such as basic science, and social sciences get relegated to a secondary place, and courses such as business management, hotel management, fashion technology, and computer packages get priority. Many institutions tend to concentrate more on offering short term programmes that train learners in marketable skills, often missing even the distinction between higher education and training.

Private higher education, where students have to pay heavy fees, often equivalent to the full cost, if not more, has thus a serious effect on the values that the students acquire. Students paying exorbitantly high fees obviously do lack any consideration for national interest such as public services, service in rural areas, service to the poor, etc. The sole objective of these students, whether realized

or not, is to recover the investments made in education and / or to emigrate to greener pastures. No wonder, the products of purely materialistic education cannot be expected to be otherwise. This would be the most harmful effect on the society. This shift in the values may be a very bad reflection of the quality of higher education. Following the resolve made in the National Policy on Education 1986, to encourage institutional innovations and experimentation, emphasis has been placed on autonomy; and a good number of colleges are given autonomy under the programme of establishment of autonomous colleges to promote new methods of teaching, research and learning. Currently there are about 130 such colleges affiliated to 29 universities. Autonomy should, however, mean mainly academic autonomy to design new courses and curricula, to promote quality and to make innovations, rather than financial and administrative autonomy. By granting autonomy, the role of the government should not get minimized particularly in funding, planning and in providing a healthy sustainable teaching - learning environment. Building up of a strong, higher quality and vibrant higher education system requires sound policies and sustained financing faculty assumptions about higher education would lead to unsound policies and building up of weak and fragile educational structures. Deterioration in quality has been one of the most serious problems of higher education in India and policies particularly those relating to funding and privatization have been aggravating the situation.

It is necessary to plan development of education in such a way as to contribute significantly to sustainable development.

- Sustainable education development requires balanced development of all layers / types of education. Emphasis on one level of education cannot be at the cost of another level of education. While literacy and school education provide the foundation for development, it is higher education that can provide the wherewithal for sustainable development and help in the construction of knowledge societies.
- The role of the State in providing higher education cannot be minimized under any circumstance. The state has a vital and irreplaceable role in higher education. The private sector cannot be relied upon for provision of education, which is a public good, and which is also considered nowadays a 'global public good'.
- We need to expand higher education, as we have to raise the enrolment ratio in higher

education to above 20 per cent for the economy to rapidly progress. But this does not mean that there can be proliferation of low quality institutions all over the country. That would indeed be counter productive. There is need for a strong regulatory mechanism that would ensure higher quality and standard.

Financial crunch in higher education and its privatization has become a hotly debated topic at present with the increasing demand for higher education for meeting the global requirements in terms of competitive markets, free economy, information technologies and advanced industrialization. Those who favour privatization in the field of education in general and higher education in particular argue that a transition of the Indian economy from a centrally-planned model to a market oriented' model has put a grater challenge before the educationists and the planners. With the decision of the Indian government in 1992 in respect of the major change in economic policy, the Indian economy is required to develop through its exposure to the world market. To meet the increased demands of the world economy and competitive market our students must develop their knowledge and technological endeavours. Higher education is now expected to equip the youths with the necessary skill, and advanced knowledge. To achieve this aim, a developed infrastructure having advanced technology and facilities are needed within the universities, which require heavy expenditure which may not be probably met by the government alone. It will require heavy budgetary allocation of the fund for making the education a quality education. Under such circumstances, private sectors may be encouraged for sharing the responsibility and financial burden in the field of higher education. Those who favour privatization of higher education further argue that it is an international business and the existing universities cannot afford to become partial. They are par excellence on industries in an out threat global market. We in India may not subscribe to this view but have to keep in mind the international realities.

These institutions will be necessitated to adopt the modern mechanism of change in terms of:

- Making teaching programmes more relevant.
- Programmes to meet the societal needs relevant to present day society.
- Constant updating of its programme and courses.
- Encouraging student mobility and programme diversity.
- Accepting horizontal mobility programme.
- Accepting credit transfer system.

- Developing strategic partnership within universities and with the industry.
- Establishing networks and alliances with private funding institutions.
- Floating foundation to meet the demands of higher education in terms of research needs and infrastructure development.
- Valuing the talent and quality requirements.
- Keeping motivation high on agenda.

The higher education system of the 21st century should accept the challenges of change and motivate their faculty and the society to do the same. The institutions of higher learning preparing to enter the new era will have

to accept the fact that the systems of today are demanding, competitive and accountable. The higher education system in the country is now being put to test. University should undertake intensive introspection and reorient them to respond adequately to the emerging challenges to the changed economic scenario in the country. In addition, it has the added responsibility to strengthen the value system in the society. At the same time, one should keep in mind it is important to free the system from unnecessary constraints and political interference and provide the needed academic and administrative system which is accountable.

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JUDICIARY ON TRIPLE TALAQ IN INDIA

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Introduction

India is a nation where every religion is respected. We respect as well as follow the culture and personal laws as it is. The laws relating to marriage, divorce and succession are traditional in nature and codified accordingly. Divorce was never a culture and nor practiced under Hindu law whereas it was accepted as a culture of Muslims because of social, economic and political reasons from the ancient times. 'Talaq', a form of dissolution of marriage under Muslims is a socially accepted phenomenon. Muslim women accepted it as a part of their life.

Grounds of Dissolution Recognized by Mohammedan Law

Even Muslim personal law recognizes certain grounds based on which talaq can be operated. The wife is entitled to a decree for the dissolution of her marriage on any other ground which is recognized as valid for the dissolution of marriages under Muslim Law. This clause covers the divorces by Ila, Zihar, Khula, Mubarat and talaq-e- tafweez. Imputation of unchastity or a false charge of adultery against the wife (Lian) makes a good ground for the dissolution of her marriage. This ground also falls in clause (ix) of Section 2 of the Dissolution of Muslim Marriage Act, 1939.

Dissolution of Muslim marriage By Judicial Decree under dissolution of Muslim Marriage Act, 1939

Besides the above forms of divorce provided to husband and wife in certain situations the court may intervene and order for dissolution of Marriage. Though Islam does not appreciate Courts interference in holy alliance of husband and wife but in certain miserable conditions Court can lawfully dissolve the marriage. The Dissolution of Muslim Marriage Act, 1939 contains nine grounds on which wife alone can sue on the grounds such as- (a) Absence of Husband, (b) Failure to Maintain, (c) Imprisonment of Husband: (d) Failure to Perform Marital Obligations: (e) Impotency of Husband: (f) Insanity, leprosy or venereal disease: (g) Repudiation of Marriage by Wife and (h) Cruelty by Husband.

Concept of Talaq

Literally 'Talaq' means the taking off of any tie or restraint in land, means "the removal of the restriction of Nikah" i.e. the dissolution of marriage tie. "The most detestable of all permitted things" according to the saying of prophet, is talaq. In Muslim law though marriage is a civil contract, the husband enjoys special privileges and the wife suffers corresponding disabilities. The wife sometimes remains at her husband's mercy owing to polygamy and the inequality of the law of divorce. The divorce operates from the time to the pronouncement of talaq.

In Muslim law, a strict adherence to certain forms is essential. The pronouncement of talaq, in the Arabic tongue, must be uttered orally in the presence and hearing of two male witness who are Muslim of approved probity. The pronouncement of Talaq may be either revocable or irrevocable. The talaq may be performed by single pronouncement or by three pronouncements. As the prophet of Islam did not favor the institution of Talaq, the revocable forms of Talaq are considered as the approved and the irrevocable forms are treated as the unapproved forms.

Conditions Of Talaq

- (a) **Oral Talaq:** Talaq may be oral or in writing . An oral Talaq must be addressed to someone by a speaker in the presence of audience which may consist of one person only. Talaq can be given orally to the wife by reciting the statement that "I give you a Talaq". Not only words but intention also matters. A Talaq by or on behalf of husband may be oral in express words or signs clearly showing the intention of husband to dissolve the marriage. Talaq may be pronounced by a dumb man through signs. For the validity of Talaq made by signs, it is required that it should be expressed by positive and intelligible signs.
- (b) **Written Talaq:** Talaq may be in writing (Talaq-nama), but Shias recognize written Talaq only if the husband is not physically capable of

pronouncing oral Talaq. The only distinction between oral and written Talaq is that in the case of former, a speaker and an audience are required but in a written Talaq, the writing may never be communicated. Under shia Law, the divorce in writing should be pronounced in Arabic, in a specified form. In *Shamim Ara v. State of U.P.*, the Supreme Court has disagreed with the established principles on the law of written divorce among Muslim and has ruled that 'Talaq to be effective has to be pronounced'. The Court said that plea of Talaq taken in an unsubstantiated written statement submitted before a court not be accepted as a proof of Talaq. Talaq can be given in a written format to the wife, here publication is important. Here publications mean it has to be read out. A Talaq may be writing and no particular form is necessary, it may only be the record of fact of an oral Talaq, or it may be the deed by which the divorce is affected.

- (c) **Presence of witnesses:** Under Shia Law, an oral Talaq should be pronounced in the presence of two competent witnesses. However, under Sunni law, Talaq without witnesses is valid.
- (d) **Presence of wife not required:** It is not necessary for the husband to give Talaq in presence of the wife. The pronouncement of Talaq in the absence of a wife is not rendered ineffective. In *Ahmad Kasim Molia v. Khatun Bibi*, the pronouncement of Talaq may be made in the presence of the Qazi, or the father of the wife, or any other person.
- (e) **Communication of Talaq:** For the validity of Talaq, its notice to wife is not necessary. It is not necessary for the husband to communicate to wife the pronouncement immediately. The Talaq becomes effective from the moment of its pronouncement and not from the date on which the wife comes to know about it. However, knowledge of Talaq is required for the claim of dower and for the claim of maintenance from former husband. In *Abdul Wahid v. Smt. Raisa Bi*, the court held that Talaknama was executed by parties to marriage. Even if there was no oral pronouncement, it cannot be said that divorce did not take place. No evidence that after divorce there was a re-union. It cannot be said that on date of death she was the wife of the plaintiff. As the Talaknama was executed by

the parties, the communication of talaq and intention to talaq is very clear therefore even though no oral pronouncements were made, it amounts to talaq.

Triple Talaq

It is the fact that the triple talaq is a non-healthy practice existing in Muslim community in India. It always keeps marital relations on different mode in which women remain continuously under pressure.

Further this form of talaq is against the principle of Natural Justice enumerated in our constitution wherein both the parties must be heard. It has multifold repercussions on society as well. The issues such as permanent alimony, maintenance, social security, economic stability, uneducated population are of major concern. The Hon'ble Supreme Court of India took very progressive view and tried to give relief to Muslim women. It is very relevant to observe the trend of Indian judiciary by analysing the important decisions of the Apex Court.

Rashid Ahmad v. Anisa Khatun, is a leading case on this point. Briefly, the facts of this case were Ghiyasuddin, a Sunni husband, divorced his wife Anisa Khatun irrevocably by pronouncing three Talaqs. He pronounced the Talaq under the undue influence of his parents when the wife was not present there. After sometime, the husband resumed cohabitation without formally remarrying and without adopting the special procedure. Five children were born to them after their resumption of cohabitation. After the death of the husband, the children and widow Anisa Khatun, claimed their share in the property as heirs of the deceased. Their claim to inherit the property was challenged by Rashid Ahmad, who was brother of the deceased husband. Rashid Ahmad pleaded that after triple talaq, the marriage of Ghiyasuddin and Anisa Khatun was dissolved. In their re-marriage, the conditions prescribed by Muslim law for re-marriage of divorced couple were not followed. Since they resumed cohabitation without fulfilling these conditions, the re-marriage was void and Anisa Khatun (widow) and her children have no right to inheritance. The Privy Council held that: as there was no intermediate marriage (with another person) the bar to remarriage was not removed. The court further observed that there was no proof of any regular re-marriage; the parties simply resumed cohabitation. In view of these circumstances, the court held that the union of Ghiyasuddin and Anisa Khatun after the triple divorce, was void. The children therefore, were held to be illegitimate and neither the children nor the widow could inherit the properties. This is an arbitrary decision, erroneous against the settled principle of natural justice.

Khadija v. Muhammad is an interesting case from Kerala High Court, a good, landmark, historical, progressive decision wherein the husband had divorced his wife irrevocably by three pronouncements. After a long period, the husband 'remarried' her under a fresh contract of marriage and took her to his house. But in the meantime the wife had not married any other person as required under Muslim law. After few months of their remarriage they quarreled and the husband divorced his wife once again. But during this short period cohabitation had taken place and a child was conceived and later born. The wife claimed maintenance for the child under section 125 of the Cr.P.C. The husband objected her claim on the ground that his 'remarriage' was not lawful according to the provisions of the Muslim law as there was no intervening marriage with a stranger. He further argued that their union after the remarriage was adulterous and illegal union, therefore, the child was illegitimate and not entitled to maintenance. It was held by the Kerala High Court that if there is an irrevocable divorce by three Talaqs the spouses cannot remarry without fulfilling the prescribed conditions. But if the spouses remarry (with all the required formalities of a fresh marriage) then although the prescribed condition of marriage with another person and subsequent divorce by that person has not been followed, the remarriage is not void; it is merely irregular. Children of irregular (fasid) marriage are legitimate. As such, the child was legitimate and was entitled for maintenance under Section 125 of the Criminal Procedure Code.

In *RahmatUllahv. State ofUttar Pradesh*, the Allahabad High Court has observed that an irrevocable Talaq (Talaq-ul-Biddat) unlawful because this kind of Talaq is against the dictates of the Holy Quran and is also against the provisions of the Constitution of India. Justice Tilhari referring the relevant provisions of Quran and said that Talaq-ul-Biddat is not valid under Shia and Maliki law and even though Hanafi law recognizes it, an irrevocable Talaq given in one sitting would be sinful and against the mandate of the Holy Quran. Not only is it sinful but it also violates mandatory provisions of the Indian Constitution because it gives opportunity to the husband to dissolve the marriage by a single pronouncement without any reason or fault of the wife. It is a mode of divorce which amounts to a 'practice derogatory to the dignity of the woman'.

In the context of triple Talaq, Bombay High court in *Dagdu S/O ChotuPathan, Laturvs Rahimbi Dagdu Pathan, Ashabi ...* on 2 May, 2002, Held that mere pronouncement of Talaq by the husband or merely declaring his intentions or his acts of having pronounced the Talaq is not sufficient and does not meet the requirements of law. In every such exercise of right to

Talaq the husband is required to satisfy the preconditions of arbitration for reconciliation and reasons for Talaq. Conveying his intentions to divorce the wife are not adequate to meet the requirements of Talaq in the eyes of law. All the stages of conveying the reasons for divorce, appointment of arbiters, the arbiters resorting to conciliation proceedings so as to bring reconciliation between the parties and the failure of such proceedings or a situation where it was impossible for the marriage to continue, are required to be proved as condition precedent for the husbands right to give Talaq to his wife. It is, thus, not merely the factum of Talaq but the conditions preceding to this stage of giving Talaq are also required to be proved when the wife disputes the factum of Talaq or the effectiveness of Talaq or the legality of Talaq before a Court of law. Mere statement made in writing before the Court, in any form, or in oral depositions regarding the Talaq having been pronounced sometimes in the past is not sufficient to hold that the husband has divorced his wife and such a divorce is in keeping with the dictates of Islam.

The Supreme Court in *ShamimAra v. State of U.P.* has disagreed with the established principles on the law of written divorce among Muslims, and has ruled that 'Talaq to be effective has to be pronounced'. The Court said that plea of Talaq taken in an unsubstantiated written statement submitted before a Court could not be accepted as a proof of Talaq.

Recently in *ShayraBano v. Union of India*, Supreme Court played a real Custodian's role by protecting Muslim women's fundamental right and held that triple Talaq to be violative of fundamental right u/Art. 14 and declared it void as it is unilateral and irrevocable, denounced internationally in large number of Muslim Theocratic Countries with the confirmation of non recognition of such practice neither in Quran nor Hadith.

Conclusion

Triple Talaq is the way of dissolution of Marriage. Islamic Jurisprudence and Judiciary clarified that such practice of triple Talaq is arbitrary. There should be three reconciliation meetings only then Talaq can take place. Many of the jurists are of the opinion that there should be uniform method of giving Talaq either by court of law or through a process by applying to the religious head for Talaq by justifying the reason for it. The practice of whimsical and unpredictable unilateral divorce and Talaq-e-Biddat must be condemned with utmost force and persuasion. The Muslim political leaders and thinkers should come forward with firm and convincing decision that the prevalent customs of triple talaq, being sinful, un-Islamic, arbitrary and capricious, be banned. The Muslim

women should get relief from this bias practice. Such practice of Triple talaq must be rooted out. Rectification should be made in the existing practice. Under Shariah, so far as the permissible acts are concerned, the elimination of ill-effects and misuse gets priority over securing advantages. Triple Talaq in Islam is the most disapproved form of dissolution of muslim marriage. The Indian Judiciary took the correct stand by declaring it unconstitutional and arbitrary in nature. At the same time, care must be taken that the amended laws should go with the harmony and consensus of the Qur'an or Sunnah.

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SKILL DEVELOPMENT : HIGHER EDUCATION

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Introduction

Rate of the economic development is the function of 4Ms, these are materials, machines, methods and manpower. Manpower happens to be the most dynamic and crucial input for effective utilization of remaining 3Ms, all other resources but manpower are static. How effectively these human resources are put to use and in what manner the requirements of manpower are met by industries, is a very important and critical input that decides growth rate of the economy. Economic development is the function of proper mix of static and dynamic resources. Just availability of human resources is no guarantee of economic development. It is the quality, competence, and ability of this manpower that decides how effectively resources can be put to use. Skills, caliber, core competence, confidence and commitments make the manpower use worthy. Of these qualities skills happens to be the most important input. Skills can be developed through appropriate training, mentoring and by acquiring suitable learning methods. Absence of skills results into reducing the quality of manpower and thus affecting the growth process. Therefore, it is important to understand why the country like India faces skill shortages and what measures can be taken up to minimize the skill shortages.

The present paper highlights the most important issue associated with non-availability of skilled manpower and implications of skills shortage. It should be rightly understood the economic development occurs only when all the inputs are rightly introduced for the process of economic development. Natural resources, technology and system are definitely very important inputs but more important than these is the human resource. Availability of qualified, competent, innovative and skilled manpower is the principal factor. Every sector of the economy whether agriculture, industry or services, requires skilled manpower. The type and nature of skills may differ but availability of skilled manpower is a principal requirement. When any sector of the economy faces scarcity of qualified manpower, its growth process is adversely hampered. It cannot stand to the competition and loses its competitive edge over others. Sometimes, the only factor responsible

for decline and death of a particular industry is non-availability of adequate, qualified manpower and therefore it becomes necessary to address the problem of skill shortages. Developing competent manpower through appropriate measures thus becomes the principal tasks before the economic planners. This paper highlights what are the root causes of non-availability of skilled manpower, what are the implications of skill shortages on economic and industrial development and what measures be taken to address the problem of skill shortages.

Analysis of the Study

- **Skills** - Skill for all practical purposes means ability to apply concepts and knowledge in practice to address a particular problem to develop a meaningful decision package and to lead a given situation or group for achievement of a particular objective
- **Skill Development** - Skill development means planned and systematic approach to enrich knowledge, develop attitude and enhance abilities of a person through well-defined learning program.
- **Core Competence** - A core competency is a concept in management theory introduced by, C.K. Prahalad and Gary Hamel. It can be defined as "a harmonized combination of multiple resources and skill that distinguish a firm in the marketplace". Core competencies fulfill three criteria : Provides potential access to a wide variety of markets.
- **Skill Shortage** - Skill shortage is a catch-all term used to describe a range of situations in which an employer finds it hard to find a worker with the right skills.
- **Economic Development** - Economic development can be defined as efforts that seek to improve the economic well-being and quality of life for a community by creating and/or retaining jobs and supporting or growing incomes and the tax base.

The article written by M.A. Sudhir and M. Hilaria

Soundari titled 'Skill Development Initiatives in India' identifies various challenges associated with skill development, skill gaps and its impact on Indian economy and initiatives taken by Govt. of India to minimize the skill gap. The article also emphasizes on various initiatives taken by NGOs to minimize the skill gap. E Mrudula in her article 'Talent Dearth- Causes and Solutions' highlighted implications of talent, non-availability of talent and its impact on economic development. The War Intensifies' published in MBA review has also highlighted major problems associated with right deployment of available workforce and its implications on poor productivity and low efficiency of industries; Tandan Vineet in the Article 'Talent Deficiency Syndrome : Who Moved My Talent' has rightly identified various issues associated with talent availability, absence of skilled manpower and talent deficiency. The author has rightly hinted at various challenges as a result posed due to want of suitable and requisite quantum of talent; and Catt Hilton and Patricia Scudamore in the book 'Solving Skill Shortages' has raised certain questions related with skill deficiency, non-availability of skilled manpower and what measures can be taken to enhance accessibility, availability and application of available talent. The author has recommended establishment of a talent pool to develop right system of talent deployment (Catt and Patricia, 1997).

Need of the Study

India has adopted a liberal economic approach in the year 1991, the pace of economic reforms has taken up the speed and direction resulting in continuous enhancement of growth rate of industrial development. However, industrial development is not the function of mere policy reforms; it also requires appropriate economic and industrial planning. Development of well-established infrastructure and adequate supply of materials, funds, and competent manpower. The proactive approach of the government has helped to attract investments from Foreign Institutional Investors, similarly the private entrepreneurs have come forward to start a variety of new units and industrial undertakings. However, without supply to competent manpower it is not possible to convert the policies into results. Barring human resources all other resources are static and hence no one can discount the importance of skilled and talented manpower. Major issues associated with shortage of skilled manpower.

Interpretation

Education needs to address not only human resource needs of the society, but also the developmental needs and aspirations of the individuals, their ability to think and reason, build up self respect as well as respect for others, think ahead and plan their future. It looks particular on

recent trends emphasizing education concerning life skills, psychosocial abilities that help people to think, feel, act and interact as individuals and participating members of the society.

Life skills are abilities for adaptive and positive behavior that enable us to deal effectively with the demands and challenges of everyday life, in other words psychosocial competency. They are a set of human skills acquired via teaching or direct experience that are used to handle problems and questions commonly encountered in daily human life. The subject varies greatly depending on social norms and community expectations but skills that functions for wellbeing and aid individuals to develop into active and productive members of their communities are considered as life skills.

The term 'Life Skills' refers to the skills we need to make the most out of life. Life skills are usually associated with managing and living a better quality of life. They help us to accomplish our ambitions and live to our full potential. Any skill that is useful in our life can be considered a life skill.

Life skills have been defined as "the abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life" (WHO). 'Adaptive' means that a person is flexible in approach and is able to adjust in different circumstances. 'Positive behavior' implies that a person is forward looking and even in difficult situations, can find a ray of hope and opportunities to find solutions.

Life skill education is the soul of education that can create the shield for human survival on this planet. Life skills education aims to provide students with strategies to make healthy choices that contribute a meaningful life. It facilitates a complete and integrated development of young people to function effectively as social beings and make them socially more sensitive.

Significances of the Study

Key Life skills include psychosocial competencies and interpersonal skills that help people make informed decisions, solve problems, think critically and creatively, communicate effectively, build healthy relationships, empathize with others, and cope with managing their lives in a healthy and productive manner. Essentially, there are two kinds of skills- those related to thinking termed as 'thinking skills': and skills related to dealing with others termed as 'social skills'. While thinking skills relate to reflection at a personal level, social skills include interpersonal skills and do not necessarily depend on logical thinking. It is the combination of these two types of skills that are needed for achieving assertive behavior and negotiating effectively. 'Emotional' can be perceived as a

skill not only in making rational decisions but also in being able to make others agree to one's point of view. To do that, coming to terms first with oneself is important. Thus, self management is an important skill including managing / coping with feelings, emotions, stress and resisting peer and family pressure. Young people as advocates need both thinking and social skills for consensus building and advocacy on issues of concern.

There are many different understandings of life skills but no definition is universally accepted. Different organizations attach different meanings to the term. The International Bureau of Education (IBE) derives its understanding from the Delor's four pillars of learning - learning to know, learning to do.

Life skills defined in a general way mean a mix of knowledge, behaviour, attitudes and values and designate the possession of some skill and know-how to do something, or reach at the goal. They include competencies such as critical thinking, creativity, ability to organize, social and communication skills, adaptability, problem solving, ability to cooperate on a democratic basis that are needed for actively shaping a peaceful future. A number of such lists exist which show a high degree of correspondence, though few lists are in complete agreement.

The constituents of generally defined life skills can be described in the following way: a) they include the abilities necessary to apply the conceptual thinking and reflection in concrete situations; b) they imply capacities to be involved in effective interaction with the environment and provide an appropriate motivational attitude; c) they involve psychological prerequisites for successful performance, such as problem solving capacities, self-confidence and skills for critical thinking.

The Ten Core Life Skills as laid down by WHO are :

1. **Critical Thinking** - Critical thinking is an ability to analyze information and experiences in an objective manner. Critical thinking can contribute to health by helping us to recognize and assess the factors that influence attitudes and behaviour, such as values, peer pressure and the media.
2. **Empathy** - To have a successful relationship with our loved ones and society at large, we need to understand and care about other peoples' needs, desires and feelings. Empathy is the ability to imagine what life is like for another person. Without empathy, our communication with others will amount to one-way traffic. Worst, we will be acting and

behaving according to our self-interest and are bound to run into problems. We grow up in relationships with many people - parents, brothers and sisters, cousins, uncles and aunts, classmates, friends and neighbours. When we understand ourselves as well as others, we are better prepared to communicate our needs and desires. We will be more equipped to say what we want people to know, present our thoughts and ideas and tackle delicate issues without offending other people. At the same time, we will be able to elicit support from others, and win their understanding.

Empathy can help us to accept others, who may be very different from ourselves. This can improve social interactions, especially, in situations of ethnic or cultural diversity. Empathy can also help to encourage nurturing behaviour towards people in need of care and assistance, or tolerance, as is the case with AIDA sufferers, or people with mental disorders, who may be stigmatized and ostracized by the people they depend upon for support. Components of empathy : Sympathy, Sensitivity, Objectivity, Social inclination and responsibility and Social obligations. Empathy helps in maintaining interpersonal relations, maintaining stress, maintaining emotions, self awareness and also helps in effective communication.

3. **Self-Awareness** - Self-awareness includes recognition of 'self', our character, our strengths and weaknesses, desires and dislikes. Developing self-awareness can help us to recognize when we are stressed or feel under pressure. It is often a prerequisite to effective communication and interpersonal relations, as well as for developing empathy with others. Components of self-awareness : Objectivity, Introspection ability, Ability to accept strengths and weaknesses, Reflectivity, Accepting self as it is.
4. **Creative thinking** - Creative thinking is a novel way of seeing or doing things that is characteristic of four components- fluency (generating new ideas), flexibility (shifting perspective easily), originality (conceiving of something new), and elaboration (building on other ideas). Components of Creative Thinking: Divergent thinking, Innovativeness, Novelty, Fluency, Flexibility, Unconventionality, Radicalism, Boldness, Originality, Independence

and Elaboration. Creative thinking skill helps in problem solving, and decision making.

5. **Interpersonal Relationship** - Interpersonal relationship skills help us to relate in positive ways with the people we interact with. This may mean being able to make and keep friendly relationships, which can be of great importance to our mental and social well-being. It may mean keeping, good relations with family members, which are an important source of social support. It may also mean being able to end relationships constructively. Components of interpersonal relationship: Empathy, Sympathy, Sensitivity, Tolerance, Positive attitude, Reciprocity, Etiquettes, Healthy distance and Lack of prejudices and stereotypes. Interpersonal relation skill helps in empathy, maintaining emotions and also helps in effective communication.
6. **Problem Solving** - Problem solving helps us to deal constructively with problems in our lives. Significant problems that are left unresolved can cause mental stress and give rise to accompanying physical strain. Components of problem solving: Self-knowledge, Positive attitude, Divergent thinking, Objectivity, Rationality, Intelligence, Emotional stability and Analytic and synthetic ability, Problem solving helps in maintaining interpersonal relations, maintaining stress, decision making and also helps in maintaining emotions.
7. **Decision-making** - Decision making helps us to deal constructively with decisions about our lives. This can have consequences for health. It can teach people how to actively make decisions about their actions in relation to healthy assessment of different options and, what effects these different decisions are likely to have. Components of decision making: Analytic and synthetic abilities. Self-knowledge, Objectivity, Rationality, General intelligence, Knowledge of the situation, Emotional stability, Logical thinking and Creative thinking. Decision making skill helps in problem solving, maintaining interpersonal relations, and also helps in maintaining stress.
- 8 **Effective Communication** - Effective communication means that we are able to express ourselves, both verbally and non-verbally, in ways that are appropriate to our cultures and situations. This means being able

to express opinions and desires, and also needs and fears. And it may mean being able to ask for advice and help in a time of need. Components of effective communication : Analytic and synthetic abilities, Expressive skills, Non-verbal skills, Posture and gesture, Presentation, Objectivity, Quickness to react on the spur of the moment, Creativity, Sensitivity, Imaginability, Patient listening and Knowledge ability. Effective communication skill helps in maintaining interpersonal relations, maintaining stress, and also helps in maintaining emotions.

Importance of Life Skills Study

In a constantly changing environment, having life skills in an essential part of being able to meet the challenges of everyday life. The dramatic changes in global economies over the past five years have been matched with the transformation in technology and these are all impacting on education, the workplace and our home life. To cope with the increasing pace and change of modern life, students need new life skills such as the ability to deal with stress and frustration. Today's students will have many new jobs over the course of their lives, with associated pressures and the need for flexibility.

Benefits for the Individual

In everyday life, the development of life skills helps students to :

- find new way of thinking and problem solving;
- recognize the impact of their actions and teaches them to take responsibility for what they do rather than blame others;
- build confidence both in spoken skills and for group collaboration and cooperation;
- analyse options, make decisions and understand why they make certain choices outside the classroom; and
- develop a greater sense of self-awareness and appreciation for others.

Benefits for Employment

While students work hard to get good grades, many still struggle to gain employment. According to research by the CBI (Confederation of British Industry) in 2011 employers were looking not just for academic success but key employability skills including :

- the ability to self-manage, solve problems and understand the business environment;
- working well as part of a team;
- time and people management;
- agility and adaptability to different roles and flexible working environments; and
- the potential to lead by influence.

Benefits for Society

The more we develop life skills individually, the more these affect and benefit the world in which we live :

- Recognising cultural awareness and citizenship makes international cooperation easier.
- Respecting diversity allows creativity and imagination to flourish developing a more tolerant society.
- Developing negotiation skills, the ability to network and empathise can help to build resolutions rather than resentments.

Therefore, life skills are a large group of psychosocial and interpersonal skills, which can help people, to make informed decisions, communicate effectively and develop coping and self management skills that may help an individual to lead a healthy and productive life. Life skills are essentially those abilities that help promote mental well being and competence in young people as they face the realities of life. Most development professionals agree that life skills are generally applied in the context of health and social events. Life skills empower young people to take positive action to protect them and promote health and positive social relationships. Self-awareness, self-esteem and self-confidence are essential tools for understanding one's strengths and weaknesses. Consequently, the individual is able to discern available opportunities and prepare to face possible threats. This leads to the development of a social awareness of the concerns of one's family and society.

Challenges in Skill Development

It is again a fact that we are third largest education system in the world but we do not match with global standards in quality. Most of our colleges and institutions suffer from under investments in labs, workshops, libraries and consequently lag behind in providing quality inputs. Most of our institutions follow traditional methods of teaching without following best practices like experiential learning, activity based learning, problem solving techniques etc. In the absence of application and job oriented courses, the domain knowledge of our students remains only theoretical. In the highly skilled competitive global scenario, our education system needs to shift from knowledge centric to skill centric. Traditionally, the country had advantage of caste based skill oriented society due to which from time immemorial, the society was producing artisans and craft men in different trades through traditional family linkage. Almost each and every skilling area had been traditionally assigned to a community and the knowledge and expertise was passed on to successive generations naturally with ease. However, we did not take advantage of traditional skilling knowledge of our

community and initiated no special efforts to update and modernize those skills in the background of industrial revolution. This happened due to lack of good policy framework. In fact, educated youths generally look for white collar jobs and are not very much interested in vocational courses and, therefore, our skilling eco system did not improve as compared to other developing countries, especially in South East Asia region. In countries like South Korea, Taiwan, Malaysia, skill development has been integrated into school education system right from the elementary education. The students while studying elementary core subjects are also given inputs pertaining to various skills depending upon their preferences and choices. This induces in them the spirit of learning a lot through hands on session and that is how it is inbuilt into their personalities and they never consider learning various skills as an inferior input as compared to core educational subjects. On the other hand, in our country skilling related vocational courses are looked down upon and our vocational courses do not attract good and sufficient number of students. A psychological barrier has been created and an impression has gone around that only students, who are average or who have dropped out from formal education, should opt for skill development courses. This is because in spite of very rich background of caste based skill oriented society, we have not modernized and further developed our traditional skill as per need of times due to defective policy framework.

Critical Issues Facing Skill Development

An important reason for lack of good policy framework has been that no effective equivalence policies were in vogue to mainstream students who went in exclusively for skilling of vocational courses. Normally, lot of bridge courses should have been adopted to make linkages between skilling achievements and standardized qualifications. Though the Government has of late realized this big lacuna and has come out with lot of different level courses, but it has to go a long way. To make it happen urgently and effectively, regular positive policy interventions and connect between industry and academia has to be ensured. This can be further given push through incentives to institutions and industries for taking up skill development initiatives through short term and long term certification courses. Both academia and industry would have to go in for sharing of resources and faculty / resource persons. There is further need of setting up of Entrepreneurship Parks, Industrial Parks, Innovation and Incubation Centres etc. to catalyze skilling atmosphere in the country. Public Private Partnership models for catalyzing, evolving and sustaining skill eco-system would help in a big way. There is further need for collaborating

with reputed international players for skill upgradation, which will help in integrating skill development in core educational programmes right from the schools.

Conclusions

Education in general increases the efficiency of each individual worker and helps economies to move up the value chain beyond manual tasks or simple production processes. It increases the collective ability of workforce to carry out existing task more efficiently and effectively, facilitates the transfer of knowledge about new information, products, and technologies created by others and increases creativity.

As a growing body of empirical literature shows, differences in productivity are the main determinants of cross-country prosperity levels. Increasing productivity therefore needs to be at the core of the policy agendas of governments and international organizations. The Human Capital Index reveals several trends and challenges in the current education, skills and jobs agenda and the future outlook for major economies. Current education systems are also time-compressed in a way that may not be suited to current or future labour markets. There is a need to rethink how the India's human capital endowment is invested in and leveraged for social and economic

prosperity and the well-being of all. Building good institutions and governance is as important as investing in human capital for wealth enhancement. The development of human capital and technology adoption shall be the great enablers in Indian transformation.

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A STUDY OF IMPACT OF GLOBALIZATION ON MARKETING

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Abstract

As an impact of globalization and information technology, the scenario of marketing has been entirely changed and it enjoys many positive effects like - production of quality products and services, modern technology, faster industrialization, creation of job opportunities, online shopping, continual improvement in the quality of products, foreign collaborations, flow of capital, prompt services to the customers, higher standard of living, borderless markets etc. and faces some limitations such as - cut-throat competition, influence of western culture, degradation of environment, transfer of natural resources, job insecurity, dominance of small retailers, gap between poor and rich etc.

This paper throws light on the positive and negative effects of globalization on marketing.

Key Words : Products & Services, Liberalization, Privatization, Globalization, Information Technology, Competition, Industrialization, Western Culture etc.

I) Introduction

Government of India accepted the new economic policy in the year 1991 and the new trends like - liberalization, privatization, globalization and information technology are introduced in the economy. As an impact of new economic policy, the effects of globalization are being reflected in every sector of the economy. At present, the market is not limited to a particular town, city, region or country in fact, it has become a global market and which has created a high competition at the global level. Today's marketing has become more borderless, professional, dynamic and customer centric.

II) Objective of the Study

To study the positive and negative effects of globalization on marketing.

III) Hypothesis

"Today, Marketing enjoys the positive effects and faces the negative effects of the globalization."

IV) Methodology used

This paper is prepared on the basis of secondary data - books and websites. The author's observations are also used in this study. This is purely qualitative and

descriptive nature of study.

V) Findings of the Study

The findings are made with respect to the positive and negative effects of globalization on marketing and they are explained as under -

Positive Effects

- 1) **Production of Quality Goods and Services** - As an impact of globalization, the competition is arisen at the global level. In order to establish the identity of the company and its brands, the companies are producing the quality goods and services. The production of quality goods and services helps the companies to face the competition successfully at the global level2.
- 2) **Modern Technology** - In the wave of globalization, it becomes possible to introduce/hire the modern technology from the developed countries for the production of goods and services. Mobility of the advanced technology and machinery is increased from the developed countries to developing and underdeveloped countries in the present days of globalization3.
- 3) **Faster Industrialization** - Globalization has geared up the entry of the foreign industrial units in our country. It also encourages the starting up of new industries including multinational corporations in our country by the foreign industrialists and in abroad by the Indian Entrepreneurs. This faster industrialization promotes the production of variety of goods and services, generation of job opportunities, turnover and revenue in the market. Globalization extends the promotion of exports.
- 4) **Creation of Job Opportunities** - As the many industries are coming up and starting their business in our country, it creates the job opportunities at the various levels3. As far as marketing is concerned, the job opportunities are being arisen in the different cadres like - product designer, salesman, sales executive, sales officer, sales manager, marketing manager,

customer relationship manager etc. An impact of globalization on marketing demands the qualified, skilled and competent human resources to market the products effectively and thereby, it has contributed in the employment generation to a large extent.

- 5) **Online Shopping** - Globalization has played a vital role for the technological advancement. Information technology introduced the new trends like - e-marketing, online shopping, e-commerce etc. in the marketing. With the use of information technology, the marketers and customers can continue their dealings including enquiry, inviting quotation, placing an order, e-payment, lodging of a complaint without coming together. The application of information technology in marketing has revolutionized in the business world.
- 6) **Quality Consciousness** - Globalization has widened the boundaries of the market. In fact, it has created a borderless market/global market. In order to survive in the global competition, it has become the need of the time to produce quality goods and services. Today, the customers also have the expectations, preferences, choices, likes, dislikes and specific requirements in terms of quality, size, shape, color, taste, packaging etc. A high level of quality consciousness is created among the marketers.
- 7) **Foreign Collaborations** - In order to increase the marketing strength of the companies, the mergers, acquisitions and collaborations are going on in the large number³. As the insurance sector is opened for the private insurers, many foreign private insurers have started their business in India by collaborating with Indian companies. e. g. HDFC Standard Life, ICICI Prudential, Bajaj Allianz, Tata AIG, Kotak Mahindra etc. Globalization encourages the FDIs in the Indian companies.
- 8) **Flow of Capital and Resources** - Globalization promotes the flow of capital from the foreign countries in the form of FDI. The companies get the necessary resources in the forms of raw material, machinery, labour etc. at the reasonable cost from the countries where these resources are amply available. e. g. crude oil from the Arabian countries.
- 9) **Prompt Services to the Customers** - Globalization has shifted the sellers market to buyer's market and a customer is considered

as a king of economy. It has opened up many options for the customers in respect of products and their suppliers. Hence, the importance of customer satisfaction and delight is increasing day by day². To retain the customers for a longer period, the prompt and reliable services are provided with the help of technology. e. g. ATM, Online Payment, Internet Banking, Electronic Clearing System etc. Globalization results in high competition and made the customer services of prime importance.

- 10) **Higher Standard of Living** - As an impact of globalization, the quality awareness is increased tremendously and the marketers supply the quality goods and services to the customers. Even the products and services are customized as per the requirement of the customers. It results in to the higher standard of living of customers.

Negative Effects

- 1) **Cut throat Competition** - Globalization created many options for the each product and hence, a cut throat competition is arisen³. In order to succeed in the competition by earning maximum profit, the use of malpractices is done like black marketing, exaggerated advertisements, improper weights adulteration etc.
- 2) **Influence of Western Culture** - After the globalization, many marketers of western countries bring their products and services to sell in the Indian market. The marketers of western countries and their products are, of course, influenced by the western culture. Once they enter in our market, they bring their values, customs and culture in our country and hence, our customers, products, services and market are being influenced by the western culture³.
- 3) **Degradation of Environment** - Globalization has given the rise to the process of industrialization. Industrialization causes in to environmental imbalance in the forms of use of plastic, air/water/soil/sound pollution and deforestation. It has become the need of the time to make a use of Eco - friendly packaging patterns to avoid the pollution¹.
- 4) **Transfer of Natural Resources** - Now a days, the mobility of resources becomes possible throughout the globe. The natural resources are purchased at the very cost from the country where they are available in ample quantities and

processed and sold at higher price in the global market.

- 5) **Job Insecurity** - Globalization replaced the manpower with technology and machinery. It has created the job opportunities in the various areas of marketing but at the same time the needs, expectations, demands, purchasing patterns, income, likes and dislikes of the customers and fashions, competition, prices and trends in the market are being changed and thereby, the production and sales get affected. This results into decrease in the manpower requirement¹. Due to the recession, many companies stopped the manufacturing activity for one day in a week compulsorily and many employees lost their jobs.
- 6) **Dominance of Small Retailers** - After the globalization, the super markets and malls are started in big cities. Due to the huge investments, attractive offers, innovative marketing strategies and effective advertising, the customers get attracted to the super markets and malls and they can get all the things under one umbrella. Hence, they prefer to buy the commodities from the super markets and malls rather than small retailers. The competitive power of small retailers is lower as compared with the super markets and malls. Hence, the small retailers face the problem of stability of their existence in the market.
- 7) **Gap between Rich and Poor** - In the era of globalization, it is possible for the big businessmen to invest the huge amount on the infrastructure development, modern technology, advertising and publicity and marketing strategies whereas it is not possible for the small retailers to make such huge investment due to

the financial constraints. Hence, the big businessmen face the global competition efficiently by offering high quality goods and services and the small retailers can't do so. This creates the gap between big businessmen and small retailers and because of which, rich people become richer and poor people become poorer.

- 8) **Fluctuations in the Prices** - Presently, the buying and selling are done in the global market rather than the domestic market. The market is influenced by the trends, fashions and income level of the customers, demands and supply at the global level and hence, the frequent fluctuations in the prices happen and finally, the customers are affected¹.

VI) Conclusion

Globalization has changed the entire scenario of marketing and making it more professional, dynamic and customer centric day by day. As an impact of globalization, marketing enjoys the positive effects and faces the negative effects. Hence, the hypothesis is tested with the help of qualitative and descriptive information and it is proved and accepted. The objective of the study is also achieved. This study is useful to the teachers, researchers, industry personnel, marketers, sales force and those who are interested in marketing.

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AGRICULTURAL MARKETING : ISSUES AND OPPORTUNITIES

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Introduction

Marketing activities in India are divided mainly in two segments i.e. urban and rural. When marketing activities at in the rural market it is known as rural marketing. The Indian rural market with its vast size and demand base offers great opportunities to marketers. More than three-fourth of country's consumer live in rural the areas and more than half of the national income is generated by them. This research paper focused on the various aspects of rural marketing such as evaluation of rural marketing, opportunities and challenges of rural marketing.

Rural Marketing

In rural India consumer markets as such are in the process of evolution. The first phase of the evolution was from the 1980's to the 1990's a period characterized by shift in focus to the consumer's needs. Another factor that led to the boom in choice was increased reach of the media, rising household income brining about major changes in lifestyles. From the 1990's began the second phase of consumer market. This phase evolved as result of the steady reforms in the Indian economy, modern marketing has evolved around meeting demand in urban markets. The urban approach seems inadequate to understand and address the needs of rural India. There is definite need for a separate set of marketing strategies to tap rural marketing. Rural areas in India are pushing the demand for fast moving consumer goods and account of rising rural income and better penetrating of FMCG companies in these areas. The FMCG sector in rural areas is expected to grow by 40 percent against 25 percent in urban areas.

Agricultural Marketing

Marketing of agricultural products are basically the same as of the industrial marketing with the few differences of institutional marketing, rural problems in marketing, marketing methods and logistics. Unlike the industrial marketing, direct selling is not easy under marketing of agricultural products. There are a large number of middlemen between producers and consumers. The product planning and promotion generally draw little attention from individual agriculturist. The producers have

no significant control over the marketing and market conditions. The agricultural marketing is concerned with the marketing of natural product in original form.

Co-operative Marketing

The existing institutional structure of co-operative marketing is such that the co-operatives are functioning at the primary level, at the secondary level (taluka or district) and at the state level. In pursuance of a recommendation of the Dantwala Committee, efforts have been made to persuade the state Governments to divert the middle tier viz. the district marketing federations, of the functions legitimately falling within the purview of the state or primary marketing societies, so that a two-tier system can be brought into operation. The co-operatives in different states have been federated into a central level federation viz. the National Agricultural Co-operative Marketing Federation (NAFED).

Food Marketing

Food marketing brings together the producer and the consumer. It is the chain of activities that brings food from "farm gate to plate". The marketing of even a single food product can be a complicated process involving many producers and companies. For example, fifty-six companies are involved in making one can of chicken noodle soup. These businesses include not only chicken and vegetable processors but also the companies that transport the ingredients and those who print labels and manufacture cans. The food marketing system is the largest direct and indirect nongovernment employer in the United States.

Marketing Mix

Marketing mix comprises of various controllable forces like product, price, promotion and place. Success of any business depends on marketing mix. These four elements are like powerful weapons in the hand of manager to defend his market and or attack on rivals. A manager needs to understand his rural market carefully considering all important characteristics of rural customers.

1 Product Mix - Product is a powerful determinant of firm's success. The product

must be suitable to rural customers in all significant aspect. The company must produce product according to present and expected state of rural buyers. Product features size, shape, colour, weight,) qualities, brand name, packaging, labelling services and other relevant aspect must be fit pinheads, wants and capacity of buyers. Product must undergo necessary changes and improvements to sustain its suitability overtime note that effectiveness of other decision like pricing, promotion and place depends on the product.

- 2 **Price Mix** - Price is the unique element of marketing mix, particularly for rural markets. As stated in the former part of this chapter rural customer s are most price sensitive and hence price plays more caution. Price level discounts and rebates credit and instalments facilities and so on are important considerations while setting and altering prices. Normally, low priced products attract rural buyers however; some rural customers are quality and status conscious.
- 3 **Promotion Mix** - The method of promotion needs to be tailored to suit the expectation of the market. Van vehicle campaign education films generating word of mouth publicity through opinion leaders has exposed the conservative audience to westernization similarly puppet shows, dance, dramas, in rural markets. These traditional art forms readily render for communication with the rural society. Meetings too are used for rural promotion. It is also essential that in all rural communication the rural genius is kept in view, the theme the message the copy the language and the delivery must match the rural context.
- 4 **Place Mix** - Rural markets face the critical issues of distribution. The marketer has to strengthen the distribution strategies. Distribution small and medium size packets through poor roads over long distance into deep pockets of rural India and getting the stockiest to trust the mobility is a herculean task. Normally indirect channels are more suitable to serve scattered rural customer. In tow lever channels wholesalers are located at urban and semi urban to serve urban and rural retailers. However, m not only in backward states, but also in progressive states, local producer, distribute directly to customers.

Factors Responsible For Growth Of Rural Market

Go rural is the slogan of marketing guru after analyzing the socio economic changes in villages. The rural population is nearly three times the urban. So, rural consumers have become the prime targets market for consumer durable and non durable products foods construction electrical ,electronics, automobiles banks, insurance companies and other sectors besides hundred percent. Although a lot is spoken about the immense potential of the unexplored rural markets, advertisers and companies find it easier to vie for a share of the already divided urban pie.

1. Increased in population and hence increase in demand. At present rural population is account for nearly 72 crores of total Indian population.
2. Market increases due to agrarian prosperity, profitable farming and better marketing options in some states have made large number of villagers the potential consumers for FMCG companies.
3. Large inflow of investment in rural development programs me from government and other sources.
4. Increased contacts of rural people with urban counterpart die to rapid development of transportation and telecommunication.
5. Mobility of rural population to urban areas, metro cities and foreign countries intensifies incomes and hence purchasing power of rural people.
6. Increasing attraction of rich people to stay temporary or permanently in rural areas for better and peaceful life. Agricultural land is being converted into luxurious farm houses. Such move leading to tremendous development of rural market.
7. Increased literacy rate and education level among rural folks, and growth of academic and training institutes in rural place have accelerated growth of rural market. literacy level 25%before independence is now more than 67%

Alternative Marketing Forms

Role of Government in managing markets is on decline worldwide. It is not easy to bring major changes in the traditional marketing system. The only way to modernize marketing is to promote alternative marketing system and that may operate parallel to and in addition to present marketing system. The purpose of the proposed alternative marketing is to promote modern trade practices, which in turn will pave way for transparency and efficiency

in market.

Even though, the various forms of alternative marketing like:

- Direct Marketing,
- Marketing through farmers interest group,
- Setting up of terminal markets,
- E-commerce,
- Setting up of mega markets,
- Negotiable warehouse receipt system etc. have been suggested by Expert Committee on Agricultural Marketing headed by Shankarlal Guru, three important marketing methods could be considered in the State viz; Terminal Market, Mega Market and Direct Market.

Information Technology Applications

IT, in the coming years, is expected to play a vital role in bringing power of technology to common villagers in India. IT is fast emerging as a latest facilitator of positive change is various walks of rural life and the domain of "Rural marketing" is no exception. In the sphere of "Rural marketing" among other things IT will be useful in promoting transparency, accountability, responsiveness and above all citizens empowerment.

The emergence of technology is the last century as a price driver and facilitator of change in the socio economic development of people has revolutionaries lives across the globe with the advent of interest international boundaries have melted away and the dream of a global village is eventually becoming a reality.

E-commerce

Creation of online stores to sell the products over the internet is an important application of IT in the artisan sector. Quite a few of the well known interest marketing platforms offer to sell typically products of artisan from the different nations. Also many smaller sites have appeared on the scanner to take care of the niche markets / quite often skill trainings and capacity building are added components' web hosting and advertising services also the services offered along with popular consumers' handicrafts platforms some websites' offer direct sale to wholesalers or retailers.

ICT Models

Interestingly, in India a variety of modes have been experimented to market rural products which differ from each other in terms of their owners shop of product range and at times even the operational modalities some of the examples

E-choupal

E-choupal model of ITC is an e-business initiative in rural markets. It aimed at networking the villagers via internet and procuring agricultural produce from the farmer

for export purposes. It enables farmer to sell their products more conventionally and at much better prices.

Drishtee

Drishtee a network management company in rural India there is a big market for communication and digital service in the rural markets. This is been proved by drishtee-one of the few companies that has been installing computers in rural India .the objective is to create a viable business proposition to rural people .the business model is with one head office it regional offices 29 state offices 550 district offices and 55000 villages keosks .

Bhoomi

The department of revenue in Karnataka has computerized 20 million records of land ownership of 6.7 million farmers in the state today for fee of rupees 15 a printed copy of record of right tenancy and crops can be obtained. This document needed for many task such as obtaining bank loan etc.

Gyandoot

It is a community based, state of the art information technology centred project in the Dhar district of Madhya Pradesh by making information and government services and entire villages began as a small scale it is likely to become largest wireless payphone project in the world.

Major Advantages Of IT Applications

- Cuts across usual infrastructural limitations like poor road connectivity and other features of backwardness typical of rural areas
- Availability of global market beyond national / local customer segment.
- Low cost of executing sale transaction.
- Greater visibility of the product at customer end.
- Transparency and openness in the sale deed e.g. Ensuring right price of goods to the producers
- Accuracy and speed of the transactions eg. online acceptance and payment of order.
- Customer feedback and customer data base.
- Individualized customer service.
- Strives for greater empowerment to rural people.

Opportunities

The Indian rural market with its vast size and demand base offer great opportunities to marketers Two third of countries consumers live in rural areas. It is only natural that rural market an important part of the total market of India. The Indian rural market with vast size offers huge opportunities that producers cannot afford to ignore. Now a day's demand from rural area has increased considerably for product like CTV sets , fans, pressure cookers ,washing soap, tea, salt, tooth powder , brush and paste , scooters motor cycles , cars , music system, tractors, mobile etc.

The rural market is experiencing dynamic changes since 1990. The illiteracy level is decreasing due to education policies of government. Increase in irrigation facilities a trend towards higher standard of living all result in increase in rural demand for goods and services. Since last ten year's rural development has been given top priority in economic plans and policies hence potential marketing opportunities are observed which may give boost for rural marketing in India.

Challenges

Although the rural market does offer a vast untapped potential it should also be recognized that it is not that easy to operate in rural market because of several problems. The major issues are discussed as below -

- 1 Nearly fifty percent of the villages in the country do not have all weather roads .It is uneconomical to access large number of small villages with a very low population density spread over a large geographical areas.
- 2 There is a vast difference in the life styles of consumers. The kind of choice of brands that an urban consumer enjoys is different from the choices available to the rural customer.
- 3 Social norms, traditional and social custom have greater impact on the customer behavior in rural areas as compared to urban areas.
- 4 The major issue is to ensure affordability for the product or service. With low disposal incomes products needs to be affordable to the rural people most of whom are a daily wages.
- 5 Mass media is able to reach only 67 percent of the rural population with large parts of rural area is as inaccessible to conventional advertising media only 49 percent rural households have access to electronic media. The creating awareness about different products is difficult task in rural market.
- 6 The demand in rural market is monsoon based .Rural market is mostly dependent on farmers earning which depends on monsoon. In the

period of drought situation demand in rural market is declined due to lack of purchasing power

Conclusion

The economic development of rural marketing provided considerable opportunities as its gave boost to agriculture industry and services. The Indian rural market with its vast size and demand base offers great opportunities to marketers. The enormous development of rural market provided considerable opportunities as it gave boost to agriculture industry and services. The entire economic environment rural India shows a much important prosperity due to new and improved techniques higher quality of input and increasing awareness about education and agriculture. The social and cultural environment too has reflected their changes along with the political environment and rapid coming of technological evolutions. A rural marketer has to be sensitive to the needs of rural consumers and must design products that archive the best fit with rural condition. To succeed in rural market it is important for companies to make product that cater to all facets of rural needs from product design to branding and from packaging to after sale services.

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CHALLENGES BEFORE COMMERCE AND MANAGEMENT IN 21ST CENTURY WITH SPECIAL REFERENCE TO INDIAN BUSINESS ENVIRONMENT

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Executive Summary

Commerce and management discipline has observed sea changes. There is development in form of organizational changes, management style, cultural change and attitude. The change in business, market area and technology changes the commerce. In recent year advertisements, marketing, insurance, banking, ware housing and packaging changes rapidly. Changes are having positive and negative impact. It brings challenges to achieve sustainable growth. Recent world economic slow down may have hit hard to the world India is also suffered from world recession. Agriculture, industry and service sector are important for growth but growth in service sector depends in growth in industry and agriculture sector. Quality aspect becomes very important in modern world. Commerce and management is essential for survival. The common man depends on commerce and management. E-commerce digitalization of transactions application of fin technology changes the function and operations. The challenges are to meet to achieve socio economic objective. Apart from this the environmental issues are also to be considered. Effective efficient and ethical practices are possible through adoption of correct policies of running business organization.

Key words - management, commerce, challenges consequence of changes.

1) Introduction

Change is the only permanent factor in today's modern world. The industrial revolution was regarded as a major change in the industrial world. It changes life style, method of production quality and change in quantity of production. After the said change, labour intensive business, industry, commerce becomes capital and high tech intensive. There is change in technology, method of production and services. The information technology and development in computer is also regarded as revolution. It brings several challenges before us. All changes are not positive there is negativity associated with some changes. Apart from the structural changes there is change in trade commerce and services after 1991. It brings changes in rules and regulation, procedures methods of business commerce

industry knowledge and other such factors. After 1991 different policies such as banking, labor, industrial import and export, the licensing changes. The policies are changed to acquire the advantage of new economic global order. New economic order brings positive as well as negative aspect. Agriculture driven country like India cannot ignore rural India with this change.

2) Object of Paper

- 2.1) To consider various changes in commerce and management.
- 2.2) To analyze the consequence and changes
- 2.3) To study the challenges of changes put before us.

3) Limitations

Since the subject is very vast the paper considers the management and commerce aspect. The change after 1991 is considered as the base year for change due to adoption of New Economic order.

4) Concept: - Management

- 4.1 Management is the co-ordination of all resources through the process of planning, organizing, directing and controlling in order to attain stated objectives. - Henry L. Sisk
- 4.2 Management is the art of knowing what you want to do and then seeing that it is done in the best and cheapest way. - F.W. Taylor

Commerce

- 4.3 Commerce is that aspect of business which is engaged in distribution of goods and services produced by industry.
- 4.4 Commerce includes buying and selling of goods and services as well as it removes all the hindrances in the process of distribution of goods and services.

5) Changes

The change in area of commerce and management is classified as basic change and change after 1991 i.e. New Economic Order. The management discipline changes as per the change in organization structure. Moreover we can say that it is change as per change in

life. The sole proprietor was considering as oldest and traditional form of organization. But after development especially after industrial revolution the management is separated from ownership. In modern form of organization, company form of organization management part lies with managers and ownership lies with shareholders. Instead of management as an employment in today's modern worlds it is regarded as profession. The concept of management was use in business traditionally but now a days there is change in the applicability. It is also applied to human resource, hospitality travel tourism, disaster, emotion and so on.

There is tremendous change in commerce field. There is development of new area of commerce which is e-commerce. The old and traditional commerce was associated with advertisement of firm on radio and newspaper. Marketing was carried out with dealers and middlemen. The warehousing facilities were not in existence. The insurance sector was not much developed. But now a days the advertisement can be done through internet. There is network marketing and e-marketing. The insurance is also developed as per need. The new and high-tech methods are used for packing, branding and transportation.

6) Nature of change in commerce Management Business and Economics after 1991.

After adoption of new economic policies there are several changes in business. It leads to automatic change in commerce and management. It can be mentioned as follows.

Change in Business Environment.

Before 1991	After 1991	Challenge	Measure
License Raj	Ending of licenses Raj	Starting export oriented units	Special Economic Zone
Closed Economy	Open Economy	Protection of indigenous firms	Legal reforms
Heavy Import Duty	Less in Import Duty	Revenue generation	Import substitutions
No Foreign Direct Investment	Foreign Direct Investment.	Local market to sustain	Conditional investment
Government investment	Disinvestment Policy	Labor welfare	Retaining strategic units
Rigid Banking Policy	Liberal and flexible policy	Socio-banking with strong banking position	Few banks with more branches and capital infusion
Strict Govt. Control	Less government intervention	Fair prices and remuneration	Labor reforms
Manual Operations	Information technology based	E-frauds	Cyber security and ethical policies
Slow growth of service sector	Fast growth of public sector	Permanent growth	Growth in primary sector

Above mention changes are basic and structural in nature. It is due to change in policy of government. The opening up of economy, change in import duty, disinvestment policy, and arrival of Multi-National Corporation changes the business scenarios of India as

well as changes the commerce and management. Taking over, merger and acquisition, changes, the ownership which brings change in style philosophy and culture of management. The reforms in banking policies change the style working. The place of person and books of accounts is taken by computers and pen drive.

The reforms in legal sector also invite change. Foreign Exchange Regulation Act (FERA) becomes Foreign Exchange Management Act. Monopoly Restrictive Trade Practices Act (MRTP) change to Competition Act. Companies Act 1956 has amended several times. There are independent directors on the board of director of the company. Labor laws, banking regulation, information technology act research development and other laws are changed. The drives of the change are open economy, banking policy, disinvestment policy, FDI policy, legal administrative and tax reforms.

7) Consequences of change

Due to recent changes in policies practices rules and regulation following aspect are possible.

- World become a complete market.
- Simple to enter into international market.
- Rupees convertibility.
- Global competition.
- World standard quality norms.
- World standard technology.
- Quality matters everywhere.
- International technology put to us.

Let us analyze the change, since India is agriculture country it is necessary to analyze the position of agriculture sector. The agriculture sector is not benefited with the change there is reduction in growth rate. We can observe the change in food grains. Because there is increase in production and food grain but overall the picture is not satisfactory.

7.1) Disinvestment - Disinvestment policy is adapted by Government to collect the blocked revenue from public sector units and to utilize it for social welfare schemes. The strategic units are retained by government. This is major policy decision in Industrial Sector. But in most of the cases the ownership is retained by Government. It is subject of further research that change in ownership leads to change in performance. The object of the policy is to enhance the performance of individual units with change in ownership.

7.2) Small and Medium Scale Industries- The regulation of small and medium scale industries are changed. Startup changes the nature of business. New credit policies and facilities are introduced by government. In future these aspects will invite more technological

requirement and facilities. The entrepreneurship education is necessary for further growth. Establishment of Mudra Bank and Women Bank is major step in this area. It is to be changed with import export policies.

7.3) Foreign Direct Investment - There is contribution on account of Foreign Direct Investment Telecommunication Computer services constructions and hospital services. Computer and travel services are contributing more in form of export services. There is increasing scope in post, travel, media entertainment and construction or real estate under service sector.

To attract the customers the policy of Foreign Direct Investment is announced. It is expected that the policy will provide employment opportunity in the country. We can use the resources of production up to fullest extent.

8) Challenges in 21st century

- The challenges before 21st century are to sustain in completion with excellent quality by protecting environment. A challenge of green clean environment is to be faced with education awareness and change in mindset of society.
- The change is to be adjusted and directed towards welfare of masses. The e- commerce digitalization smart policies and must be framed considering the last person of society at receiving end.
- There will be development in information technology devises communication devices and development of new business models.
- The government has to take decision on the

basis of local conditions. The change in management and commerce is to be known with the important characteristics. The education is to be change accordingly.

- The demographic dividend is to be used with good industrial banking and economic policies.
- Innovation becomes necessary. It is a source of development.
- Ethical issues changed workforce and transnational issues are to be dealt with.
- Change in management and change in leadership will invite the challenges of new procedure operation and policies. There will be change in vision and mission of organization.

Conclusion

The change has invites the challenges to force world recession. Agriculture driven country like Indian must concentrate an agriculture sector reforms. For challenges ahead the education reform is necessary which can provide quality human resource to nation.

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VALUE ORIENTED HIGHER EDUCATION

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Introduction

The definition of higher education includes a hierarchy of institutions and programmes. Many different kinds of university level institutions such as central universities, state universities, private universities, IITs, IIMs, HSERs, occupy the upper end of the higher education spectrum. The various colleges offering general or specialized education, professional education, provide higher education to nearly eighty percent of students. Then, there are several other post secondary institutions such as community colleges and technical training institutions. In a sense the polytechnics and vocational institutions, which are not strictly post-secondary, are also considered as higher education.

According to MHRD, The quantum growth in the Higher Education sector is spear-headed by Universities, which are the highest seats of learning. In India, "University" means a University established or incorporated by or under a Central Act, a Provincial Act or a State Act and includes any such institution as may, in consultation with the University concerned, be recognized by the University Grants Commission (UGC) in accordance with the regulations made in this regard under the UGC Act, 1956. Every year, millions of students from within the country and abroad, enter these portals mainly for their graduate, post graduate studies while millions leave these portals for the world outside. Higher Education is the shared responsibility of both the Centre and the States. The coordination and determination of standards in Universities and Colleges is entrusted to the UGC and other statutory regulatory bodies.

In view of the multifaceted schemes and activities envisaged under Quality and Excellence, programme support for Research Projects, Relevance and Value Based Education, ICT - integration, Governance and Efficiency improvement during the 12th FYP, it is anticipated that :

- (a) the quality of higher education provided to the youth of the country would be comparable in terms of curricular offerings, content and delivery methods to those practiced

internationally

- (b) increase in the employability rate of the human - resources developed through the portals of universities and colleges nationally and internationally
- (c) quality PhDs and high quality publications in high impact factor journals and with increasing citation indices of individual researchers and institutions
- (d) Promotion of Indian Universities to find their place among top 250 Universities of the world through the international ranking processes, and
- (e) the Indian University system would make significant progress in performance to the societal welfare and to build the economy of the country

Value orientation

Due concern and consideration have been attributed towards the value orientation of the total education system. UGC (2003) had asserted that Educational opportunities and traditions that Indian Universities have build up, since independence have been able to produce graduates, capable only of pursuing limited careers, but, in the new globally competitive environment that is emerging in the country, the Indian student is now required to develop a multifaceted personality to cope up with the rapid changes in the world at large. This calls for the development of body, mind and spirit, through the educational processes in the institutions of higher education. The rapid developments in science and technology and the challenges of globalization are posing additional challenges to the education system in the country. This is also the tie when parental care to the children is on the wane. The adverse effects of the media on the mental development and moral values of the younger generation are being felt increasingly in all spheres of life. Gross consumerism has distorted the outlook of persons into one of equating possessions with richness. Exploitation of natural resources is proceeding without reference to sustainability.

Apart from the major elements, governance /

leadership, partnerships / collaborations, infrastructure in general and pedagogical advancements do also have a say in the achievements and / or developments in the country in general and the State in particular. The developments in Technology based infrastructure, academia-industry linkages, and such initiatives foster the future expectations from the State. Business Incubations Centres have been a new comer to the higher education framework that could revolutionalise the possibilities ahead of barefoot techies.

Need of the Study

'Value-based Education' is such a popular and highly debated term during these days, but it has been an integral part of our philosophical, social and intellectual tradition for thousands of years. We begin to learn values from a very nascent stage in our lives. Our first sense of value is derived from our parents, and then from our teachers and peers. It is this 'sense' that goes on to accept and assimilate so many other impressions and experiences, that ultimately shapes our thoughts, actions and our destiny. As Mahatma Gandhi said."

*"Your beliefs become your thoughts,
Your thoughts become your words,
Your words become your actions,
Your actions become your habits,
Your habits become your values,
Your values become your destiny."*

As we see, the significance of values in our individual and collective lives cannot be underestimated. It is our sense of values that determines who we are, what we think and what we do. In fact, as the great social reformer Martin Luther King has pointed out, our sense of reality itself is dependent on our sense of values. It is of great significance that, we as individuals, as citizens and members of a society, inculcate the right values within ourselves and our fellow men. 'Value-based Education' is therefore the need of the hour. As this world and our society struggles to confront and combat the emotional, social and intellectual challenges thrown up by tremendous technological advances, globalization and the numerous and diverse complications that they entail, it is only "Value-based Education" that can provide us with a strong mooring, a moral compass with the aid of which we might decide on a course of action.

We can incorporate values into your daily lives within the education system

- As teachers and students, we must attempt to model positive values in our behavior and actions. This might involve something as simple as being attentive in class or something slightly more complicated as being more responsive to

the needs of students and scholars in and outside the classrooms;

- We must promote an atmosphere of collaboration and cooperation in the classroom, by being flexible in our approach. This might involve, on the part of the students, a strong willingness to participate actively in classroom discussions, and on the part of the teacher, the encouragement of free and frank exchange of ideas and views;
- We - particularly the teachers and staff - must promote a non-confrontational and strongly ethical culture in the classroom and outside it. This might entail enabling the students to take greater responsibility in every sphere of the education system or empowering them to tackle different pedagogical and other problems. For the students this would entail developing a strong moral basis for their actions and fulfilling their personal and social responsibilities; and
- We must try to promote a better cultural and social ambience by encouraging the spread of inclusive and non-discriminatory attitudes and behaviours, encouraging and guiding the students to lead an ethical lifestyle.

Significance of the Study

This University emphasizes to uphold the local art and culture and practice of the region. Purulia is the centre of origin and transformation of Chhau Dance- an Intangible Cultural Heritage of Humanity recognized by UNESCO in 2010. All components of Chhau Dance- like performance and its grammar, playing the musical instruments, mask-making, script-writing and so on are taught to the learners in Diploma course on Chhau. To inculcate Sanskrit, one teacher has been appointed to run a Non-formal Sanskrit Center Supported by Rashtriya Sanskrit Sansthan since August 2016. As the commitment to the society to uphold the economy of the marginalized inhabitants of the District, a certificate course of Culture has been introduced by the University. Further, to uphold both the cultural and structural heritage of the locality, the University is going to establish a Regional Museum within the campus.

The aim and purpose of higher education is to provide an integrated and coherent picture of the creation. Over the last two decades, India has remarkably transformed its higher education landscape. It has created widespread access to low-cost high-quality university education for students of all levels. An Indian student in 2013 was a 'passive player' on a predefined education system. Student had no choice in what he learnt and how he learnt it. The

curriculum was predesigned and worse still, outdated and seldom relevant, one-way lectures from the teacher to the student. In today's classrooms, the student is an 'active participant' in the education process and the role of a professor is that of a 'facilitator' not an instructor.

The Indian higher education system has undergone massive expansion to become the largest in the world enrolling over 70 million students. Online platforms and

ICT tools have helped take higher education to millions of deserving students in remote areas. Professors collaborate across universities to collectively create and distribute for-credit curriculum for an online semester. India is a regional hub for higher education, attracting global learners from all over the world. India's massive open online courses, started by several elite research universities, collectively enroll 60% of the world's entire student population.

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ASTUDY OF RURAL CONSUMER BEHAVIOR IN INDIA WITH SPECIAL REFERENCE TO BUYING BEHAVIOR OF RURAL CONSUMERS IN RAIGAD DISTRICT.

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Abstract

It's a fact that if anybody wants to decide about India, should think of rural India first. Majority (near about 3/4th area) of the geographical area of India is covered by the rural area. As there is huge potential in rural market, any Indian marketer as well as foreign marketer who decide to capture Indian market should give more focus on Indian Rural Markets. Urban markets have been congested due to too many consumers and too many competitors. Demand for certain consumer and durable goods is remain stagnant. This saturation has diverted attention of marketers from urban market to rural markets. In order to grab rural market opportunities study of rural consumer behavior is essential. This paper has been prepared with intention to study rural consumer behavior.

Key Words- consumer behavior, market segmentation, pricing, promotion, market potential

Introduction

The successors of tomorrow are those who will focus on rural markets. Indian rural markets are having high potential of increasing demand and sale. The profile of Indian Rural markets is drastically changed in modern days due to certain factors like increase in education and literacy levels, media explosion, transfer of urban income to rural areas, change in life style, change in consumer attitude, favorable government policies etc. Generation of more employment opportunities and increasing per capita income has resulted into increased per capita income of rural consumers. With the growth of Indian economy, rural markets in India have assumed significance.

Consumer Buying Behavior refers to the buying behavior of the ultimate consumer. It is an attempt to understand and predict human actions and decisions in the buying role. 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. An individual and a consumer is led by his culture, his subculture, his social class, his membership groups, his family, his personality,

his psychological factors, etc.. and is influenced by cultural trends as well as his social and societal environment.

It is essential to identify and understand the factors influencing buying behavior of consumers to develop suitable marketing strategies which will be more efficient and more in line with the needs and ways of thinking of the target consumers. There are different processes involved in the consumer behavior. 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. Meanwhile, there are various other factors influencing the purchases of consumer such as social, cultural, economic, personal and psychological.

Table No. 01- Factors Affecting Consumer Behavior

Personal Factors	Social Factors	Psychological Factors	Marketing Factors	Situational Factors	Cultural Factors
> Age > Income Level > Gender > Education > Occupation > Status in the Society	> Reference Groups > Family > Roles and Status	> Learning > Attitude > Motives > Perception > Beliefs	> Product > Price > Place > Promotion	> Physical Surroundings > Social Surroundings > Time factor > Momentary Conditions	> Cultural > Subculture > Social Class

Buying behavior of urban consumers and rural consumers is different. A company who focuses on rural markets should know this difference. A product which performs very well in urban market may not work in rural markets. And the price by which urban consumers purchase may not be suitable to rural consumers. Promotional strategies should be also different to motivate and convince rural consumers. It will be wise to select a distribution channel/s performing well in rural areas. The products demanded in rural markets can be classified as FMCG, consumer durables, agriculture inputs and services.

Many leading companies like P&G, HLL, Dabur, Marico etc. are focusing on rural markets and settled there.

Consumer Behavior is unpredictable. But it is essential to try to know consumer behavior as it directly affects marketing decisions. In order to frame suitable marketing strategies study of target consumer behavior is needed.

Buying Behavior of Rural Consumers in Raigad District

Population of the Raigad district is steadily increasing. The percentage of rural population which was 89.90 percent in 1961 decreased to 63.07% in 2011. Increasing population and its growth rate are indicated in the following table;

Table No. 02 Increasing Population of Raigad District.

Year	Rural	Urban
1961	952 (89.90%)	107 (10.10%)
1971	1110 (87.89%)	153 (12.11%)
1981	1277 (85.88%)	210 (14.12%)
1991	1496 (81.97%)	329 (18.03%)
2001	1673 (75.77%)	535 (24.23%)
2011	1662 (63.07%)	973 (36.93%)

(Source: Raigad District Social and Economic Survey 2012)

Table No 03 Literacy and Illiteracy rate in Raigad district.

Literacy Rates (%)	
Total	77
Male	86.1
Female	67.7
Illiteracy Rates (%)	
Total	39.6
Male	30.9
Female	48.5

(Source- Raigad Gazetteer, 2007)

Steady increase in population has resulted into increase in consumer demand in Raigad markets. Higher educational facilities have been started in Raigad district which have improved educational level and literacy level of Raigad people. Literacy rate is improved which has changed life style of Raigad consumers and their purchase preferences. The present situation of rural areas in Raigad district depicts that at least one member in rural household is working in cities or in foreign countries. As a result there is high transfer of urban income to Raigad rural areas.

Review of Literature

It is very difficult to predict consumer behavior. Regarding this, Surabhi Singh, in her research paper titled "A Study of Consumer Buying Behavior Perfume in India", has clearly stated that purchasing behavior of consumer is somewhat complicated. Hence it is almost impossible to find out perfect reason behind consumer's purchasing decision. Ramaya N, in his research paper titled "Factors Affecting Consumer Buying Behavior" mentioned that consumer behavior is unpredictable.

Buying behavior of rural consumers and urban consumers is so different hence separate marketing strategies need to be framed for rural markets. Michael Vas in his book 'Marketing' has stated that rural markets offer huge opportunities to marketers hence it is essential to know buying behavior of rural consumers to satisfy them.

Research Methodology

- **Locale of the Study** - Largest geographical area of Raigad District is rural area, as there are 1967 villages and only 26 cities. Hence marketing in Raigad district is directly and greatly influenced by buying behavior of rural consumers. As a result this district is selected as research jurisdiction purposively.
- **Statement of the Problem** - Rural markets in Raigad district have high potential of consumer demand. It is important to study thought process of rural consumers that goes into making a purchase decision so that a marketer can reach upto this rural segment. A marketers needs to identify rural consumers requirements and provide right product to satisfy them.
- **Research Design** - Descriptive research design is used to describe the present situation or the characteristics of a group, community or consumers of a product. (Michael Vaz, Kalkoti G.R., Madhu Nair, 2005). This research design is basically used to study the consumer behavior. The present study is for understanding buying behavior rural consumers in Raigad district.

Objectives

1. To identify the important factors influencing buying behavior of rural consumers in Raigad district.
2. To examine the actions and decisions of rural consumers while purchasing.
3. To suggest the suitable marketing strategies to grab the opportunities in rural markets of Raigad district.

Limitations

1. This study is limited with the study of selected rural consumers in Raigad district.
2. The research jurisdiction is the rural markets of Raigad District.
3. The conclusions are drawn on the basis of data collected and analyzed.

Hypotheses

Hypothesis 01:

(Ho-01): Null hypothesis 01: It is noticed that the buying behavior rural consumers in Raigad district is changed due to high migration to different cities and

foreign countries.

Alternate hypothesis 01(Ha-01): It is noticed that the buying behavior of rural consumers in Raigad district is not changed due to high migration to different cities and foreign countries.

Hypothesis 02:

(Ho-02): Null hypothesis 02: The buying behavior of rural consumers in Raigad district is influenced by increase in educational and literacy level.

(Ha-02): Alternate hypothesis 02: There is no effect of increase in education and literacy level on buying behavior of rural consumers in Raigad district.

Sample Size - Sample size selected consists of 30 rural consumers (preferably from villages) in Raigad district.

Method of sampling - Sample can be selected by two techniques i.e. probability and non probability sampling techniques. In this study non probability technique is adopted to select the sample. Under this technique purposive sampling method is used to select the sample. Purposely sample from villages of Raigad district are selected to know rural consumer behavior.

Data Collection

Primary data - Primary data can be collected thorough different sources like questionnaire, observation, interview and experiment. In order to collect primary data, individual interview method is used. Interviews of 30 sampled rural consumers were conducted with the prior appointment with them. Observation method was also fruitful to know present buying behavior of sampled consumers.

Secondary data - Data regarding education and literacy level of Raigad population was obtained through census report 2011. Internet source was also suitable to collect secondary data on consumer behavior.

Statistical Tools Used - Percentages: -Percentage as tool to analyze data plays a vital role in interpreting large data in a very simple manner. The present study has utilized percentages method for data analysis and interpretation.

Findings

1. It has been observed that at least one member from the majority of the rural household is migrated to cities or foreign countries for seeking education and/or jobs.
2. 100% of the sampled consumers are of the opinion that their purchase decisions are greatly influenced due to mass media like television and newspapers.
3. It has been also identified that life style of the sampled rural consumers is changing due to increase in education and literacy level.
4. It is noticed that sampled consumers think of

price before quality while purchasing. It means they are price sensitive.

5. It has been found out that buying behavior of sampled consumers' influences because of sales promotion techniques like offers and discount introduced at the time of festivals.
6. It has been noticed that sampled rural consumers prefer small/medium packages.

Conclusions

Majority of rural consumers draw information about the goods and services from friends, relatives and neighbours. Popular advertising media to generate rural consumer awareness are Television and newspapers. Most of the rural consumers are advised by the retailers to buy the specific brands. There are many factors like media explosion, transfer of urban income, increase in education and literacy level etc. contributing to the changed life style of the rural consumers. New approaches, new strategies and techniques have to be evolved to gain competitive advantage in rural markets. There is huge opportunity of market success in Raigad rural markets. Emerging opportunities in Raigad rural markets can be grabbed by adopting suitable marketing strategies.

Suggestions

For effective marketing in rural markets of Raigad district, a marketer should adopt strategies like distribution strategy (own delivery van and syndicated distribution), Communication strategy (use of suitable elements of IMC), Warehousing strategy (suitable warehouses in rural areas by SWCs), Sales promotion strategy (tie up with the local banks for credit, sell on instalment basis, special discount, free samples etc.), Village cooperative strategy (village cooperates), Media strategy (Interpersonal media and Media mix), Product strategy (product design to meet rural consumer needs), Pricing strategy (low price to capture market) and Packaging strategy (packaging of a lower cost).

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SURVEY OF AWARENESS OF ORGAN DONATION AND ORGAN TRANSPLANTATION IN STUDENTS OF G. E. SOCIETY'S, ARTS & COMMERCE & SCIENCE COLLEGE OF SHRIWARDHAN DIST. RAIGAD, M.S.

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Abstract

The demand for organ donation and transplantation is increasing day by day. Organ donation is necessary for study and research purpose as well as for organ transplantation. Disfunction or failure of organs due to various factors like social and mental stress, environmental and social pollution as well as chronic diseases etc. are lethal. By removing functionless organs and transplanting new organs, the life of sufferer can be saved. Organ donation or entire body donation can be done before death or after normal death, as well as brain death. Before death person can donate organ(s) to relatives if needed as per Organ Transplantation Act (OTA) 1994. Time factor is essential in organ donation. Embryo, Teenagers, Adults, Old persons can donate organs even after post-mortem. But person suffering from AIDS, Hepatitis, Jaundice, Viral infection/diseases is not permitted to donate organs like Cornea, Skin, Blood, Blood Components etc.

An attempt was made to collect the information about the awareness of organ donation and transplantation among the students of G. E. Society's Arts, Commerce & Science College, Shriwardhan. Sampling and survey method was used for primary data collection through questionnaire. The collected data was analysed. Results obtained were graphically represented and discussed. The conclusion was drawn and included in the project.

Keywords : Organ transplantation, organ donation, Students

Introduction

Organ Transplantation Act(OTA) has been passed in the year 1994 in India and is reformed in the year 2005 and 2008 with slight changes. Since then human organs have been donated for Study and transplantation (www.mohanfoundation.org). Organ Donation is necessary For Study and Research purpose, for Organ Transplantation. There are nearly 102,000 people currently waiting for a transplant in the United States, more than 2,500 are children. Every 13 minutes - another name is added to the waiting list. Despite record numbers of transplants - the list is growing at the rate of more than 300 patients each month. More than 6,500 adults and

children died awaiting an organ transplant last year. More than 18 people a day die on the waiting list.

Disfunction or Failure of Organ(s) are due to Social and Mental Stress, Environmental and Social Pollution, Chronic Diseases. By removing the diseased or Functionless organ(s) and transplanting new organ(s) life of sufferer can be saved. When Heart Stop beating it is called Normal Death and when there is Brain injury, Brain Hemorrhage, Blood clot in Brain or other Brain diseases it is called Brain death. Such Patient can be kept alive for 24-72 hrs using respirator.

According to Organ Transplantation Act (OTA-1994), Organ Donation can be done Before Death and After Death. Organs and Cells such as 01 Kidney, Part of Liver, Bone marrow, Skin, Embryonic and Adult Stem cells can be donated before death of donor to relative only. But a person who wish to donate whole blood, blood cells or blood plasma can be donated to any person. When Heart stops beating in normal death in such case the cornea of eye can be donated within six hours, Skin can be donated within 24-72 hours. Even heart valves, cord stem cells or entire body can be donated after normal death. But in case of Brain death person can donate Eye(cornea), Skin, Heart and Heart valves, two Kidneys, Entire Liver and Pancreas, Lungs, Blood vessels, Intestine even entire body. (www.organdonation.org).

Organ preservation time differs for every organ. The preservation time for Heart is 4 to 6 hours, for Lungs it is 4 to 6 hours, for Liver is 12 hours, for Pancreas the preservation time is 12 to 18 hours, Kidneys 72 hrs and Small Intestines the preservation time is 4 to 6 hrs. (www.organdonation.org).

Because of false religious belief, fear, ignorance and misunderstanding, legal aspects, media reports on scandals involving organ rackets, family consent and negative attitude etc are the reasons behind Organ shortage.

Few important things about Organ Donation

- Time factor is essential.
- Embryo, Teen-agers, Adults, Old persons can donate organ(s).
- No Physical Obstruction after Organ donation.

- No expenditure is incurred in Organ donation for Donor and Recipient.
- Person can donate organ(s) or entire body after Post-Mortem.

Objective of Study

Considering the importance of organ donation and transplantation study was carried out with following objectives-

- To collect the information about the awareness of the study from the students of Gokhale Education Society's Arts, Commerce and Science College by survey method.
- To analyse and interpret the data obtained.
- To create awareness about the importance of Organ donation and Organ transplantation among the students of Gokhale Education Society's Arts, Commerce and Science College by interacting with the students.

Materials and Methods

Area of Shriwardhan- Shrivardhan is a city and a municipal council in Raigad district in the Indian state of Maharashtra. It has developed into a seaside resort, along with the nearby town of Harihareshwar, which also has a Shiva temple. Shrivardhan town itself does have many beaches (Its a Peninsula) - also there are other beautiful beach destinations nearby - like Diveagar Beach[1] and Kondivali beach. People from across Maharashtra come to Shrivardhan and the nearby beaches all round the year.

Shrivardhan is located in Raigad District of State of Maharashtra. Coordinates 18°02'00"N 73°01'00"E / 18.0333°N 73.0167°E / 18.0333; 73.0167

(www.wikipedia.org/shreewardhan)

Methodology

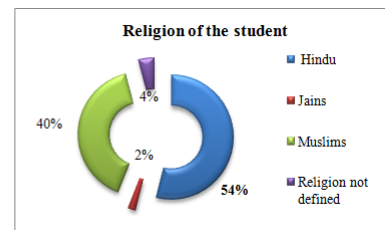
The Sampling and Survey Methodology was used for the study. The Primary data was collected by conducting Survey of students of College of Shreewardhan by framing questionnaire consisting of personal information and 10 questions regarding organ(s) donation. The sample of 50 students belonging to various streams like Arts, Commerce, Science and different standards i.e. undergraduate, post graduate as well as other were randomly selected. The students were aware about importance of the study to improve the organ donation rate in India and they were ensured about the confidentiality of the information provided by them.

The Secondary data was obtained through internet source, websites of NGOs, from some e-news papers and online research articles. The Primary data obtained was analysed and the percentages of the responses were calculated. The results were graphically represented and conclusions were drawn.

Observations

The Survey of 50 students of Gokhale College was conducted in order to study the awareness of Organ(s) donation & transplantation in them. The following observations were noted upon analyzing the questionnaire.

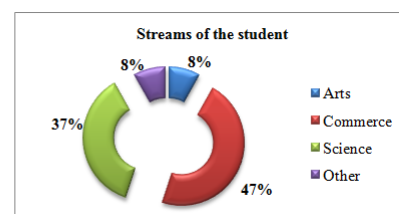
Religion	%
Hindu	54%
Jains	2%
Muslims	40%
Religion not defined	4%



Pai-chart showing Religion of the students whose survey was conducted.

Table showing Stream of the Students whose survey was conducted.

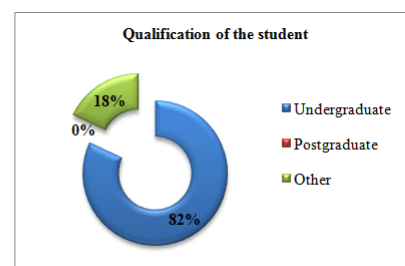
Stream	%
Arts	8%
Commerce	46%
Science	36%
Other	8%



Pai-chart showing Stream of the students whose survey was conducted.

Table showing Qualification of the Students whose survey was conducted.

Qualification	%
Undergraduate	82%
Postgraduate	00%
Other	18%

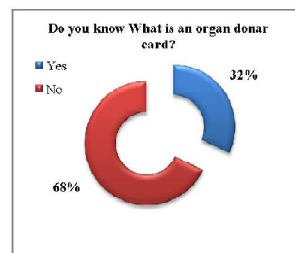


Pai-chart showing Qualification of the students whose survey was conducted.

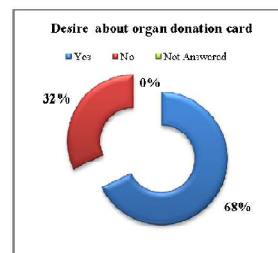
Table showing response of the students to the questionnaire in %

Q. No.	Contents
1	Are you aware that organs can be donated to save a life of another person? Yes 96% No 4%
2	When Can Organs be donated? During Life 10% After Death 52% Both 38% Not Answered 00%
3	Which organs can be donated? Eye 30% Skin 2% Heart 32% Lungs 12% Pancreas 6% Kidney 24% Bones 22% Liver 16% All 00%
4	Do you have a relative whose organs have been donated? Yes 16% No 42%

5	Can we sell our organs (like kidney)?	Yes	32%	No	34%	Not Sure	34%
6	Have you heard of brain death?	Yes	60%	No	40%		
7	As the next of kin, would you be willing to donate the organ(s) of a brain dead relative?	Yes	24%	No	76%	Not Answered	%
8	Are you aware that a parliamentary law in India recognizes brain death as a form of death so that organs like kidneys, heart, liver and lungs can be donated to needy patients?	Yes	54%	No	46%	Not Answered	%
9	Do you know what is an organ donor card?	Yes	32%	No	68%		
10	Are you willing to carry an organ donor card and express your desire about organ donation after your death?	Yes	68%	No	32%	Not Answered	%



Pai-charts of Q.9 showing response of the students.

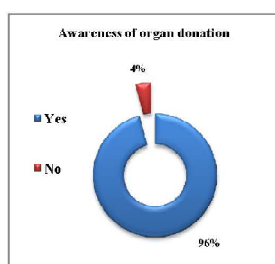


Pai-charts of Q.10 showing response of the students.

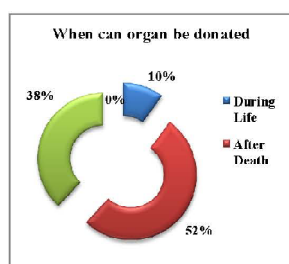
Discussion

After having interaction with the students of Gokhale College and by assuring the confidentiality about their identity and responses, the survey was conducted. By analyzing the data and the result obtained, the level of awareness among the students could be discussed in following manner.

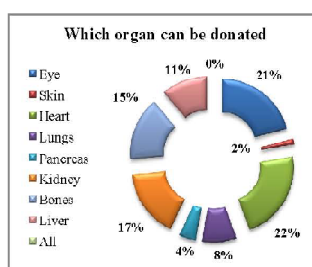
1. Among the students surveyed, 54% students were Hindus, 40% were Muslims, 2% were Jains and 4% of them have not disclose their religion.
2. Since the Indian law notifies that such type of survey should be conducted from people having age more than 18 years, it was decided to conduct the survey among the University students.
3. On analyzing, it was found that 82% of the students were studying at Undergraduate level, 00% of them were from Post-graduate level and 18% were from Other level of Education.
4. Stream wise analysis revealed that 8% 36%, 46% and 8% of the students were from Arts, Science, Commerce and Other stream respectively.
5. On the basis of Gender wise analysis, it was found that 50% students were Males and 50% students were Females.
6. The 10 different Questions in the Questionnaire have shown the following results-
7. As far as the awareness about the organ donation is concerned, 96% of the students were aware about the subject. This indicates that the students are well aware of organ donation and transplantation.
8. According to 58% of students organs can be donated during life and after death, 10% students mentioned that organs can be donated during life only and 48% said it can be donated after death only whereas 38% students excused from answering this shows that nearly half of them knew that organs can be donated during life and after death.
9. On asking about whether only eye, Skin, Heart,



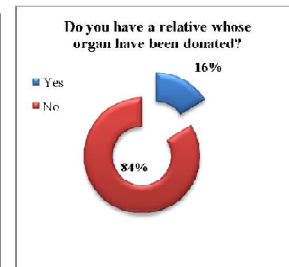
Pai charts of Q.1 showing response of the students.



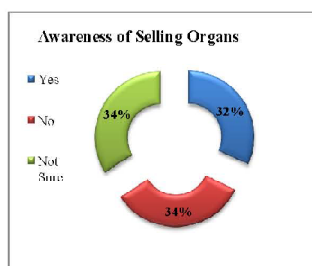
Pai charts of Q.2 showing response of the students.



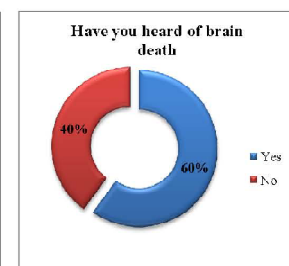
Pai-charts of Q.3 showing response of the students.



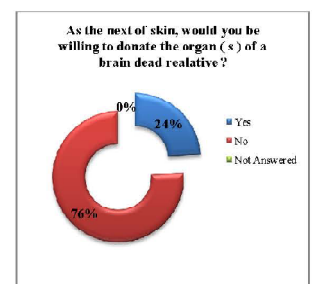
Pai-charts of Q.4 showing response of the students.



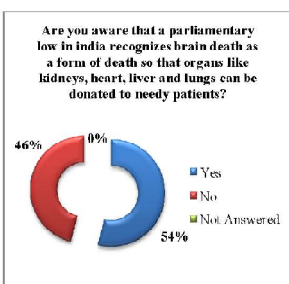
Pai-charts of Q.5 showing response of the students.



Pai-charts of Q.6 showing response of the students.



Pai-charts of Q.7 showing response of the students.



Pai-charts of Q.8 showing response of the students.

Lungs, Pancreas, Kidney, Bones, Liver, or all these organs can be donated, only 36% students gave their correct opinion that all the above mentioned organs can be donated rest of them were unaware as far as which organs can be donated.

10. The relatives of 84% surveyed students have not donated any organ(s).
11. On asking about the selling of organs like kidney 32% of the students knew that selling of organs is legally banned in India. According to 34% students organs can be sold where as 34% students were not sure about the trading of the organs. This shows that less than 50% of the students were aware that selling of organ(s) is a illegal process.
12. About 60% of the students were never heard about brain death indicating the lack of awareness regarding brain death.
13. On asking their willingness of donating organ(s) of their Brain dead relative(s), 24% students did not show desire of organ(s) donation of their brain dead relative(s). This shows their negative approach.
14. Nearly 46% students were unaware about the parliamentary law in India recognizing brain death as a form of death so that organ(s) can be donated to needy patients.
15. About 68% students were not aware of Organ donation card reflecting poor information about the organ donor card. But 62% of them have shown their willingness of carrying an organ donor card and expressed their desire of organ donation after their death.
16. As a part of questionnaire following suggestions and comment were given by some of the students:

Suggestions: Following were the points suggested by respondents

1. Please try to advertise phone number where we can apply for organ donation.
2. Organ donation awareness should be spread.
3. Medical camps along with awareness should be organized to promote organ donation.

Comments: Following were the points Commented by respondents

1. Donate your organ before you are burnt, when death is caused.
2. Please help those people which are needy.
3. Everybody should try to donate his/her organs. It's a noble cause.

4. Everyone is aware of what should be done to help the society, but no one wants to do it first.
5. Donation is a great human service to save human life.
6. A nice initiative, appreciated.
7. Donate your heart to girls, not to needy person.

Conclusion

After analyzing the data, following conclusion is drawn-

- The students are well aware about organ donation and transplantation. They show their willingness of donating their organ(s), but they have no desire of donating the organ(s) of their relatives in case of brain death as they are not aware of brain death.
- The half of the students are unaware that organ trading is an illegal process and about the existence of parliamentary laws in India regarding organ donation.
- The students are not aware of which organs to be donated and at what stage of life.
- They show their desire to carry organ donation card before death even they are not aware of organ donation card.

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AN OVERVIEW OF GENUS ELEOCHARIS R. BR. (CYPERACEAE) IN MAHARASHTRA

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Abstract

Sedges are usually overlooked by botanists as they grow in marshy habitats, have comparatively inconspicuous size, minute non-attractive flowers and non availability of standard literature & suitable stereo microscope to the workers. The genus *Eleocharis* R. Br. (Heleos = a marsh, wet and charis = grace, beauty) (Cyperaceae) is widely distributed from tropical to temperate regions of both hemispheres with about 300 species (Govaerts, 2016). In India, it is reported by about 21 species (Prasad and Singh, 2002) and 6 species are reported from state of Maharashtra (Lakshminarasimhan, 1996). During our survey of *Eleocharis*, we have collected 15 taxa of *Eleocharis* from various districts of Maharashtra

The paper gives checklist of *Eleocharis* of Maharashtra based on herbarium specimens and specimens collected by authors, also provided botanical keys based on achene and morphological characters for the genus *Eleocharis* of Maharashtra. The paper gives habitat photographs and detailed outline of genus *Eleocharis* for state of Maharashtra.

Key Words: *Eleocharis*, Sedges, outline, Maharashtra.

Introduction

The genus *Eleocharis* R. Br. is characterised by the leaves are reduced to the bladeless sheaths, inflorescence reduced to a single terminal spike, spikelets few to many flowers, flower bisexual, generally perianth consist of hypogenous bristles, style articulated with the ovary, nut with a beak of persistent style base. Achene, achene surface, perianth bristle and style base characters are of special importance in taxonomy of the genus *Eleocharis*.

Recently four taxa of the genus have been described from the state of Maharashtra viz. *Eleocharis wadoodii* S.R. Yadav, Lekhak & Chandore, *E. atropurpurea* var. *vengurlaensis*, *E. konkanensis* Chandore, Borude, Kambale & S.R. Yadav and *E. neglecta* Borude, Chandore, Gholave & S.R. Yadav (Yadav, et al., 2009; Wadoodkhan, 2015; Chandore, et al., 2016; Borude et al., 2016). *Eleocharis lankana* was described from Sri Lanka

in 1974 by T. Koyama (T. Koyama 1985), later another taxa i.e. *E. lankana* ssp. *mohamadii* was described by Wadoodkhan from Kolhapur district of Maharashtra (Wadoodkhan, 1998). Similarly, *Eleocharis setifolia* (A. Rich) Raynal and *E. acutangula* subsp. *brevisetata* D.J. Rosen (Wadoodkhan, 2015; Chandore, et al., 2017) have been added to the flora of India from the state of Maharashtra. Recently described *E. khandwaensis* Mujaffar, Chandore & S.R. Yadav also added to flora of Maharashtra from Gadchiroli district (Chandore, et al., 2016). In last 20 years near about 9 taxa of *Eleocharis* have been added to the state of Maharashtra, therefore present account of genus *Eleocharis* is 15 taxa for the state. The paper provide some habitat photographs in Figure 1.

The specimens of *Eleocharis* were collected from various districts of Maharashtra are given in following Table.

Sr. No.	Botanical Name	Collection localities in district of Maharashtra
1.	<i>Eleocharis acutangula</i> (Roxb.) Schult.	Ratnagiri, Sindhudurg
2.	<i>Eleocharis acutangula</i> subsp. <i>brevisetata</i> D.J. Rosen	Bhandara, Gadchiroli
3.	<i>Eleocharis atropurpurea</i> (Retz.) J. Presl & C. Presl	Ahmednagar, Kolhapur, Nagpur, Pune, Ratnagiri, Sindhudurg
4.	<i>Eleocharis atropurpurea</i> var. <i>vengurlaensis</i> Shaikh R.I. & R.D. Tour	Sindhudurg
5.	<i>Eleocharis dulcis</i> (Burm.f.) Trin. ex Hensch.	Ratnagiri, Sindhudurg
6.	<i>Eleocharis equisetina</i> C. Presl	Ratnagiri, Sindhudurg
7.	<i>Eleocharis geniculata</i> (L.) Roem. & Schult.	Ahmednagar, Nagpur, Nashik, Ratnagiri, Sindhudurg
8.	<i>Eleocharis khandwaensis</i> Mujaffar, Chandore & S.R. Yadav	Gadchiroli
9.	<i>Eleocharis konkanensis</i> Chandore, Borude, Kambale & S.R. Yadav	Ratnagiri
10.	<i>Eleocharis lankana</i> subsp. <i>mohamadii</i> Wad. Khan	Kolhapur, Ratnagiri, Sindhudurg
11.	<i>Eleocharis neglecta</i> Borude, Chandore, Gholave & S.R. Yadav	Ratnagiri, Sindhudurg
12.	<i>Eleocharis retroflexa</i> subsp. <i>chaetaria</i> (Roem. & Schult.) T. Koyama	Nashik, Ratnagiri, Sindhudurg
13.	<i>Eleocharis setifolia</i> (A. Rich.) J. Raynal	Gondia
14.	<i>Eleocharis spiralis</i> (Rottb.) Roem. & Schult.	Ratnagiri, Sindhudurg
15.	<i>Eleocharis wadoodii</i> S.R. Yadav, Lekhak & Chandore	Kolhapur

Key to the species of *Eleocharis* R. Br. (Maharashtra)

- 1a. Culms 1-12 mm in diameter, generally more than 30 cm tall
- 2a. Culms with transverse septa
- 3a. Glumes obtuse or rounded

- 4a. Perianth bristles two to three times longer than achene
- 5a. Culm soft, deep green, flat after pressing and drying; 5-9 mm in diameterE. dulcis
- 5b. Culm subrigid, yellowish to pale green, slender after pressing and drying; 1.5-2.2 mm in diameter..... E. neglecta
- 4b. Perianth bristle as long as to slightly longer than acheneE. equisetina
- 3b. Glumes acute
- 6a. Colour of achene dark brown to blackE. khandwaensis
- 6b. Colour of achene brown to oliveE. lankana subsp. mohamadii
- 2b. Culms without transverse septa
- 7a. Stem triquetrous
- 8a. Glumes obtuse, spirally arranged E. spiralis
- 8b. Glume acute, imbricateE. acutangula
- 7b. Stem tetraquetrousE. wadoodii
- 1b. Culms less than 1 mm in diameter, generally less than 30 cm tall
- 9a. Spikelet usually proliferous at base; nutlet olivaceous or yellowish when mature with small pits on surfaceE. retroflexa ssp. chaetaria
- 9b. Spikelet not proliferous at base; nutlet generally brownish or black when mature without pits on surface
- 10a. Achene biconvex; style 2 cleft
- 11a. Style base conical; lower two glumes sterile; achene ovateE. geniculata
- 11b. Style base discoid; glumes all fertile; achene obovoidE. atropurpurea
- 10b. Achene trigonous; style 3 cleft
- 12a. Culms quadrangular, basal tuber present, perianth bristles absentE. setifolia
- 12b. Culms pentaangular, basal tuber absent, perianth bristles presentE. konkanensis

Key to the subspecies of Eleocharis acutangula (Roxb.) Schult.

- 1a. Perianth bristles as long as or slightly longer than achenesubsp. acutangula
- 1b. Perianth bristles shorter than the achenesubsp. breviseta

Key to the varieties of Eleocharis atropurpurea (Retz.) J. Presl & C. Presl

- 1a. Perianth bristles presentvar. atropurpurea
- 1b. Perianth bristles absentvar. vengurlaensis

Result and conclusion

The present study we have collected 15 taxa of genus *Eleocharis* for the state of Maharashtra. The two taxa of

Eleocharis i.e *Eleocharis zatei* W. Khan & L'narasimhan and *Eleocharis geniculata* (L.) Romer et Schulte var. *kundalica* W. Khan & M. Sardesai have been described by Wadoodkhan et al., and also included in his book (Wadoodkhan, 2015); but our observation is that (after detailed survey and critical analysis of specimens) it does not stand as distinct taxa. *E. zatei* is variation of *E. atropurpurea* (Retz.) J. Presl & C.A. Presl. and *Eleocharis geniculata* var. *kundalica* is a variation of *E. geniculata* (L.) Romer et Schulte. Therefore theses two taxa are not included for Maharashtra. Another taxa of *Eleocharis* i.e. *Eleocharis acutangula* subsp. *neotropica* recently described by D.J. Rosen in 2007, later the taxa is included in Cyperaceae of Maharashtra by Wadoodkhan (2015) based on specimen (ANC- 431, in SUK; identified as *E. acutangula* subsp. *neotropica* D.J. Rosen) collected from Amboli area of Sindhudurg distinct of Maharashtra. But recently we took opinion of Dr. D.J. Rosen (Texas A&M University, USA) for this taxa (specimen No. ANC- 431) and his opinion is that, it is not *E. acutangula* subsp. *neotropica* D.J. Rosen. Therefore this taxa also not included for Maharashtra.

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Figure 1. Habitat of *Eleocharis*



Eleocharis dulcis (Burm f.) Trin. ex Hance



Eleocharis geniculata (L.) Roem. & Schult.

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PSYCHOLOGICAL REALITIES IN THE NOVEL OF BHARTI MUKHERJEE'S 'WIFE'

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The present paper attempts to examine major themes with special references to Bharati Mukherjee works. It seeks to focus mainly personal and immigrant experience, identity crisis, and problems of expatriates and nostalgic respectively.

The works of Bharati Mukherjee have captured the bitter experiences of immigrants on alien land. She attempts to find her own identity in her Indian heritage.

Bharati Mukherjee, an eminent Indian - born American writer who was born in Calcutta on July 27, 1940. She is educated in India and U.S. She is one of the most widely known immigrant writers of America.

Her fictions are often highly autobiographical, returning to again and again to the themes of alienation, the past memories and self identity.

The second generation of Indian women novelists has shown their keen interest in the changed psychological realities of life. They have been led to treat the neurotic phenomena in their works consistently. Their natural feminine sensibility and introspection have imparted a human touch and psychological depth to their observation. The major protagonists in the representative works of these novelists find the social values and norms detrimental to their healthy growth and survival. Society's values imperceptibly enter the unconscious of the characters in these novels and from there they regulate their behaviour. The characters grapple with the psychic conflicts of personal origin. These conflicts and traumas become too pronounced at a particular point of time in their lives when a part of their psychic apparatus refuses to submit to repression. In the resultant neurotic struggle against several cathexes they manifestly display three distinct tendencies: some move from neurosis to psychosis, others arrive at a compromise solution for their problems and yet another group sets out to become compulsive idealists because they find the realities of life too harsh or repulsive to put up with.

Sigmund Freud, the father of psychoanalysis, acknowledged that poets and philosophers discovered the unconscious long before he did. For that reason he advised aspiring analysis to study literature as part of their training.

Meredith Anne Skura goes a step further and argues: "the poets have discovered" not just the unconscious but "psychoanalysis before Freud did, and that at its subtlest and most wide ranging is not the mere presence or expression of primitive and unconsciously apprehended elements but the attempt to come to terms with them and to work them into the texture of conscious experience that makes the poets the predecessors of Freud" (Skura : 1981 : 4). Peter Brooks views the literary critics job to be not very different from that of the psychoanalyst: "I believe that the persistence against all the odds, of psychoanalytic perspectives in literary study must ultimately derive from the conviction that the materials on which psychoanalysts and literary critics exercise their power of analysis are in some basic sense the same: that the structure of literature is in some sense the structure of mind" (Brooks: 1987: 336-337)

It is to Freud's credit today, of the meaning of neurosis and psychosis can be discussed. Before Freud, the neurosis was considered meaningless. Freud gives one of his early publications the characteristic title, "Defense Neuro - Psychoses", and in it he shows that neurotic symptoms are due to the self-defense of the individual against strivings, tendencies, desires and experiences which are not in accordance with the conscious adoptions of the personality, i.e., with the ego.

An individual has to continually depend on the external environment and that holds him two important possibilities: reduction of tension through gratification of instincts or insecurity as a result of frustration. If the latter is too frequently the case he develops anxiety (one of its forms being neurotic anxiety) and his ego is strained too much to maintain balance. If the ego is not so well developed as to effectively manage the crisis through ordinary means it has to resort to what are called defence mechanisms. All defence mechanisms are unrealistic but they relieve anxiety all the same. If the individual has to put up with an excess amount of repression the defense mechanisms fail and the situation will be ripe for the onset on neurosis. Neurotic symptoms provide a substitute satisfaction for the unconsciously held repression.

Interestingly enough a neurotic is often aware of his obsession acts but still he cannot help it.

Social-psychologists put emphasis on the role of social and cultural forces in shaping man's responses to his surroundings. Erich Fromm affirms that even the most beautiful and the ugliest inclinations of man are not a part of his biologically fixed nature, "but result from the social process which creates man." (Fromm: 1941: 12) Man's self-consciousness enables him to contemplate himself as a whole and his interaction with other members of society enable him to bring himself within his own experiential purview; "and thus he can consciously integrate and unify the various aspects of his self, to form a single consistent and coherent and organized personality." (Fromm: 1941: 13) It follows then that the basic human nature is common to the entire species of man, only its expression and satisfaction varies according to cultures. His essential inner nature is both weak and strong. It is weak in the sense; it can be easily suppressed or masked. It is strong as it cannot be fully destroyed. Whether weak or strong, it strives for self-realization.

This style is found in the Indian women novelists of the second generation who have shown awareness to the changed psychological realities of life in the post independence era. The Indian women happen to be the worst sufferers of the social norms and moral codes. This has encouraged the Indian English women novelists to treat the neurotic phenomenon in their works consistently. The women novelists who have aired the secret wishes of the vast majority of Indian women are Ruth Praver Jhabvala, Kamala Markandaya, Nayantara Sahgal, Anita Desai, Bharati Mukherjee and Shashi Deshpande. These women writers have dealt with the neurotic phenomenon in the Indian context by creating extremely interesting characters. Their natural feminine sensibility and introspection have imparted a human touch and psychological depth to their observation. (Rajeshwar. 2001: 111) The present study thus, has, identified seven novels of Indian English women writers featuring neurotic characters and attempts at a psychological analysis of the women characters. Thus it may provide remarkable insights into the inner struggles of the literary personages. It was Anita Desai who may be said to have laid the foundation of studying psyche and inner-world of the female protagonists as the result of deprivation, humiliation and marginalization. The women have lost their identity and behave abnormally.

Some of the women writers of second generation like Jhabvala, Kamala Markandaya, Nayantara Sahgal, Bharati Mukherjee, Shashi Deshpande and Shobha De are emotionally and intellectually well equipped to respond

to the changed psychological realities of life thus portray sensitive individuals in their moments of intense struggle and their efforts to seek neurotic solutions to their problems. In their endeavor to come to terms with the reality of their situation and depending on the degree of their affectability and pressure of the external circumstances these characters neurotically react in three different ways. The hyper-sensitive and deeply effectible Dimple of Wife get their psyches corroded by unhealthy introspection. In the process, she move too far away from the ordinary course of life and at the end nose-dive into the dark abysmal depth of psychosis.

The women novelists in English have very ably treated the neurotic phenomenon in the Indian context by creating extremely interesting personages. They have been able to lay bare the oppressive and anti-human value system of the society. Through the sensitive portrayal of the psychic conflicts and the psychological contours of helpless people, the novelists seem to underline the importance of subverting the established values and replacing them with values which are more amenable to human nature and which promote happiness. For this purpose the delinquent frame of the social machine, which forges and fosters these values itself needs an overhaul. The women novelists bring home this point by subtly indicating that the society is often indifferent and vindictive towards sensitive and suffering people while actually it should be rushing to their help.

In his explanation of neurosis Jung utilizes the concept of psychological equilibrium Neurosis arises out of a clash between an individual's attempt to adjust to some situations and his constitutional inability to meet the challenge. In most of such cases, a neurotic arrives at a compromise solution of the problem. The study has Bharati Mukherjee's Wife. A group of character has been dealt with in this project that move from neurosis to psychosis. A group of character has been dealt with in this project that move from neurosis to psychosis. Like Dimple also lives in a world of illusion. Therefore she considers her ideal contemplation as real. As a neurotic, her abnormality becomes more pronounced which is reflected through her cravings and desires. When she finds the reality twice removed from her ideal and imagined self, she feels repressed and disappointed. Dimple dislikes living with the people unknown to her. She becomes as much frustrated that she wanted to destroy the child in her womb. She thought nobody had consulted her before depositing this child in her womb. Her dislike of Amit is reflected in her dislike of the baby in her womb. Another reason for disliking the child is that her pregnancy would prove a hindrance to her much sought after freedom. She,

finally, kills Amit out of frustration and to fulfill her fantastic desires. She betrays her husband and reduces milt. She, finally, kills Amit out of frustration and to fulfill her fantastic desires.

Dimple's character is a fit case for psychoanalysis. The aspect of immigration shrinks in size, as far as the reasons for her mental decline are concerned. It is the basic temperament of Dimple that causes the mental depression.

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ESTIMATION OF ORGANIC CARBON CONTENT OF RHIZOSPHERIC AND NON-RHIZOSPHERIC SOIL WITH REFERENCE TO LABLAB PURPURENS(L)

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Abstract

Estimation of organic carbon content was carried out for successive three years with respect to Lablab purpurens(L) crop of Rhizosphere and non-rhizospheric region. The roots of this plants help to enrich the Nitrogen content of soil through root nodules. During study it was observed that organic content in rhizospheric soil higher as compare to non-rhizospheric soil if all other physical parameters are constant. (Abbott, L. K. and A. D. Robson 1977).

Introduction

Lablab purpurens (L) is largely cultivated as rabbi crop in Raigad district of Konkan region which provide protein through their seeds and legumes. The roots of this plants help to enrich the Nitrogen content of soil through root nodules. The estimation of organic carbon content was carried out in Rhizosphere of Lablab purpurens(L) and non-rhizosphere soil sample of that area in different localities of Mahad Taluka of Raigad district. During study it was observed that organic content in rhizospheric soil higher as compare to non-rhizospheric soil of defined area if all other physical parameters are constant. (Abbott, L. K. and A. D. Robson 1977) In this study estimation of organic content was carried out for three successive rabbi seasons before and after the one month. The estimation of organic carbon was done by the modified Walkley and Black method, (1934)

Key Words - Rhizosphere, Organic carbon, Soil etc
Material

For the estimation of Organic Carbon content rhizospheric and non-rhizospheric soil sample was collected from the defined area. The estimation of organic carbon content was done by the modified Walkley and Black's method, (1934) for successive three years.

Method

- 1) Weigh 1 gm of soil add it in a conical flask of 250 ml capacity. This is for experimental

purpose.

- 2) To this flask add 5ml 1N $K_2Cr_2O_7$ solution and 10 ml conc. H_2SO_4 solution.
- 3) Plug the conical flask and mix it well.
- 4) Allow the stand for 30 min on asbestos sheet,
- 5) Add 50 ml distilled water, 5ml Orthophosphoric acid and 6 to 8 drops of diphenyl amine indicator.
- 6) Titrate the content of the flask against freshly prepared 1 N ferrous ammonium sulphate.
- 7) On titration initial blue color slowly change to dirty green.
- 8) Record the burette reading for experimental flask
- 9) For the reagent blank repeat the same procedure without soil sample. On titration the initial blue color slowly changes to parrot colour.
- 10) Record the reading for control flask.

Chemicals and Reagents used

- i) Strong acid like H_2SO_4 , $K_2Cr_2O_7$ oxidising agent and oxidise organic carbon.
- ii) 1 N ferrous ammonium sulphate solution.
- iii) Orthophosphoric acid (85%) and / sodium fluoride chemically pure/pure grade.
- iv) Diphenyl amine indicator

Calculation:

1 N ferrous ammonium sulphate = 0.003 gm of carbon.

The % of organic content was carried out by following formula

$$\% \text{ Organic carbon} = \frac{X - Y}{W} \times 0.003 \times 100$$

Organic matter content of soil sample

$$= \% C \times \text{Alison's factor}$$

$$= \% C \times 1.72$$

Where, X is the volume of 1 N ferrous ammonium sulphate for control flask.

Y is the volume of 1 N ferrous ammonium sulphate for experimental flask.

W is weight of soil taken.

Result:

% Organic Carbon Content of Rhizospheric and Non-rhizospheric soil.(Year 2015)

Sr. No .	Locality	% Organic Carbon Content of Rhizospheric and Non-rhizospheric soil											
		Oct		Nov		Dec		Jan		Feb		Mar	
		R	NR	R	NR	R	NR	R	NR	R	NR	R	NR
1	L-1	0.9 4 H	0.7 4 H	0.9 6 H	0.8 7 H	0.9 7 H	0.8 9 H	0.9 8 H	0.9 2 H	0.6 8 H	0.6 5 H	0.6 8 H	0.6 5 H
2	L-2	0.4 1 L	0.4 8 L	0.4 1 L	0.4 5 L	0.4 3 L	0.4 2 L	0.4 2 L	0.4 7 L	0.4 4 L	0.4 4 L	0.4 3 L	0.4 6 L
3	L-3	0.9 4 H	0.8 9 H	0.9 5 H	0.8 8 H	0.9 7 H	0.9 6 H	0.9 6 H	0.7 9 H	0.8 2 H	0.7 7 H	0.7 9 H	0.6 7 H
4	L-4	0.3 6 L	0.3 8 L	0.3 6 L	0.3 7 L	0.3 7 L	0.4 6 L	0.3 6 L	0.78 H	0.3 6 L	0.3 7 L	0.3 7 L	0.4 0 L

% Organic Carbon Content of Rhizospheric and Non-rhizospheric soil.(Year 2016)

% Organic Carbon Content of Rhizospheric and Non-rhizospheric soil.(Year 2016)

Sr. No .	Locality	% Organic Carbon Content of Rhizospheric and Non-rhizospheric soil											
		Oct		Nov		Dec		Jan		Feb		Mar	
		R	NR	R	NR	R	NR	R	NR	R	NR	R	NR
1	L-1	0.9 4 H	0.9 2 H	0.9 6 H	0.9 4 H	0.9 7 H	0.9 4 H	0.9 8 H	0.9 4 H	0.9 8 H	0.9 7 H	0.6 4 H	0.7 7 H
2	L-2	0.4 1 L	0.4 6 L	0.4 1 L	0.4 5 L	0.4 3 L	0.4 2 L	0.4 2 L	0.3 6 L	0.4 4 L	0.4 5 L	0.4 3 L	0.4 5 L
3	L-3	0.9 4 H	0.7 8 H	0.9 5 H	0.9 4 H	0.9 7 H	0.9 2 H	0.9 6 H	0.9 4 H	0.9 2 H	0.9 2 H	0.9 3 H	0.9 5 H
4	L-4	0.3 6 L	0.4 0 L	0.3 6 L	0.3 9 L	0.3 7 L	0.3 9 L	0.3 6 L	0.3 9 L	0.3 7 L	0.3 7 L	0.3 7 L	0.3 3 L

% Organic Carbon Content of Rhizospheric and Non-rhizospheric soil.(Year 2017)

% Organic Carbon Content of Rhizospheric and Non-rhizospheric soil.(Year 2017)

Sr. No .	Locality	% Organic Carbon Content of Rhizospheric and Non rhizospheric soil											
		Oct		Nov		Dec		Jan		Feb		Mar	
		R	NR	R	NR	R	NR	R	NR	R	NR	R	NR
1	L-1	0.9 4 II	0.9 5 II	0.9 6 II	0.9 8 II	0.9 7 II	0.8 5 II	0.9 8 II	0.7 8 II	0.9 8 II	0.7 0 II	0.6 9 II	0.6 8 II
2	L-2	0.4 1 L	0.4 5 L	0.4 1 L	0.4 5 L	0.4 3 L	0.4 2 L	0.4 2 L	0.3 8 L	0.4 4 L	0.3 4 L	0.4 3 L	0.4 9 L
3	L-3	0.9 4 H	0.9 7 H	0.9 5 H	0.9 4 H	0.9 7 H	0.8 6 H	0.9 6 H	0.8 2 H	0.9 2 H	0.7 4 H	0.7 0 H	0.6 6 H
4	L-4	0.3 6 L	0.4 2 L	0.3 6 L	0.3 7 L	0.3 7 L	0.3 9 L	0.3 6 L	0.3 9 L	0.3 7 L	0.3 9 L	0.3 7 L	0.3 8 L

Discussion

The percentage of organic carbon content was categorized as: very low (<0.20), low (0.21-0.40), moderate (0.41-0.60), high (0.61-0.80) and very high (>0.81).

% Organic Carbon Content of Rhizospheric and Non-rhizospheric soil was carried out for three successive seasons I,e 2015,2016,and 2017 respectively. It was observed that percentage of organic carbon content was higher in rhizospheric region of Lablab purpurensas compare to non- rhizospheric fields. During this study highest % Organic Carbon Content was recorded 98% and lowest 65%(Augé, R. M. 2004)

Soil Organic Carbon Content is mainly composed of carbon,hydrogen and oxygen but also small amount of nutrients such as nitrogen,potassium,calcium and magnesium contained within organic residue. Carbon is measurable component of soil organic matter. Organic matter contributes to nutrients turn over and cation exchange capacity,soil structure moisture retention and availability,degradation of pollutants,green house gas emission and soilbuffering.

Soil organic carbon is basis of soil fertility. It releases nutrients for plant growth. Promotes the structure, biological and physical health of soil and is buffer against the harmful substances.

The organic carbon content or it is also called humus (Bethlenfalvay, G. J., Cantrell, I. C., Mihara, K. L. and Schreiner, R. P. 1999). It plays a very crucial role in the soil composition and ultimately its water holding capacity. In this procedure there was a complete oxidation of organic carbon and so it was multiplied by 1.3 on the assumption that there was 77% recovery.

Organic carbon content is the measure of the amount of organic matter in soil (Bagyaraj, D. J. and Manjunath, A. 1980). It is equilibrium between input of humus by plants, animal dead bodies, other debris and its degradation by soil microorganisms (Black, R. and P. B. Tinker 1979). It plays an important role in soil composition and ultimately its water holding capacity. In the present study, organic carbon content was measured for each soil sample to study the quality of rhizosphere and non-rhizosphere soil of Sweet bean plant and its effect on the AM fungi (Tommerup, I. C. 1983). Organic carbon content act as organic fertilizer it improves the quality of soil, reduce the soil erosion, water holding capacity, diversity of organisms, it also helps pest control etc.

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Conclusion

During estimation of organic carbon it was observed that rhizospheric soil sample contain higher organic matter than non rhizospheric soil sample. Organic content helps to improve the quality of soil which enhance the productivity of Lablab purpurens (L.)

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TO STUDY THE IMPACT OF PACKAGING AND LABELING ON RURAL CONSUMER'S BUYING DECISIONS

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Abstract

Packaging serves as an important mass communication tool to market FMCG product in stores. Role of Packaging is differentiating the product and as well as attract customer's attention toward the product. Packaging has become an important aspect in marketing and it is treated as one of the most influential factors concerning consumer purchase decision. Some marketers have called packaging as a fifth P of marketing mix. Therefore most of the marketers treat packaging as an element of product strategy. The objective of this study is to determine the role of packaging in consumer's buying behaviour and the main factors related with the packaging with the packaging effect on success of the brand. This research will identify the relationship between consumer buying behaviour as main variable.

Key Words:- Packaging, Consumer buying Decision, Introduction

According to Rundh (2005) consumers attract by packaging, packaging has a great impact on their perception and make a final image of particular product in their mind. (Underwood, Klein, and Burke, 2001, Silayoi and Speece, 2004) packaging tells difference among similar products and help consumer to choose right product from wide range of similar product. (Wells, Farley, Armstrong, 2007) As packaging plays a vital role in communication and considered as one of the influencing factor on consumers purchase decisions.

Consumers nowadays are bombarded with too many marketing stimuli, clues in order to being attracted by different companies. In this line Keller (2008) states that consumers are exposed to more than 20,000 product choices within a 30-minute shopping session.

The primary purpose of packaging is to protect the product, but packaging can be used by companies as an instrument for promoting their marketing offer, and for boosting their sales.

A good packaging helps to identify and differentiate products to the consumers. Packaging is used for easily delivery and safety purpose. Packaging helps companies differentiate the product from other brand.

Companies must understand what influences consumers in their consumer buying process. They must also understand what factors influences the buying behavior and what is the role of the packaging elements toward buying decision process of consumers during their purchase decision. Market research helps companies to create the 'right' packaging for a product, as well as the packaging elements that might be of importance to consumers.

According to Alvarez and Casielles (2005) organizations' intentions are developing brands in order to attract and retain the existing consumers.

All above mentioned criteria tells about the importance to investigate this issue in more detail. As taking these problematic aspects in consideration, research problem could be formulated as following question: What elements of a package have an utmost effect on consumer purchase decision

Significance of Study

Packaging and labeling directly affects consumer behavior and their intention to purchase. These researches play a vital role in brand development and increase the sales and also profitability of the company. This research also helpful for develop and manage the brand. The purpose of this paper is based on theoretical analysis of package elements and their impact on consumer's buying decision in case of different products.

Objectives of Study

The following are the objective of the study.

- To find out the impact of packaging on the buying behavior decision.
- To check the effect of packaging elements on the buying behavior.
- To measure the relative impact of each packaging element on the consumer.

Literature Review

Many packaging elements are influence the buying decision of consumers such as, packaging color, printed information, packaging material, design of wrapper, printed information.

According to Kotler, "A label might contain a brand

name, logo or information." Before purchasing any new product consumer seeks the information and labels one of the sources that tell about the particular product (Caswell and Badberg, 1999). (Rocchi and Stefani, 2005) Product color, style, design and other interesting material make it attractive and consumer think that he or she really need that type of product. Color plays a vital role in a consumer decision making process. Colors set different moods and can help to draw attention. Brand image also attached with product packaging and labeling. A good packaging shows the product's reliability.

According to (Parmar) the aim of study is to point out the factors which attract consumer towards purchase. He says labeling is a tool of communication which tells the product features. Label target the consumer as demographic or economic wise. Role of labeling on consumer buying behavior is dependent (consumer buying behavior) and independent variable (color, image, material, front size) those factors are predictors to promote the sale volume and gradually increase impulse buying.

Packaging is one of the most important elements that convince consumer to purchase the particular product. And on the basis of labeling consumer make buying decision. Packaging and labeling is act like a protector to the product (Wells et al, 2007). According to (Parmar) "the purpose of study is to communicate with those factors that attract the consumer towards purchasing. He says labeling shows the product's features clearly. When a consumer buys any product they want to know about the product, if their experience is good with that product their behavior becomes positive towards that product. Labeling acts as independent variable in consumer buying decision.

Now a day, packaging consider as a sales promotion tool for the organizations. The consumer's buying behavior also mold by the quality of packaging, color selection, and other features of packaging (Adelina et al, 2007). Sales and market share increase through packaging and reduces the promotional cost.

Impulse buying behavior is an unplanned purchase behavior (Rook & Hoch, 1985). According to (Calver, 2007) sporadically, the packaging of product change on the basis of factors such as demographics, technological advancement and finally storing and transporting needs of a product. According to (Keller, 2009) best packaging includes size, color, text, graphics, material, and shape known as packaging components.

According to (Philip Kotler K.L. 2009) when product's packages is available in more amounts or redesign it increases the frequency use of product. According to (Keller, 2009) packaging as a part of a

product strategy, it is noticed when there is a slight difference in the brands; innovative packaging may be responsible for a competitive advantage.

Product packaging and product labeling are the final opportunity for marketers to relay the brand message and visually convey that a product is a better choice than its competitors.

Packaging has an enormous part in positioning of products. It characterizes the majority of shopping occasions by determining the factors in making decisions for purchase. Packaging makes influential and sole tool in current marketing atmosphere. Sub elements of packaging for example price, product, place and promotion that works with tools of marketing. We can also consider packaging as the "silent salesman" because it helps to promote product, differentiates product from rivals. It is a key part of brand image's identification and recognition. It also motivate customer to buy product through shape, size and color.

Labeling of the product has a significant element to the consumer choice. It provides detail about the name, feature, quality, price, utility, nature, ingredients etc. of the product and also manufactured date, place and producer's identification. Through label customer can easily compare the products.

Methodology

This study used different methods, and methodology explains the process of research, design, methods of data collection, sample selection, and ways of analyzing the data. Research is an intensive activity that is based on the work of others and generating new ideas to pursue new questions and answers.

The main purpose of this paper was to identify the role and the impact of the packaging elements on the consumer buying behavior. The buyer behavior of consumers is a dependent variable that is influenced by the independent variables used in the study. The paper used both types of data, primary and secondary. The primary data was collected through a structured questionnaire. Whereas, secondary data was collected from books, textbooks, online articles, journals, etc. This study collected data from respondents using a structured questionnaire in order to find out the packaging elements that have an impact on the buying behavior of customers. The statistical tools SPSS and Excel were used for data analysis.

Data Presentation And analyses

This chapter includes a systematic presentation of data obtained from the survey about the role and impact of the packaging effect on consumer buying process.

Descriptivestatistics

Table: 1 shows the number of respondents and their demographic characteristics that participated in the survey. The study included different age groups, different occupations, and origins of the respondents. There were 100 valid participants who responded 14 questions of the structuredquestionnaire.

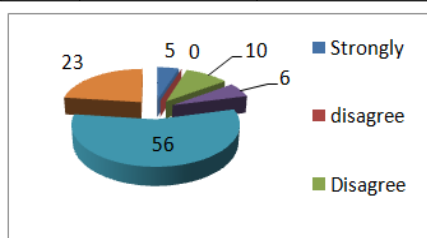
Table: 1 Respondents based on their demographic characteristics

		Frequency
Gender	Male	69
	female	31
Age	less than 20	10
	21-30	50
	31-40	23
	41-50	15
	more than 51	2
Country	Satana	56
	Malegaon	44
Job	civil servant	10
	student	40
	business	20
	education	16
	other	14
Education	secondary	9
	faculty	48
	master	32
	doctorate	11

Tables and figures below show the frequencies, percentages of respondents about the variables that relate to the importance of motivation factors

Table: 2. Packaging color impacts consumer behavior during buying process

Valid		frequency
	Strongly disagree	5
	Disagree	10
	Neutral	6
	Agree	56
	Strongly agree	23
	Total	100.0

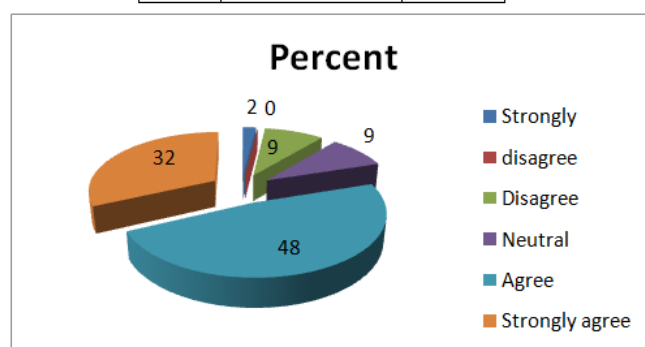


From the results obtained and presented in fig.1 and the distribution of the respondents' responses, about 56

% agree that the color has an impact on buying behavior and 23% strongly agree with this statement. Only 5% of respondents strongly disagree with thisstatement

Table: 3. Label of the package is important in decision buying process

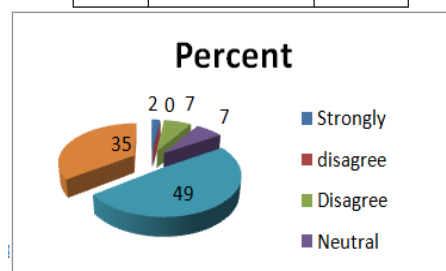
Valid		Percent
	Strongly disagree	2.0
	Disagree	9.0
	Neutral	9.0
	Agree	48.0
	Strongly agree	32.0
	Total	100.0



From the results obtained and presented in fig.2 and the distribution of the respondents' responses, about 48 % agree that the label is important on buying behavior and 32% strongly agree with this statement. Only 2% of respondents strongly disagree with thisstatement.

Table: 4. Package design has an impact on product selection during buying process

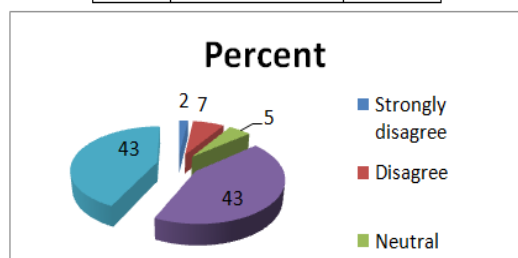
Valid		Percent
	Strongly disagree	2.0
	Disagree	7.0
	Neutral	7.0
	Agree	49.0
	Strongly agree	35.0
	Total	100.0



From the results obtained and presented in fig.3 and the distribution of the respondents' responses, about 49 % agree that the package design has an impact on buying behavior and 35% strongly agree with this statement. Only 2% of respondents strongly disagree with thisstatement.

Table: 5. Quality of the packaging material is important during buying process

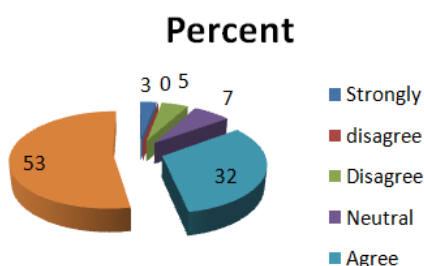
		Percent
Valid	Strongly disagree	2.0
	Disagree	7.0
	Neutral	5.0
	Agree	43.0
	Strongly agree	43.0
	Total	100.0



From the results obtained and presented in fig.4 and the distribution of the respondents' responses, about 43 % agree that the packaging material is important on buying behavior and 43% strongly agree with this statement. Only 2% of respondents strongly disagree with this statement.

Table: 6. Printed information on the package helps the process of buying

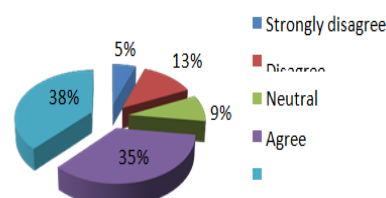
		Percent
Valid	Strongly disagree	3.0
	Disagree	5.0
	Neutral	7.0
	Agree	32.0
	Strongly agree	53.0
	Total	100.0



From the results obtained and presented in fig.5 and the distribution of the respondents' responses, about 32 % agree that the printed information helps on buying behavior and 53% strongly agree with this statement. Only 3% of respondents strongly disagree with this statement.

Table: 7. Language used on the package influences consumer behavior during the buying process

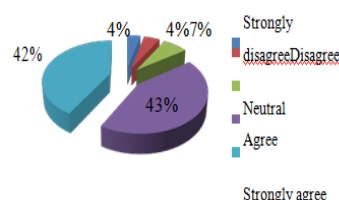
		Percent
Valid	Strongly disagree	5.0
	Disagree	13.0
	Neutral	9.0
	Agree	35.0
	Strongly agree	38.0
	Total	100.0



From the results obtained and presented in fig.6 and the distribution of the respondents' responses, about 35 % agree that the language influences the buying behavior and 38% strongly agree with this statement. Only 5% of respondents strongly disagree with this statement.

Table: 8. the brand image on the package has an impact on consumer behavior on buying process

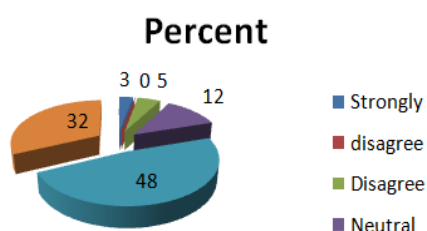
		Percent
Valid	Strongly disagree	4.0
	Disagree	4.0
	Neutral	7.0
	Agree	43.0
	Strongly agree	42.0
	Total	100.0



From the results obtained and presented in fig.7 and the distribution of the respondents' responses, about 43 % agree that the brand image has an impact on the buying behavior and 42% strongly agree with this statement. Only 4% of respondents strongly disagree with this statement.

Table: 9. Innovation and practicality is important in consumer buying process

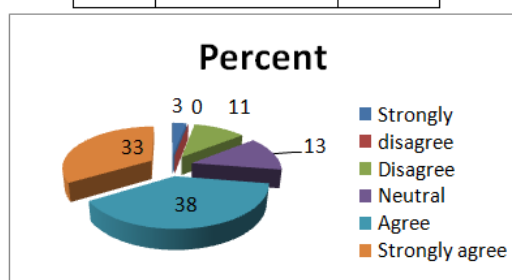
		Percent
valid	Strongly disagree	3.0
	Disagree	5.0
	Neutral	12.0
	Agree	48.0
	Strongly agree	32.0
	Total	100.0



From the results obtained and presented in fig.8 and the distribution of the respondents' responses, about 48 % agree that the innovation and practicality is important on the buying behavior and 32% strongly agree with this statement. Only 3% of respondents strongly disagree with this statement.

Table: 10. The quality of packaging is related with the price of the product

		Percent
Valid	Strongly disagree	3.0
	Disagree	11.0
	Neutral	13.0
	Agree	38.0
	Strongly agree	33.0
	Total	100.0



From the results obtained and presented in fig.9 and the distribution of the respondents' responses, about 38 % agree that the quality of packaging is related with the price of the product and 33% strongly agree with this statement. Only 3% of respondents strongly disagree with this statement.

Conclusions

The obtained results of research on role and the impact of packaging on consumer's buying behavior lay down the following conclusions:

The packaging elements represent a good means of marketing communications towards consumers, because consumers value the elements that are embodied on the

package. The packaging color helps consumers differentiate their favorite brands, and for companies it helps to catch consumers' attention and interest. So, color as well as other packaging elements makes the marketing offer more eye-catching and attractive, as well as differentiating it from other products. Consumer value label in the products, because they can get information about the product, its origin, its content, its usage, etc. The information given in the label also helps companies promote the product in the market.

From the empirical evidence, the information on packaging represents an important component and it can support marketing communication strategies of companies, establishes brand image and identity. Printed information contains all the information related to the product quality, price, and description which help customers identify the product and facilitates the decision process during purchasing. The obtained results also show the language used on the package influences consumer behavior during the buying process.

Bringing innovation in the packaging design also increase the value of the product in the consumer mind. From the empirical findings both practicality and innovative packaging are important during the buying process since it gives value to the product.

The obtained results found out that the packaging elements are very important during the buying process and they facilitate a lot the decision process. Furthermore, the findings show that the following factors such as, the quality of the packaging material, Innovation and practicality, and the package design seem to be the most important on product selection during buying process.

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ECONOMICAL EFFECT OF DISASTERS

- Prof. Pathrabe Deepali Ashok
GES's ACS, College
Shreewardhan, Raigad

Abstract

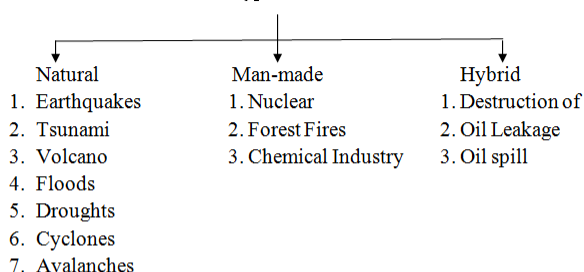
An event that causes a lot of harm or damage. Because they reach without any intimation. In India first disaster seen in the year of 1993. Its effect is very high. After this disaster India prepare over plan to risk reduction, they called as disaster mitigation. Due to the disaster they affect the all areas and create the such many problems. Mostly disaster effect on economy, it's very important.

Key words: - Disaster, Mitigation, Economy, Effects

Introduction

"A disaster can be defined as any occurrence that causes damage, ecological disruption, loss of human life, deterioration of health and health services on a scale, sufficient to warrant an extraordinary response from outside the affected community or area". (W.H.O). Any occurrence that can cause damage ecological disruption loss of human life or detrition of health amp; health service on a side sufficient to warrant an extraordinary response from outside the affected community at area. A disaster is a sudden, calamitous event that seriously disrupts the functioning of a community or society and causes human, material and economic or environmental losses that exceed the community's ability to cope using its own resources. Disaster define in two types - Natural Disaster and Man-Made Disaster, they show through chart.

Types of Disaster



Major Disaster in India

Year	Disaster
1984	Bhopal Gas Tragedy
2001	Gujarat Earthquake
2004	Indian Ocean Tsunami
2008	Mumbai Terrorist Attacks
2016	Uttarakhand Forest Fire
2018	Kerala Floods

Research methodology

A) Objectives

- To collect the information about Disaster and its effects.
- To create the awareness.
- To studied about the types of disaster.
- To studied about the economic loss
- To explain the preparedness

B) Information and source of information

Disaster is more important field and also its effect. Government try to reduce disaster effect. Disaster is a very broad concept so complete my research work I select secondary source for collect the information about disaster, and its economic effect. Under secondary source I use Internet, Reference books, Journal etc. for collect the information.

C) Research limitation

- Research depend only secondary data.
- In this research only studied about disaster and its effects on economy.
- Conclusion also depend on Secondary data.

Disaster Management

Disaster management can be defined as the organization and management of resources and responsibilities for dealing with all humanitarian aspects of emergencies in particular Preparedness, response and recovery in order to lessen the impact of disaster. Disaster Management means a continuous and integrated process of planning, organizing, coordinating and implementing measures which are necessary of expedient for, prevention danger or threat of any disaster, mitigation or reduction of risk of any disaster or its severity or consequences, capacity building, preparedness to deal with any disaster, education, reuse and relief, rehabilitation and reconstruction. And also governments make a disaster mitigation authority at following levels.

- National Disaster Mitigation authority
- State Disaster Mitigation authority
- District Disaster Mitigation authority

Disaster affect the many areas like environment, society, Human development, economy and finance,

infrastructure, transportation, water and electricity supply, drainage also.

Disaster effect on Economy

After disaster they are affected many areas but most affected area is economy. Major natural and man-made disaster can and do have severe negative short-term and long-term economic impact. Disaster also appears to have adverse long-term consequences for economic growth, development and poverty reduction. But negative impacts are not inevitable. Vulnerability is shifting quickly, especially in countries experiencing economic transformation and related technical and social change.

A full reassessment of the economic and financial impact of a major disaster should be made 18 to 24 months after the event that is then taken into account in reviewing the affected country's short-run economic performance and assistance strategy. India's total economic losses from all disaster including natural and man-made events, stood at around \$6.2 billion in 2005 down from \$13.4 billion in 2004.

India's Average Annual Loss By Disaster (in Million \$)

Disaster	Loss
Earthquake	19
Cyclone	447
Storm surge	727
Tsunami	1,160
Flood	7,472
Total	9,825

Source- Global Assessment Report 2015 UN office for disaster risk reduction

Economic Effect

Economic cost of the social impact of Natural Disaster. Natural disaster affects the productivity of an economy's corporate sector, Creative destruction, Firm selection, Direct physical impact, Fixed capital and Inventory, Loss of livelihood, Unemployment and Economic losses, Economic losses due to loss of property, Economic loss due to death of earning member.

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Economic causes

- Lack of proper risk management.
- Poor knowledge about law and policies.
- Increasing poverty
- Population density
- Rapid urbanization
- Lack of awareness about disaster
- Environmental degradation
- Social issues
- Political issues

Process of risk management

In the process of risk management three ways are most important -

- Identifying
- Analyzing
- Quantifying

Conclusion

Disaster affects the economy and creates many problems. They are called as economic loss.

Through risk reduction or disaster management possible to reduce economic loss. And also developed our society's.

Suggestion

- To reduce Economic effect due to disaster.
- To create awareness about disaster and disaster management.
- To encourage risk reduction measures.
- To use modern system for disaster management.
- To use scientific land

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PHYTOCHEMICAL SCREENING OF SOME MARINE MACRO ALGAL SPECIES COLLECTED FROM RAIGAD COAST

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Abstract

To study the phytochemical screening of marine algae, five macro marine algal species were collected from the coast of Raigad district of Konkan of Maharashtra State, south east of India. Phytochemical screenings of the algal extracts were carried out using standard methods. In this investigation, phytochemical properties of five macro algae with forty extracts were carried out, which showed variations. The presence or absence of phytoconstituents depends upon the solvent medium used for the extraction. The present study of macro algae proves that the macro marine algal species may be used as antioxidant source for human beings after detail investigation.

Key Words - Macro marine algae, Phytochemical screening, Raigad coast of Konkan.

Introduction

Algae are considered as ecologically and biologically important component in the marine ecosystems. Seaweeds make a substantial contribution to marine primary production and provide habitat. Marine algae are the group of plants that live in aquatic environment (Deodhar, H.D. 1989).

Marine algae contain more than 60 trace elements in a concentration much higher than in terrestrial plants. They also contain protein, iodine, bromine, vitamins and substances of stimulatory as well as antibiotic in nature. Marine macro algae are the renewable living resources which are also used as food, feed, and fertilizer in many parts of the world (Chapman, 1998).

In addition to vitamins and minerals, seaweeds are also potentially good source of proteins, polysaccharides, fibers, pigments, phenols, vitamins like A,B,C,D and E etc. Marine algae are considered as a source of bioactive compounds as they are able to produce a great variety of secondary metabolites characterized by a broad spectrum of biological activities (Zubia M, R. D.P. 2007). Compounds with antibacterial, antiviral, antifungal, antioxidant activities have been detected in green, brown and red algae (Yuan et al., 2005). The present study was aimed to show the presence or absence of

phytoconstituents & bioactive potential of five macro algae collected from coast of Raigad district of Konkan.

Materials & Methods

Collection of macro algae

In the present investigation, samples of macro marine algal species, *Cladophora glomerata* (Linnaeus) kutzing, *Ulva intestinalis* (Linnaeus) Nees, *Ulva lactuca* Linnaeus, *Saragassum cinerum* J. Agardh, and *Gracillaria corticata* J. Agardh were collected from the Raigad coast line (17° 53' and 19° 08' North Latitude and 72° 51' and 73° 42' East Longitude) of Konkan region of Maharashtra, during low tides. The collected macro marine algal samples were washed in sea water and fresh water thoroughly to remove the epiphytes and other contaminations. Then samples were transferred into a polythene bags with a small hole to leak out water drop wise and then shade dried.

Collection of macro algae was done in labeled polythene bags and brought to laboratory. Then marine algal samples were analyzed macroscopically for their morphological characters like colour, shape, size, texture etc. Then collected species of macro algae were preserved in 4% formalin solution. Herbarium specimens of each algal species were prepared for identification and confirmation of their taxonomic position. Identification of species was done by referring Taylor (1960), Deodhar (1987) and Dinabandhu sahoo (2001) and other previous publications.

Preparation of sample for qualitative phytochemicals analysis

For the phytochemical screening, fresh samples were used. Five grams of fresh sample weighed and homogenized with 50 ml of water, HCl (1%), ethanol, ethyl acetate, methanol, chloroform, benzene and petroleum ether solutions separately. The extract was boiled for one hour, cooled and filtered. The filtrate was used for screening phytochemicals by using standard procedure (Harborne, 1973).

In preliminary phytochemical screening of eleven different constituents like alkaloids, glycosides, flavonoides, phenolic compounds, saponins, steroids, tannins, carbohydrates, proteins, fats and sugar etc, were tested.

Table 1: Preliminary phytochemical study of five macro algal species.

Sr.No	Name of the Algae	Solvent used	a	b	c	d	e	f	g	h	i	j	k
1	Cladophora glomerata (Linnaeus) kutzing	water	-	+	-	+	+	-	+	+	-	-	+
		HCl	-	+	-	-	+	-	-	+	-	-	+
		Ethanol	-	+	-	+	+	-	+	+	-	-	+
		Ethyl Acetate	-	+	-	+	+	-	+	+	-	-	+
		Methanol	-	+	-	+	+	-	+	+	-	-	+
		Chloroform	-	-	-	+	+	-	+	+	-	-	-
2	Ulva intestinalis (Linnaeus) Nees	Benzene	-	+	-	-	+	-	+	+	-	-	-
		Petroleum ether	-	-	-	-	-	-	-	-	-	-	-
		water	-	+	-	+	+	+	+	+	-	-	+
		HCl	-	+	-	-	+	-	-	+	-	-	+
		Ethanol	-	+	-	+	+	-	-	-	-	-	-
		Ethyl Acetate	-	+	-	+	+	-	-	-	-	-	-
3	Ulva lactuca Linnaeus	Methanol	-	+	-	+	+	-	+	+	-	-	+
		Chloroform	-	+	-	+	+	-	+	+	-	-	+
		Benzene	-	+	-	+	+	-	+	+	-	-	+
		Petroleum ether	-	-	-	-	-	-	-	-	-	-	-
		water	-	+	-	+	+	+	+	+	-	-	+
		HCl	-	-	-	+	-	-	-	-	-	-	-
4	Saragassum cinereum J. Agardh	Ethanol	-	-	-	+	-	-	-	-	-	-	-
		Ethyl Acetate	-	+	-	+	+	-	+	+	-	-	+
		Methanol	-	+	-	+	+	-	+	+	-	-	+
		Chloroform	-	+	-	+	+	-	+	+	-	-	+
		Benzene	-	+	-	+	+	-	+	+	-	-	+
		Petroleum ether	-	+	-	+	+	-	+	+	-	-	+
5	Gracilaria corticata J. Agardh	water	-	-	-	-	+	+	+	+	-	-	+
		HCl	-	-	-	-	-	-	-	-	-	-	-
		Ethanol	-	-	-	+	+	+	+	+	-	-	-
		Ethyl Acetate	-	-	-	+	+	+	+	+	-	-	-
		Methanol	-	-	-	+	+	+	+	+	-	-	-
		Chloroform	-	-	-	+	+	+	+	+	-	-	-
		Benzene	-	-	-	-	-	-	-	-	-	-	-
		Petroleum ether	-	-	-	+	+	-	-	+	-	-	-

Where, a: Alkaloids, b: Flavonoids, c: Glycosides, d: Phenolic compounds, e: Saponins, f: Steroids, g: Tannins, h: Carbohydrates, i: Proteins, j: Fats, k: Sugar and (+): Present, (-): Absent.

Results

In the present study, qualitative phytochemical screening was carried out with water, HCl, ethanolic, ethyl acetate, methanolic, chloroform, benzene and petroleum ether extracts of marine macro algal species, *C. glomerata*, *U. intestinalis*, *U. lactuca*, *S. cinereum* and *G. corticata* etc; were tested. The results were shown in table-1. Out of forty tested extracts, thirty seven extracts showed the presence of phenolic compounds, afterwords twenty four extracts showed the presence of carbohydrates, twenty two extracts showed the presence of flavonoids, twenty one extracts showed the presence of tannins and saponins, nineteen extracts showed the presence of glycosides, eighteen extracts showed the presence of steroides and sugar, protein showed its presence in sixteen extracts, followed by alkaloid showed its presence in only five extracts. Fats are completely absent in all the tested extracts.

Discussion

The present study showed the phytochemical screening of five macro marine algal species (*Cladophora glomerata* (Linnaeus) kutzing, *Ulva intestinalis* (Linnaeus) Nees, *Ulva lactuca* Linnaeus, *Saragassum cinereum* J. Agardh, and *Gracilaria corticata* J. Agardh) with forty extracts and showed variation in phytoconstituents present in them.

These marine algae are rich in secondary metabolites like phenolic compounds, alkaloids, glycosides, flavonoides,

saponins, tannins, steroids and related active metabolites. These constituents have a great medicinal value. They have been extensively used in the preparation of drugs and in medicinal industry (Kuda T, Tsunekawaa M, Goto H and Araki Y. 2005).

In present investigation, it is also observed that presence of phenolic compounds were highest i.e. thirty seven extracts. We know that, phenolic compounds are indication of antioxidant potential because it is used as antiviral, antimicrobial, anti-inflammatory agents, due to its biological and chemical activities, which can be useful in the treatment against various diseases (Zahin M, Farukh A, and Iqbal A. 2009).

Tannins are used as antioxidant, antiviral and antibacterial agents (Stirk WA, Reinecke DL, Staden J. 2007). Glycosides are medicinally important; they are therapeutically active as antihelmentics, antiulcer, cardiotonics etc. The flavonoids are important for the survival of a plant in its environment; they regulate plant growth, inhibit or kill many bacterial strains, inhibit major viral enzymes and destroy some pathogenic protozoans. (Stirk WA, Reinecke D.L, Staden J. 2007). Saponins are used as anti-inflammatory agent as well as it is used in a dietary product (Mittler, R. 2002), Steroids are used for its antimicrobial, anti-parasitic, cardio tonic properties. Protein is an important part of our diet (Patra, J. K, Rath, S. K, Jena, K, Rathod, V. K and Thatoi. 2008).

From these results it can be concluded that the selected five marine macro algal extracts may show the antioxidant potential. It can be useful as bioactive agents after its detail investigation, which clarifies its bioactivity and bio-efficacy. It is very essential to standardize every marine algal medicine, because of variations observed in algal phytochemical contents. Therefore after completing the preclinical studies, algal drugs and their products need to be standardized by the authentic department of Indian Government.

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STUDY OF PHENOL CONTAMINATION IN GROUND WATER RESOURCES AROUND MAHAD INDUSTRIAL AREA IN RAIGAD DISTRICT (M.S) SPECTROPHOTOMETRICALLY

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Abstract

Phenols are toxic in nature. In present study the phenol contamination in ground water resources near Mahad MIDC area has been determined using calibration curve method spectrophotometrically. For that samples were collected from eleven different wells and analyzed. The results of all water samples show that observed phenol contamination is near about permissible limit. Through out the year this water from all sampling sites can be used for domestic as well as irrigation purpose as contamination is within permissible limit.

Keywords: Spectrophotometry, Phenol, calibration, well, permissible limit.

Introduction

Phenolic compounds are toxic, widely used in the manufacture of synthetic phenolic resins, dyes, plastics, lamp black paints, air fresheners, paper soaps, paint removers etc. It is introduced into the environment through industrial discharges from coke oven plants, petroleum refineries, drug manufacturing units, antioxidants and dye industries. Phenol as priority pollutant and set a discharge limit of 0.1 mg/l of phenol in wastewaters. As per Indian Standards for disposal of treated effluents (IS: 2490 Part A), the permissible limit of phenol for the discharge of effluent into inland surface water is 1.0 mg/l and in public sewer and marine disposal it is 5 mg/L. The effect of phenol on the aquatic life is destructive at low concentrations; for fishes 5-25 mg/L is lethal depending on the temperature and state of maturity.

Well is the major source of water supply for domestic as well as agriculture purpose, the toxic phenol if present will definitely enter in human food chain via consumption of different flora, fauna and water itself.

In present work an attempt has been made to determine phenol contamination in well water around Mahad industrial area spectrophotometrically.

Materials and Methods

Apparatus: Spectrophotometer was used for spectral measurements. PH meter was used for pH measurements. All chemicals used were of analytical reagent grade and double distilled water was used for

dilution.

Reagents: Phenol Stock : 1 mg mL⁻¹ stock solution of phenol is prepared in 5% ethanolic solution. Working standards were prepared by the appropriate dilution of the stock.

Leucocrystal violet (LCV) [Eastman Kodak Co.]: 250 mg of Leucocrystal Violet (4,4',4'' methyldynetris (N, N'-Dimethylaniline) was dissolved in 200 mL of distilled water containing 3 mL 85% phosphoric acid (Merck) and the volume was made upto 1 litre with distilled water and was stored in amber coloured bottle away from sunlight.

N- Bromophthalimide (NBP) [Loba chemie]: 0.04 g NBP was dissolved in 8 mL acetic acid and the volume was made up to 25mL with double distilled water and was stored in amber coloured bottle.

0.5% Sodium hydroxide: 2 g sodium hydroxide in 100 mL distilled water.

Buffer solution: Buffer solution of pH 4 $\pm$ 0.1 was prepared by dissolving 17.01 g potassium hydrogen phosphate in 490 mL water followed by drop wise addition of 85% phosphoric acid until the pH becomes 4 $\pm$ 0.1 and volume was made up to the mark in 500 mL standard flask.

Waste water samples were collected from the Savitri River including Mahad MIDC area. They were filtered through Whatman No. 42 and stored in glass bottles. Then the samples were ready for analysis. Water samples were collected in triplicate after every two months for one year.

Procedure

Standard solution containing 0.5 – 7.0 μ g of phenol were prepared, 1mL of NBP was added and warmed slightly. After 2 minutes, 1mL of buffer was added and stirred gently. To this 1 mL of LCV followed by 0.5 mL of 0.5% NaOH and 1mL of CTAB was added and mixed. The solution was diluted up to 25 mL and kept at 300C for full colour development. An intense violet colour dye having maximum absorption at 595 nm was obtained at ~ 4pH. The calibration curve was plotted absorbance against concentration in micrograms (μ g/l). Same procedure was followed for samples of water and concentration of phenol in samples were calculated from calibration curve.

Result and Discussion

Observation Table No.1

Absorbance	Concentration of Phenol in $\mu\text{g/mL}$
0.07	0.5
0.14	1
0.21	1.5
0.28	2
0.35	2.5
0.42	3
0.49	3.5
0.56	4
0.63	4.5
0.7	5
0.77	5.5
0.84	6
0.91	6.5
0.98	7

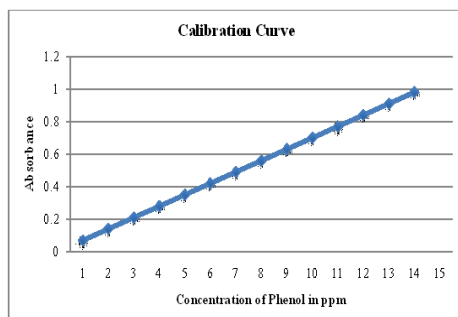


Table and Graph showing Calibration Curve of Absorbance Vs. Concentration of phenol in ppm ($\mu\text{g/L}$)

Observation Table No.2

Well No./Sample no.	Concentration of phenol in $\mu\text{g/L}$					
	January	March	May	July	September	November
1.	0.47	0.45	0.39	0.35	0.41	0.51
2.	0.38	0.22	0.05	0.47	0.36	0.31
3.	0.32	0.22	0.55	0.26	0.15	0.35
4.	0.23	0.05	0.18	0.48	0.18	0.44
5.	0.49	0.95	0.03	0.32	0.19	0.11
6.	0.19	0.78	0.28	0.50	0.28	0.05
7.	0.44	0.97	0.44	0.13	0.37	0.58
8.	0.10	0.12	0.09	0.29	0.40	0.27
9.	0.15	0.14	0.19	0.22	0.34	0.24
10.	0.39	0.39	0.32	0.33	0.31	0.47
11.	0.20	0.33	0.27	0.51	0.11	0.21

The phenol concentrations in water samples analyzed by spectrophotometric method. The values are given in Observation Table No. 2. shows phenol concentration in micrograms per liter ($\mu\text{g/L}$) after every two months for one year.

Conclusion

In all seasons the concentration of phenol in water samples were found under permissible limit (1 to 2 $\mu\text{g/L}$) given by Bureau of Indian Standard for drinking water. If other parameters of water are in permissible limit people can use water from all sampling sites for drinking as well

as other purposes such as irrigation and marine aquatic life through out the year.

(Central Pollution Control Board, Pollution Control Acts, Rules, and Notifications issued there under. Fourth edition pp. 358-359. New Delhi, CPCB, Ministry of Environment and Forests. 897 pp)

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A STUDY OF GREEN MARKETING AND ITS CHALLENGES IN INDIA

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1. Abstract

Green marketing is concept based on marketing of eco friendly product. Today whole world is facing the problems regarding environmental degradation and its impact on the human life. So, the concept of green marketing is beginning in late 1980s and early 1990s. It begins in Europe when it is found the some products are being harmful to human life. The green marketing evolved in three phases first phase is ecological, second one is environmental and third phase is sustainable. In India corporate are accepted green product and green technology. Consumers are also aware some extent about green product but they are unwilling to pay the premium price which companies are charging. This paper is tried to explain the Green marketing and challenges facing by the companies in green environment.

Key words - Green marketing, environment, eco-friendly.

2. Introduction

The development of the country is depending on the growth of the industry. Industrial sector provides huge employment to the people and helps to increase the living of standard of the society and ultimately it increases the revenue of the government. In simple words generally the growth of the country mostly counted on the basis of industrial growth. Increase in industrial development leads to pollution of environmental pollution and deprivation of natural resources. In Maharashtra last year i.e. in year 2017 recorded highest temperature in village Bhira which is situated in Raigad district. In Delhi sometimes peoples are facing difficulties to breathing. All these problems are facing by the India in fact the whole world some extent because of environmental depletion. So, today government and also the peoples are aware about the environment protection and eco friendly goods. Most of the customers are prefer to use the eco friendly product. Eco friendly product is a product which will do less damage of the environment. The natural resources are limited and human needs are unlimited, so it is challenge to the industries to utilize minimum natural resources and minimum waste and satisfy the needs of customers. The environmental

awareness of government and customers is a main reason for emergence of green marketing concept.

3. Objectives of the study

- To know the concept of green marketing and its evolution.
- To study the challenges for adopting green marketing by the organizations.

4. Methodology

The present study is based upon secondary data which is collected from internet, research journals, books, news papers and other printing material etc.

5. Definition and Meaning of Green Marketing

American Marketing Association defined green marketing as "Green Marketing is the marketing of products that are presumed to be environmentally safe."

The above simple definition explains that the marketing of that product which are environmentally safe, which less damages to environment is a green marketing. It is practice of the businesses which takes in to account consumer concerns about promoting, preservation and conservation of the natural environment.

The product which is biodegradable, less use of scarce resources, packing also needs to be environmentally safe; the product which is not harmful to environment and also to the consumer is a green product. Three R's of green marketing are-

R- Reduce - The amount of waste you produce

R- Reuse - old items Repair it if broken, donate to the unfortunate.

R- Recycle - As much as possible buy recycled product to support recycling

6. Evolution of Green Marketing

The green marketing is evolved in three phases. The first phase is Ecological green marketing and during the period all marketing activities were concerned to help environment problems and provide remedies to those problems. Second phase is Environmental green marketing and the focus shifted to clean technology that evolved designing of innovative new products, which take care of pollution and waste issue and third phase is sustainable green marketing it came in to prominence in the late 1990s

and early 2000.

7. Green Technology

Following are the few examples of green technology-

- Use natural gas for boiler fuel
- Recycle biodegradable(eco friendly) waste
- Minimum use of plastic material; use recyclable packaging material.
- Use biomass and solar energy
- Generate electricity from hydro electric plants
- Reduce toxic emission etc.
- Water purification etc.
- Following are few examples of green labels-



8. Four P's of Green Marketing

Currently the marketing consists seven p's but green marketing is in its child hood so it have only four p's.

a) Product - Product should be planned to reduce resource consumption, pollution and to increase conservation of scarce resources.

We can define green products by following measures:

- Products those are originally grown,
- Products those are recyclable, reusable and biodegradable,
- Products with natural ingredients,
- Products containing recycled contents, non-toxic Chemical,
- Products contents under approved chemical,
- Products that do not harm or pollute the environment,
- Products that will not be tested on animals,
- Products that have eco-friendly packaging

b) Price - Price is a critical and important factor of green marketing mix. Most consumers will only be prepared to pay additional value if there is a perception of extra product value. This value may be improved performance, function, design, visual appeal, or taste. Green marketing should take all these facts into consideration while charging a premium price.

c) Place - The choice of where and when to make a product available will have significant impact on the

customers. Some customers go out of the way to buy green ecological products. The location must differentiate a company from its competitors. Marketing of these products is possible in place market.

d) Promotion - Business organization should undertake promotional activities for creating awareness about the product/services which they manufactured. Promotional activities must be designed in a way which creates good awareness and influences the target audiences for purchase the product.

9. Green Companies

The Indian companies adopted green technology few examples of the green companies and their product is as follows:

a) LG - LG India has been a pioneer is making electronic gadgets that are eco-friendly. Recently, it has launched a LED E60 and E90 series monitor for the Indian market. Its USP is that it consumes 40% less energy than conventional LED monitors. Also, they hardly used halogen or mercury, trying to keep down the use of hazardous materials in their products.

b) HCL - HCL is another brand that is trying to introduce eco- friendly products in the market and it has recently launched the HCL ME 40 notebooks. These notebooks do not use any polyvinyl chloride (PVC) material or other harmful chemicals and the Bureau of Energy Efficiency already given it a five star rating.

c) Haier - Eco branding is a part of Haier's new green initiative and they have launched the Eco Life Series. They have semi automatic and automatic refrigerators and washing machines, split and window air conditioners and a lot more.

d) Samsung - Samsung India has always had a roaring range of LED TV screens and now they have come up with eco- friendly LED backlight. They use 40% less electricity have also no harmful chemicals like mercury and lead.

e) Tata Consultancy Services - TCS has a globally recognized Sustainability practice and has already topped the Newsweek's top World's Greenest Company title. It also has a global green score of 80.4% and this has mainly happened due their initiative of creating technology for agricultural and community benefits.

10. Challenges in Green Marketing

- No standardized method for certification of the product.
- Green product requires renewable and recyclable material which is very costly.
- Requires a technology, which requires a huge investment in research and development.
- Water treatment technology for chemical and

- other companies is necessary but it is very costly.
- Most of the consumers are unaware about eco-friendly product and its use.
 - Eco friendly products are little more costly than other product. Majority of the consumers are unwilling to pay the extra cost for eco-friendly product.

11. Conclusion

Green marketing today, has come to acquire a significant place in industry. But it is a challenging task to the organization because it needs to change from raw material, technology, process, continuous research and development, packing etc. Some of the customers are aware about the environmental products and they demand the products. It is necessary to make aware about green product and its benefits to the consumers. The green marketing is in its child hood so, it is necessary to conduct lot more research and development. Corporate world is accepted ecological product and marketing but it is difficult to change the entire process to small organizations. It requires huge investment for new technology, research and development. The government is also need to be place few parameters for green product which will be enable to maintain standard of the product.

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DIGITAL LIBRARY MANAGEMENT: CHALLENGES AND OPPORTUNITIES

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Abstract

In a digital era there is a tremendous growth of multimedia products and services, so there is a need to manage them and disseminate in a wide variety of formats. This paper focuses on the challenges and opportunities in the digital library management and the role of librarians in digital library management. In this electronic environment librarians are facing many challenges in managing digital collection such as rights management, bandwidth, preservation of data, but opportunities are greater for them. The library professional plays a vital role in management of digital library, but it could not be possible without the knowledge and skills.

Keywords:- Digital library management, librarian, Multimedia.

1. Introduction

The advancement of information technology, academic libraries are changing their activities of print to digital. In the digital environment providing right information to the right user at the time is the aim of any academic institution. The digital library is also called electronic library, which is stored information in digital form and provides access through computer. Now a days wide range of resources are published in electronic form, so that libraries have a challenge to organize them and disseminate in an effective way. This paper discusses the management of digital library and highlights the challenges and opportunities in the digital age. The primary aim of digital library management is to promote the delivery of information effectively and efficiently with low cost and provide long term learning opportunities to the users.

2. Definition of Digital Library

According to E.A. Fox the digital library may be defined as the "New way of carrying out the functions of libraries encompassing new types of information resources, new approaches to classification and cataloguing, intensive use of electronic systems and networks and dramatic shifts in intellectual, organizational and electronic practices".

3. Characteristics of Digital Libraries

Digitalized libraries require digital technologies and is

the combination of traditional and media collection. So they encompass both paper and electronic material. Digital libraries consist of mostly electronic documents, which are of reference type.

1. Digital Library is a digital object, which may be text, audio, video, image, and numeric multimedia components
2. Digital library can be accessed from users' workplace
3. Digital library supports formal and informal learning procedures.
4. Digital library provides remote access to rare and expensive material

Digital Library requires well tested and proven information technologies including the multimedia kit (Srivastav and Saxena 2004).

4. Digital library management

The digital library is a user-based library service that entirely connects users to the information they need electronically, regardless of source. Management of a digital library differs from the management of a traditional library in many ways. "Factors such as distance from users, specific product/service delivery mechanisms, technology, and organization must be planned and managed differently, but the underlying concepts of customer focused management are not profoundly changed" (Powell, 1994, p. 260). The three major problems facing by library professionals in management of digital library services are cost recovery, copyright issues, and training. In the digital age librarians should determine that the way to recover the constant costs incurred by the technologies used to run the digital library through increased funding or charging users. While copyright issues are dealt with, no copy written material can be placed in a digital library. Constant training requires a commitment of money and time, yet is the most important change a manager can make to guarantee the success of the digital library. These issues must not be avoided, and managers should be required to re-think on traditional management strategies. In order to handle these and other problems and successfully manage a digital library, managers require new tools and a new

technology.

5. Design and management of digital resources

The following steps involved in the design and management of digital library

1. Infrastructure planning: It needs IT components, Furniture, space etc.
2. Information resource planning .
3. Information accessing methods and techniques
4. Methods to be adopted for information resource development.
5. Man power
6. Financial back up

6. Challenges For Librarians

6.1 Specialized staff

Any Institution who have design digital library they must have a knowledgeable and skillful staff. They also have a technical knowledge for handling digital equipments as well as digital information. In the digital library management has challenge to professional and skillful staff for keep library update and implement new activities. The library professional also have challenge to constantly update their own knowledge and skills base as to work in today's rapidly changing digital environment.

6.2 Sustainable funding

The digital library needs content financial support for managing digital information and provide instant access to the users. Funding for digital libraries are most frequent problem faced by professionals without essential fund they are not able to manage, transfer, and disseminate information effective in this present days.

6.3 Retrieval of digital information resources

Retrieval systems are necessary for users to obtain the information they require from the digital libraries. Though it is relatively straightforward in the case of textual information resources, it may be a subject of research for pictures sounds and videos. Whatever the case, retrieved information must be delivered to the user. A digital library must also have some form of preservation mechanism. In that way, there has to be a means of ensuring that what may be available today is still available tomorrow.

6.4 Protecting the intellectual property rights

A major administrative challenge is in complying with copyright and intellectual property rights issues. The library Professionals have to discuss seriously with publishers on this aspect in order to evolve some mechanism profitable to both users, publishers as well as authors. Users may be charged for each access, downloading from servers and each kind of digital library collection.

6.5 Right Management and Access Control in Digital Library

A true digital library not only requires an organized

collection of online digitized contents, it also requires that the contents be accessed and distributed as widely as possible to legal, users around the globe. Distribution does not mean just on site access, it also means allowing access to authenticated members of the subscribing organization regardless of their physical location. Server-side software are now available that allows a server to be configured to distribute information with or without right management. Most vendors of online digital contents supports password authentication to their products. The use of CGI scripting/proxy servers allow a subscribing institution to authenticate users from its server and then pass them through to the vendors with the assurance that they are in fact of legal users irrespective of their log-in-location.

6.6 Bandwidth problem

Digital libraries are multimedia products such as, text, sound, graphics, pictures, photographs, video clips, etc. which require intensive use of bandwidth. developing countries like India. Moreover, increased use of network for transferring data by more people would increase the load on network traffic. This is further compounded by the size transferred if it include full-text multimedia document. While simple text takes up only a small amount of space, pictures and graphics take up more, video and sound files are really space-hungry demanding much more space transmission time.

6.7 Preservation problems

Through the e-resources are enabling information to be created, manipulated, disseminated and locate with increasing convenience, preserving access to this information poses a great challenge. Unless preservation of digital information is actively taken, the information will become inaccessible due to changing technology platform and media instability.

7. Opportunities

In Digital environment librarian facing many challenges, but opportunities are greater for them. Now days users can change media for accessing information, so that they can type out command on his desktop pc and access numerous databases scattered over globe. Through the modern digital libraries user should access information more faster and convenient way. The invention of magnetic data storage system so that large volumes of data could be stored in a small space and in computer readable format. The development of methods of transmit data in bulk, at high speed and at very low error rate, through telecommunication network. The following opportunities in digital library management:

- Information can be saved digitally and therefore renders immediate access to high demand and

frequently used items

- There is enhanced intellectual control along with new finding tools and support searching capabilities
- Links are provided to access bibliographical tools
- Manipulation of text and images is improved by enabling the enhancement of digital images in terms of size, sharpness, colour, contrast noise reduction and so on
- Duplication of digital resources is easy
- The new potential of conserving fragile/precious originals while presenting surrogates in more accessible forms, is provided
- The potential for integration into teaching materials by presenting the critical mass of reading materials is provided
- The burden or cost of delivery is reduced
- There is encouragement of use by providing enhanced resources in the form of widespread dissemination of unique collections
- There is 'virtual reunification' allowing dispersed collections or materials that are related to one another to be brought together, even if they are scattered among many locations
- More than one user can make use of use a single information resource, simultaneously
- Provides timely access
- Saves physical storage space
- Capable of supporting and creating multimedia information resources thus allowing the simultaneous integration of different media (i.e. images, graphics, sounds, videos and so on)
- No mutilation of pages due to high use or otherwise, can occur
- There is an increased use of library resources and Web-based resources through Internet or Intranet, making it easy to receive or transfer information both from as well as to any part of the Internet, instantly
- Supports resource sharing among libraries by providing efficient and seamless access to materials held remotely
- There is the capability of keeping an electronic archive/history of resources previously accessed
- There is the possibility of several libraries forming a consortium or consortia of access to bibliographic databases, abstracts, full text journals and even e-books online, by spending only a nominal amount

8. Role Librarians in digital library management

In this digital era libraries are moving traditional to

digital. Now a day libraries holding multimedia products, such as image, photo, text, sound and other digital sources of information, to organize and manage this kind of collection is not a easy task. The digital library requires digital collection as well as a professional skills. The digital librarians should require specialized skills such as tasks of massive digitization, storage, access, digital knowledge mining, digital reference services, electronic information services, search coordination, and manage the archive and its access . In the digital library management librarian play a dynamic role in easy accessing of computer- held digital information including abstracts, indexes, full-text databases, sound and video recording in the digital formats. The library professionals are working in electronic information environment they should requires a balance combination of knowledge as well as skills.

9. Conclusion

The advancement of new technologies libraries are changing their face from print to digital. Through the proper management of digital collection library should provide instant access of information in various formats. Digital libraries create many opportunities for professionals as well as challenges. Thus this paper explains the opportunities and challenges for any library in creating and maintaining the digital libraries. These are the issues which plays vital role in the digital era. The benefit of the digital libraries are there, on the other hand we have to face some complex issues like copyright and funds. The library management should aware about the intellectual property in creating the digital collection.

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EXPRESSION OF DARKNESS: MAGIC REALISM AND IT'S EXERCISE IN "SHE PLAYS WITH THE DARKNESS"

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Introduction

In the 21st century, literature grows supernaturally and surprisingly, not only in writings but also in the every ways in arts, writings, paintings, sculpture, and many more. When we sight toward the back, we institute it was only rested in the hands of few inhabitants, locale and civilization. The incalculable growth in such approach is only because of the learning. Only education of different kinds, types and situation helps to inspection every branch of knowledge which seems excessively open to all. It has supremacy to enlighten, judge, apprehension and acknowledged everything as uncomplicated as the breakfast on the table.

The postmodern and postcolonial era have focus on different perspectives not only in the branch of learning and writing areas but it also threw light on the part of society, its customs, cultures, ways of living and the spending of lives. The same era has introduced us the word like 'magic' and 'realism' and its relations in society. The use of these words in literature is too old, as from Chaucer (The Canterbury Tales), William Shakespeare in his dramas, classical and neo-classical writers to the Romantic poets and Victorian novelists makes effective use of these words. But in modern age, the use of these concepts found proper and did more investigation about the terms. Different writers and critics have given the detail information and the definitions in their writings as well as in dictionaries.

Magic through the ages has been associated with the supernatural and the art of illusion. The Concise Oxford Dictionary defines magic as the "Supposed art of influencing the course of events by occult control of nature or of spirits, witchcraft." The Funk & Wagnalls Standard Dictionary defines "magic" as "Any supernatural art; sorcery; necromancy, Sleight of hand. Any agencies that works with wonderful effect". These definitions imply that essential to any understanding of "magic" is the acceptance that magic is concerned with the supernatural, and occult practices, for the purposes of manipulating that which is considered to be natural or "real". In his extensive study of magic as recorded in the several volumes of 'The Golden

Bough: A Study in Magic and Religion' (1923), Frazer has distinguished between what he has termed "homeopathic magic" and "contagious magic".

On the other hand, the term 'Realism' is very much familiar to the literature. It can be, generally, views/ explained as the things, issues, incidents that based on the reality spotted in society or the world. The Concise Oxford Dictionary defines "realism" as the "Scholastic doctrine that universals or general ideas have objective existence." "Realism" as aliterary term, however, goes beyond this dictionary definition. According to Sachs, realism is "a coherent programme of literary aesthetics emerged in Western literature about 1850" (1966:317). Sachs contends that realism thrived in an age when science was developing rapidly and when class structures were breaking down. He points out that realism tended to emphasis the daily life of the common man, often focusing on the squalid and offensive, and its style was sober and impersonal (1996:317). Furst (1992) also views realism as a product of rationalist epistemology that, retreating from the fantasies of Romanticism and was influenced instead by the impact of the political and social changes as well as the scientific and industrial advances of its time (1992: 1). Evidently realism as a literary genre had frowned upon the free flights of the imagination that was associated with fantasies, and chose rather to focus on "reality".

The combination of both words as "Magic Realism" carries different meaning, elements and characteristics in the era, themodern, postmodern and postcolonial (writing), it has been used. Historically, the term was coined in Germany in the 1920's in relation to the paintings of the Weimar Republic that tried to capture the mystery of life behind surface reality. (Zamara and Farisqtd in Bowers). But the credit of the invention of the term goes to Franz Roh (NachExpressionismus, Magischer Realismus: Probleme der neuestenEuropaischer Malerei, 1925), who used it to describe tendencies in the work of certain German artists of the Neue Sachlichkeit (New Objectivity), characterized by clear, cool, static, thinly-painted, sharp-focus images, frequently portraying the imaginary, the improbable, or the fantastic in realistic

or rational manner.

In *A Glossary of Literary Terms*, M.H. Abrams also provides the following information of magic realism: "The term magic realism, originally applied in the 1920s to a school of painters, is used to describe the prose fiction of Jorge Luis Borges in Argentina, as well as the work of writers such as Gabriel García Márquez in Colombia, Isabel Allende in Chile, Günter Grass in Germany, Italo Calvino in Italy, and John Fowles in England. These writers interweave, in an ever-shifting pattern, a sharply etched realism in representing ordinary events and descriptive details together with fantastic and dreamlike elements, as well as with materials derived from myth and fairy tales" (7th Ed, p.195-6). Carpentier explained in "Preface to *El reino de este mundo*" that, "unlike its literary and artificial European namesake the South American marvelous is inherent in the lives of the natives who do not draw a line between the real and the supernatural" (1949).

In "Culture and Imperialism" (1994) Edward Said had the following to say about the use of the term 'magic realism': 'discussions of magic realism in the Caribbean and African novel, say, may allude to or at best outline the contours of a "post-modern" or national field that unites these works, but we know that the works and their authors and readers are specific to, and articulated in, local circumstances, and these circumstances are usefully kept separate when we analyze the contrasting conditions of reception in London or New York on the one hand, the peripheries on the other'. (374)

Whether it was new and used by many, while the notion of the proper definition, the term was travelling with complexities and difficulties. Literary commentators, such as, Jameson (1986), Angulo (1995), Sleman (1995) and Cooper (1996, 1998) have been pointed out the difficulties in defining the term. Jameson encountered it in the context of American painting in the mid-1950's (1986:301) distinguishing magic realism from fantastic literature from realism. He views magic realism from a Marxist perspective stating that 'magic realism now comes to be understood as a kind of narrative raw material derived essentially from peasant society, drawing in sophisticated way the world of village or even Tribal myth. (1986:302). By explaining it, Stephen Sleman also finds difficulties and he terms it, 'in name of its applications to literature has the concept of magic realism ever successfully differentiated between itself and neighboring genres such as fabulation, metafiction, the baroque, the fantastic, the uncanny or the marvelous and consequently it is not surprising that some critics have chosen to abandon the term together'. (1995:407)

Wendy B. Faris has suggested that postmodernism

has contributed to the evolution of magic realism. In her article "Scheherazade's Children: Magical Realism and Postmodern Fiction" (1995), Faris identifies the following as the primary characteristics of magic realist fiction:

- (i) The text contains an 'irreducible element' of magic, something that we cannot explain rationally (Faris 1995: 167)
- (ii) The story is anchored in the real world, thereby maintaining the "realism" in magic realism, distinguishing it from much fantasy and allegory (Faris 1995:169).
- (iii) The reader may accept or reject the occurrences of magic in the text, thereby pausing from time to time between an apparently contradictory unfolding of events (Faris 1995:171).
- (iv) The reader experiences the closeness or the erasure of the boundaries between two worlds "[There is a stress on] the magic of fiction rather than the magic in it" (Faris 1995: 172)
- (v) Magic realist texts subvert conventional ideas about time, space, and identity (Faris 1995: 172)

She has listed the following elements of magic realism which she maintains indicates affinities with postmodernism:

- Metafictional dimensions are common in contemporary magical realism: the texts provide commentaries on themselves, often complete with occasional mises-en-abyme [*italics mine*] - those miniature emblematic textual self-portraits ...
- The reader may experience a particular kind of verbal magic - a closing of the gap between words and the world, or a demonstration of what we might call the linguistic nature of experience...
- The narrative appears to the late-twentieth-century adult readers to which it is addressed as fresh, childlike, even primitive. Wonders are recounted largely without comment, in a matter-of-fact way, accepted - presumably - as a child would accept them, without undue questioning or reflection; they thus achieve a kind of defamiliarization that appears to be natural or artless.
- Repetition as a narrative principle, in conjunction with mirrors or their analogues used symbolically or structurally, creates a magic of shifting references ...
- Metamorphoses are a relatively common event (though not as common as one might think).

They embody in the realm of organism a collision of two different worlds ...

- Many of these texts take a position that is anti-bureaucratic, and so they often use their magic against the established order ...
- In magical realist narrative, ancient systems of belief and local lore often underlie the text ...
- ... a Jungian rather than a Freudian perspective is common in magical realist texts; that is, the magic may be attributed to a mysterious sense of collective relatedness rather than to individual memories or dreams or visions ...
- A carnivalesque spirit is common in this group of novels. Language is used extravagantly, expending its resources beyond its referential needs (1995: 175-184).

Author's life

Zakes Mda, a South African, was born Zakes Mda Kizito Gatyeni in 1948 in the Eastern Cape. He spent his childhood in Soweto, and then moved to Lesotho to join his father in exile. One of South Africa's foremost writers, he has produced plays, novels, poems, and academic articles in addition to being a musician and graphic artist. His work in both theatre and fiction has been compared to that of leading African writers, including Chinua Achebe, Wole Soyinka, Ngugi Wa Thiong'o, Andre Brink, Njabulo Ndebele, J. M. Coetzee, Ivan Vladislavic, Antjie Krog and Etienne van Heerden (Bell, David and Jacobs: 2009). He considered African values, cultures and customs, whether it was backwards, are the property and the qualities of African people they are surrounding of. His writing basically touched to the cultural aspects of African peoples.

On writing with reference to the magic realism, he wrote, "But as Africans we always live with magic. When I wrote the novels I was at a stage where I was familiar with the movement called magic realism. When I wrote the novels I had read people like Marquez. I had read *One Hundred Years of Solitude*. I read that and I fell in love with that mode of writing, precisely because I felt that the Latin American writers were doing what I had always been doing myself" (Naidoo 1997: 250).

Mda is apparently asserting that essential to the magic realism that he employs in his novels is the myths, mysticism, orator and belief systems that are rooted in the African folk traditions. The value of folklore and the inspiration of oral literature therefore cannot be overstated. In their survey of South African literature in African languages, Ntuli and Swanepoel (1993) point out that the intrinsic value of oral art is its influence on written texts. They maintain that novels, short stories and plays written

in South African black languages "often repeat the didactic and moralistic objectives of folk-tales" (1993: 16). Commenting on the value of folktales internationally, Calvino has noted that, "Every animal, every object, every relationship took on beneficial or malign powers that came to be called magical powers but should rather, have been called narrative powers, potentialities contained in the word, in its ability to link itself to other words on the plane of discourse" (1990: 224).

Exercise of Magic Realism in *She Plays with the Darkness*

His *'She Plays With the Darkness'* (1995) is a very famous novel, in which he shares common elements with a variety of magic realist text. The story is set against the background of political upheaval in Lesotho and covers a period of over twenty-four years during which time the lives of many of the characters in the novel undergo various changes that correspond with the sociopolitical transformation of that country. During this period of historical change there is, however, a tremendous impulse towards moral and social disintegration that is hastened by the erosion of traditional values and conventions. The stasis and disintegration that face the community is reflected in occurrences such as the physical degeneration of the village hero, Sorry My Darlie, the breakdown of law and order in Maseru and the rape of Mother-of-the Daughters by her son-in-law, Trooper Motsohi. Among the people of Ha Samane touching one's mother-in-law is considered taboo. The rape of Mother-of-the-Daughters is therefore not only a flagrant violation of her body, but also signals the disintegrating social fabric of the people of Ha Samane. The opposing forces of decay and growth are mirrored in the unusual and supernatural occurrences in the text. At a time of intense historical change the values that determined the fabric of society degenerate and are replaced by the trappings of capitalist materialism. The conflicts that arise when individual and collective aspirations are asserted, is one of the main themes in *She Plays with the Darkness* and the magic realist texts discussed below. At the focal point of the story are the so-called "twins" Radisene and Dikosha. They are called twins because Dikosha was conceived when her mother had gone to a night dance, only four weeks after Radisene was born. Dikosha whose name in Tswana means "one who dances" is shrouded by the darkness and the silence that characterises most of her life. The "darkness" that she plays and dances with has a form and substance, so much so that she can feel it against her breasts. It will be clear in the discussion that follows that Mda intended Dikosha to be a representative of the mythical figure of African spirituality. She is depicted as a spirit that becomes

flesh and is capable of transcending space and time. Dikosha's preoccupation and engagement with the darkness is presented as the antithesis of the mist that threatens to destroy the community. Reference to the mist is made in the opening paragraph of the novel: "Don't be fooled by the sunshine in their faces. They are a sad people inside, tormented by the knowledge that one day the great mist will rise and suffocate them all to death. And no one can do anything about it. The mist has a mind of its own. It does what it wants to do when it wants to do it. No one can stop it. Even those, who have the gift of controlling, lightning and sending it to destroy their enemies are powerless against the mist". (1995: 1) The mist signifies the destruction of traditional society by the forces of modernism and the inevitable processes of history. It also functions as a metaphor or analogy of history and fate, indicating that fate cannot be controlled by people.

The novel has carrying various elements of magical realism throughout the references came about the night and of Dikosha. At the focal point of the story are the so-called "twins" Radisene and Dikosha, because Dikosha was conceived when her mother had gone to a night dance, only four weeks after Radisene was born. Dikosha whose name in Tswana means "one who dances" is shrouded by the darkness and the silence that characterises most of her life. The "darkness" that she plays and dances with has a form and substance, so much so that she can feel it against her breasts. It will be clear in the discussion that follows that Mda intended Dikosha to be a representative of the mythical figure of African spirituality. She is depicted as a spirit that becomes flesh and is capable of transcending space and time. Dikosha's preoccupation and engagement with the darkness is presented as the antithesis of the mist that threatens to destroy the community. Reference to the mist is made in the opening paragraph of the novel: "Don't be fooled..... enemies are powerless against the mist" (1995: 1)

The people in the West may regard the aspects of African cosmology present in the novel as superstition (Mda's interview with Naidoo). For example the power of the mist and the ability of individuals to harness the force of lightning are common belief in traditional myth and folklore. The villagers believe that Ffiong, the manager of the local airport, has the power to kill people by using the forces of lightning and that the mist has killed the strange boy Shana. These aspects of the power of nature are also reflected in some of the headings of the chapters: "The Great Drought", "The Great Snow" and "The Great Mist".

The forces of historical change, however, militate against these traditional beliefs and values and the twins,

Dikosha and Radisene, represent the conflict between these forces. Dikosha represents the cohering aspects of African mysticism while Radisene represents the centrifugal forces of western values and capitalism. Together they express the dualism of a communal self that must come to terms with changes in the national consciousness of the inhabitants of Lesotho.

While the world around her is caught in the vortex of change, Dikosha remains constant. She does not age and her red dress remains new over a twenty-four year period. Dikosha ultimately becomes the mythical symbol of African spirituality. On one level she represents the creative principle that forms a link with the past, present and future, and on another level the self that refuses to be seduced by western commercialism, or its values and religion.

Dikosha's link with the spirits that dwell in the cave paintings is not just a product of her imagination is borne out by a necklace that they give her as a gift. While the necklace is a symbol of the existence of the "ancestral spirits" and the shamanistic powers that they invest in her, it can also be read as a troupe of Dikosha's link with the spirituality of the African past. It is a spirituality that derives from a once displaced people who become the "other" to contemporary materialism.

The clash of values and the struggle between political ideologies, as individual greed and capitalism take root in Lesotho are conflicts that are underscored by the narrative voice. It is significant that only Dikosha is able to communicate with the people of the caves who are in fact the prehistoric spirits who represent the origins and first people of Africa. Her silence and playing with the darkness" points to the failure of the other characters in the novel and the community at large to provide a voice for the traditions of the past.

Dikosha's ability to dance with the darkness is also another gesture which indicates her ability to create a space for her supernatural experiences with the unknown forces that defy rational understanding. Her dances express her ability to interpret, and to come to terms with the silences that have become a part of her life. Her childlike actions emphasise her determination to remain in what Lacan has called the Imaginary realm. She does not age and many of her actions are essentially child-like. Her closest companion is the child Shana and she displays no sexual interest in men. Shana's sudden and inexplicable appearance in Ha Samane, is another "magical" occurrence in the text: "Shana just happened. No one knew how. One morning when people of the village woke up, there he was, playing his sekgankula. He had materialised out of nowhere. Nobody knew where he came from or

whose child he was. He was there. And he was a fact of life" (1995:99).

Her relationship with the cave people enables her to experience the physical, spiritual and sexual energy of those who lived centuries ago. These experiences are depicted as being real for Diksha and are not fantasy or surreal experiences. She participates in the ancient dances of the cave people mainly because they have granted her access to their world. The narrative voice states: "When darkness fell small fires were lit and the dance continued. Diksha found herself lying on the ground, and the men were dancing in circles around her, their maleness unflinchingly pointing at her. The song was loud and mixed well with jubilant clicks and laughter. She felt calm, as a woman knelt next to her, her breasts dangling over her, sometimes touching her body" (1995b:51).

Expression through the medium of dance and song is one of the fundamental cultural determinants of pre-colonial African societies. In presenting Diksha as a dancer who meets the people who lived centuries ago, Mda imbues in her an embodiment of African spirituality.

Painting, dance, orator or song, are an embodiment of African culture and traditions, as demonstrated in the following extract:

"While they were in a trance they pulled out arrows from Diksha's belly and thighs with their hands. And her pain went with the arrows. The more arrows they pulled out, the more they seemed to lose consciousness. More men and women fell on the ground and died. Diksha knew from previous experience that their spirits had left their bodies to make contact with the world of the ancestors. On the way they battled with sickness and death. They would come back in the morning armed with more songs that contained the powers of healing. They would implant those songs in their stomachs and buttocks. Their bellies and buttocks protruded precisely because they were reservoirs of the healing songs" (1995:52).

Till the end Diksha's silence and the dance remains very significant. As seen, she was not very much happy with her brother who accompanied her to the city, offering food and so on. But her expression to go back to the village is significantly represents her remaining close to the culture, customs, people and her world. In the novel, *She Plays with the Darkness* (1995), as we have seen, shares with a number of texts discussed above, narrative structures, character types, thematic concerns and topoi that point to the fact that the novel has been constructed in the magic realist mode. Writing magic realism has enabled Mda to play god. A role that a writer, who finds himself in an absurd world, constructed by language, evidently does not find strange. As he himself asserts:

"I will continue to use magic realism and I will continue to be as innovative as I have always tried to be. I will attempt to bring other elements of magic realism into my novel as I think of them. Perhaps it might even be a different type of magic realism from the one I am using now in my novels. But the fact is I will still be writing, I will be creating different types of works, novels mainly, and perhaps even the occasional play. I don't see myself as a playwright anymore, I see myself as a novelist" (Naidoo 1997:257).

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GLOBAL RANKING : THE GREAT CHALLENGE

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Introduction

There is positive side also of the Indian educational scenario, which is reflected through presence of around 30% of Indian origin trained human resource in reputed Institutions, like IBM, Microsoft, Google and health sector in USA having their roots in Indian institutions. There is another dimension to internationalization also. Most of the out bound students who study in foreign universities do not return to India, resulting into brain drain. As per one survey, 85% of students who go every year from India to USA for studies in reputed institutions finally settle down in USA because they do not find academic and professional atmosphere in India conducive to their aspirations and growth.

Presently, India is an emerging economy and is looking for a big break through in the background of a nation with maximum young population and having demographic advantage. We can make a turn around and can become a skilled and knowledge society, if there is special emphasis on quality and standards of Indian educational institutions. This can happen through better policy framework, higher percentage of GDP going towards education, allocation of special component for R&D activities and providing incentives to private sector for investment in quality educational institutions. To attract top talent to education sector, incentives need to be provided to bright faculty and students and ensuring pooling and sharing of resources between public and private sector institutions. A more robust connect is the need of the time between academia and industry. In the area accreditation, though we have reputed agencies like NAAC, NBA and recently National Institutional Ranking Framework has also come on the scene, but simultaneously educational institutions could be encouraged to participate in the international ranking frameworks so that we can improve upon all relevant parameters. This is how a beginning can be made and top Indian institutions start competing with high ranking international institutions.

Significance of the Study

To achieve goal of knowledge economy in the competitive global scenario, Indian education system needs

a comprehensive approach of far reaching improvements which could galvanize the higher education system. Indian higher education, in fact, is nestled within the general academic culture of pre Independence while excellence is needed for procuring world rankings. The present model being derived from pre Independence era is having limited research capacity confined to few research organizations in specialized field and research objectives are divorced from the main stream teaching institutions. The net result is that there is a little research accomplished, which does not strengthen India's case for high global rankings. It is due to these inter-connected aspects that Indian institutions are not able to attract good number of students from all parts of the globe except limited number of students from Africa, Central and South East Asian countries.

Global Rankings

The concept of global rankings amongst educational institutions originally evolved in the Western world and by and by engulfed the developing countries. This phenomenon had its roots in the background of globalization, Privatization and internationalization of higher education and research practices. Ranking system have established the best bench marking practices. It is again a fact that researchers and Indian organizations who undertake the exercise of ranking various institutions adopt different measures to evaluate and rank universities or specialized agencies. The parameters for evaluation and ranking normally include number of admissions, number of international students, resource budgeting, use of ICT. Library resources, industrial collaborations and financial support, job market / placement, high impact academic research, number of citations, international outlook, number of Noble Prize nominees and recipients, etc.

The global rankings system came into vogue around 2003 with the publication of Shaigai Jiao Tong University Rankings, called Academic Rankings of World Universities (ARWU) and then there was no looking back. It was, thereafter, that Times Higher Education World Universities and QS followed it. This phenomenon has now resulted into mushrooming of numerous global ranking organizations. Now we have, in addition to ARWU, World

University Rankings, Financial Times Top 100 Business Schools, World QS University Rankings and so on. The methodologies and indicators for selection process, of course, vary considerably across various international ranking institutions. The ARWU targets top research universities in the world, while QS World University rankings consider those universities that are showing accomplishments in five broad faulty areas. Similarly, Thomas Reuters Ranking uses 13 separate indicators to compile its League Table.

Need of the Study

India needs improved education system and not just few universities of world class standards.

The example of American higher education system is very frequently quoted in India to impress upon the need to follow their pattern. It would, however, be advisable to correctly visualize and understand education system in America and realize that the same is best not only because it features the largest number of world class universities but also because it comprises of regionally well connected network of institutions, which are individually as good as research Universities. Even degree granting community colleges in America are having excellent research output. In this background, the recommendation of National knowledge Commission to replicate American model of world class universities do not appear to be very relevant in Indian higher education context.

Excellence Raising

Educational excellence depends on lot of factors like updating of curriculum keeping in view latest concepts and technologies, equipping labs and workshops with best possible equipments and going in for best global practices like experiential learning, case studies, activity based learning and participating in for research and innovative activities in a big way. However, Indian education scenario presents not a very bright picture on the educational front and Indian educational institutions are far behind in following global best practices even under top class institutions. In addition to deficient infrastructure and problems of financial crunch, research is a major failing of Indian higher education system. It is generally remarked that India is a sleeping giant as compared to expanded upsurge in China on the educational front. Our limited research output is also not internationally competitive.

The concept of ranking higher educational institutions in India has been on a different footing and it has been a very limited affair. It started with ranking of Business Schools and the ranking institutions do not have very sound mechanism but have loosely spelt out methodologies. It is again not out of place to mention here that sometimes

back, NACC had constituted a committee to work out framework to develop its own grading scales similar to models like ARWU but the latest development is not in public domain. However, the setting up of National Institutional Ranking Framework has filled this gap to a great extent, but it is too early to come to a conclusion about the overall success of this system. Naturally, it will take few years to fully evolve and compete with reputed ranking organizations across the globe. However, with the extensive filtering process adopted by NIRF, it is good that chances of wrongly reporting and claiming imaginary achievements would get eliminated to a great extent.

There is no doubt that due to historical background of our colonial past, higher education in the post Independence era continued to grow in the absence of well laid out research policy and that is why research on the whole was an area of neglect. India has inherited affiliating system from UK model which lacks in autonomy and decision making. As per statistics, 90% undergraduate enrolment and 67% of post graduate enrolment is from affiliated colleges out of total higher education enrolment in India. Our educational policies gave more importance to access. Equity and inclusiveness and of course to some extent to quality, but there has been no formal division of responsibilities for access and research. To achieve educational excellence, research has to be central element and other aspects of a university system are required to make research possible. High quality research is indicator of other attributes like quality, talented faculty, overall educational development and support infrastructure.

Suggestions

To achieve the milestones of academic excellence, world class rankings and reverse the brain drain and make internationalization happen in India as is prevalent in world class universities across the globe, India needs to have coherent policy framework which should result in launching of integrated measures which result into creating world class universities and educational hubs which have international dimensions.

To achieve goal in a limited time frame, India needs to focus on postgraduate education to make research truly productive and happening. It is an admitted fact that research is the natural outcome services for the sustainable development of human being.

Challenges

Challenges play a key role for the development of every sphere; we have to face them and try to overcome with concrete solutions for upcoming generation. Martin Luther King Jr. said, "Our very survival depends on our ability to stay awake, to adjust to new ideas, to remain vigilant and to face the challenge of change".

Quality of Education

Education is a boon of both personal and community development. Audrey Hepburn said "Quality education has the power to transform societies in a single generation, provide children with the protection they need from the hazards of poverty, labor exploitation and disease, and given them the knowledge, skills, and confidence to reach their full potential". We would be inspired with the quote of Noam Chomsky; our policy maker should maintain a free, high quality public education system, not for everyone of course but pretty substantial. It depicts three essential elements of quality education system. It is ironically, that after the 70 years of independence, still we have not developed our educational system which is the essential for the development.

Research Output

We have various National and International agencies which are motivated to do the research and invest for the development. But we fail to harness these resources and financial aids to inculcate our research output in appropriate manner. This is the big issue for our development. Researcher should have to take responsibility and accountability for their research for concrete output and contribute proactive role in human being's development.

Lethargic Approach for Adoption in System

We have ample researchers who conducted good research and produced concrete result and give valuable recommendation for sustainable development of the community. But our policy makers have not given attention on the research output, in a particular time and manner. In this regard, we waste out money, manpower and time and our thinkers get disappointed by the research and its output. But now the scenario has transformed, we should have to take initiatives and conduct quality research and produce output and forward our recommendations to our policy makers.

Brain Drain - is a Fact

It is ironical said that we are producing good manpower and investing on them to nurture their knowledge but we are fail to harness their brain as they work abroad. How can we think for sustainable development until the brain drain ? We should have to cultivate a scenario to stop brain drain and harnessing their intellectual capacities and make them contribute their role as a national responsibility in development. Apart of above challenges, following are also challenges for the community development:

- Technophobia,
- Corruption,
- Prejudice,
- Mindset,
- Attitude,
- Irresponsible Behaviour,
- Lacuna of Communication Skills,
- Devotional Approach,
- Loyalty, and
- Character.

Opportunities

We strongly agree with Francis Bacon's quote about the opportunity, he said, "as per the research concern, present era is an era of opportunity for the research due to outburst of Information and Communication technology and it produced an open and free resources era. We can access globalized resources and services at the free of cost with no bar of time, place and any restrictions. We are living in the globalization era; we can harness resources and services without any bar. This is a good opportunity for researcher to harness globalized resources and services and conduct quality research and produce the concrete result and contribute the important role in the sustainable development of community. In this era, research empowers and inspires the intellectuals, to save the money, manpower, time and avoids the duplicity of the research work.

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STATUS OF HIGHER EDUCATION

- Prof. Santosh V. Joshi

- Prof. Snehal S. Joshi

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Introduction

The wealth and property of the nation depend on the effective utilization of its human and material resources. Human resource is important for economic growth of the nation but educated human resource keep the nation in line with the leading nations of the world. Indian Higher Education system is the 3rd largest in the world, next to United States and China. Indian higher education system comprising of 700+ universities, 35,000+ colleges and numerous stand-alone technical / professional institutions with annual enrolment in excess of 25 million students. Given the vast network, India's Gross Enrolment Ratio (GER) in higher education, currently pegged at 23%, is far below the world average. This indicates the need of Increasing GER in Indian Higher Education. According to the 2013 Quacquarelli Symonds (QS) world University ranking no Indian University featured among the top 200. IIT Delhi at 222, IIT Bombay 233 and IIT Kanpur 295. Even in the recent survey by Times Higher Education (THE) for the year 2014-15 not one Indian Higher education institution making it to the top 200 club. India marks its presence in the 276-300 range. (The Hindu, 2nd October, 2014) This reflects the quality of higher education in India with respect to International competition. The prospects and development in the higher education sector in India needs a critical examination in a rapidly globalizing world. Hence, it is time for all those who are concerned with policymaking, planning, administration and implementation of higher education to revitalize the very thinking on the subject and put it on the right track.

The quantity and quality of higher education is essentially depends on school education and is supported by infrastructure, faculty, curricula and pedagogy, research, and quality assurance{1} Hence, higher education can be studied under the following headings.

- School Education,
- Infrastructure,
- Faculty,
- Curricula and Pedagogy,
- Research
- Quality assurance.

According to current estimates, 80% of all schools in India are government run. However, because of poor quality of public education, 27% of Indian children are privately educated. With more than 50% children enrolling in private schools in urban areas, the balance has already tilted towards private schooling in cities; even in rural area, nearly 65% of the children in 2016-17 were enrolled in private schools. According to some research, private schools often provide superior results at a multiple of the unit cost of government schools.

Government schools have very poor infrastructure and teaching facilities. School consists of a one-room schoolhouse, one teacher covering multiple grades, and 40 students per teacher. Further, unwillingness of many teachers to accept remote rural postings means that actual student=teacher ratio is much higher in many parts of rural India. There is no system in place to motivate teachers to improve academic achievements, and very little training available to strengthen teaching practices. The hiring and promoting of teachers is politicized, providing teachers with unconditional job security and no accountability in improving students' achievements making the teaching processes inefficient.

Interpretation

India is hard pressed to scale up school education and improve instructional outcome for its young children to prepare them for quality higher education. To improve the quantity and quality of School education the following measures may be taken :

- A large number of teachers are to be recruited.
- An investment of resources has to be made to upgrade school facilities.
- Teachers to be made accountable for the performance of Students.
- Regular teacher training has to be provided.
- Teachers to council the students and parents to enhance the enrolment.
- Good performing teachers are to be appropriately graded and rewarded.
- In all the above processes only quality to be given importance but not to the external

influences.

Since independence higher education in India has witnessed an impressive growth over the years. The number of Higher Educational Institutions (HEIs) has increased from about 30 universities and 695 colleges in 1950-51 to about 799 universities and 39,071 colleges as per All India Survey on Higher Education (2015-2016) report. With an annual enrolment of above 25 million (Including enrolment under Open and Distance Learning system). The following Table 1 shows the growth of higher educational Institutions (HEIs) in India since 1950.

From Table 1 it can be observed that, there has been a threefold increase in the number of HEIs in the country during the last decade. From Table 1 it can be observed that, from 1950-51 to 2015-16 there is a 50 fold increase in the number of colleges and about 23 fold increase in the

Table 1.: Growth of Higher Educational Institutions in India^(8,15)

Year	Number of College	Number of Universities
1950-51	695	30
1960-61	1,542	55
1970-71	3,604	103
1980-81	4,722	133
1990-91	7,346	193
200-01	12,806	256
2010-11	31,564	574
2011-12	35,539	700
2013-14	36,634	723
2014-15	38,498	760
2015-16	39,071	799
2016-17	30,123	809

Source : UGC Higher Education at a Glance-June-2017

Faculty

Availability of good quality faculty is a critical input in the functioning of a sound higher education system. While there has been a consistent growth in the faculty strength in higher education, it has not matched the growth in student enrolment numbers. While the student enrolments have gone up by more than 100 times between 1950-51 and 2016-17, the number of teachers has gone up by less than 40 times, which implies the student-teacher ratio has declined by about 2.5 times over this period. This has also led to the country's poor performance on student-teacher ratio at the international level.

The high student teacher ratio is because (1) teaching is not an attractive profession. It's one of the last choices in terms of career. (2) Number of PhDs produced each year is very low and those required by academia is far higher. In fact, at many institutions fresh graduates are employed to teach, leading to poor quality of classroom

instruction. For example in technological education sector alone the annual students intake is 20,00,000. Faculty shortage (at 1:15 staff student ratio)

Significance

Keeping the above state of quantity and quality of faculty there is a need to recruit more number of qualified and dedicated faculty members. This can be achieved by (1) providing incentives for good quality teaching by recruiting them based on their capabilities and experience and (2) encouraging PhD and other research scholars with scholarships. (3) Hold mandatory training programs for all faculty members not only on the subject matter, but also to enhance the effectiveness of their teaching (4) Conduct refresher courses to update faculty members on new, evolving and effective teaching techniques. (5) Establish Teaching and Learning Centres (TLCs) in existing universities, preferably in those with a strong research culture.

Develop a system of rewarding the best performing faculty members by providing performance-linked monetary and non-monetary benefits by implementing :

- Annual performance appraisals explicit promotion standards,
- Performance-based remuneration system,
- Introduce evaluation of faculty members' performance through regular student feedback and peer review,
- Provide significant weightage to research while evaluating their performance, and Curriculum content of present colleges and universities is criticized

Many places to be outdated, with much reliance on rote teaching methods. Students complain of too little connection to work-related opportunities for career preparation. Many feel they study for irrelevant degrees and are unprepared for the world of work. As a result graduate unemployment is rising.

In early post independence years, a bachelor's degree often provided the elite entrance to prime government positions, but in contemporary India, it at best provides a chance to become a white-collar worker at a relatively modest salary. Nevertheless, a university degree or diploma continues to be a requirement for most jobs and consequently, college and university system remains in demand. But students do not demand quality improvement in their education. Instead, many of them spend more years in acquiring some sort of postgraduate professional qualifications in order to signal their skills and knowledge to potential employers.

Furthermore the present day teaching methodology is one-way-teacher-centric teaching, where student has

no role to play and contribute for the learning process which makes education neither interesting nor creative. Our top class students are hard-working but not innovative. They are not capable enough to produce new Technology. Paucity of skill intensive education is compounded by a parallel dearth of soft skills. The outcome is that, the workforce is far from globally competitive. Hence, there is a great need for a revolution in Higher Education.

Hence, there is a need of continuous up-gradation of curriculum, to keep up pace with rapid growth of science and technology. Curriculum should be object oriented and focused. In Science and Technological education there is a need to increase field and laboratory.

Analysis

To make the learning environment more useful and challenging by encouraging student to acquire(1) :

- critical thinking skills,
- communication and creativity-related skills,
- conceptualization and problem-solving skills.
- the 'case study' method of teaching can be adopted to develop problem solving and critical thinking skills.
- adopting a project-based approach to enable practical application of concepts learnt in the classroom.
- integrating industry internships into the curricula
- focusing on co-curricular activities to develop leadership and team-building skills, and
- institutions, to start with technological institution, to establish Entrepreneur Development Cell and Technology Business Incubators.

Research

Research is an essential component of higher education system to ensure it remains vibrant and is quick to respond to and anticipate changes arising in the contextual conditions. Most of the Indian colleges and universities lack in high end research facilities, under-investment in libraries, laboratories and classrooms. While this, it is very difficult to provide top quality instruction or engage in cutting edge research.

One of the input parameters to ascertain progress in research is the quantum of spending on research and development activities. As per a study India's share in R&D spending to the total global R&D spending stands at 2.1% while the share of China is 12.5%. It compares the R&D spending of India and China with other developed economics. There is clearly a need to increase spending on R&D as we move forward to becomes a knowledge economy.

Quality Assurance

In 2007, While delivering 150th Anniversary address

of Mumbai University, Dr. Manmohan Singh, the former Prime Minister of Observed that... Our university system is, in many parts, in a state of disrepair... In almost half the district in the country, higher education enrolments are abysmally low, almost two-third of our universities and 90 per cent of our colleges are rated as below average on quality parameters... I am concerned that in many states university appointments, including that of vice-chancellors, have been politicized and have become subject to caste and communal considerations, there are complaints of favouritism and corruption.

The above statement by the former Prime Minister of India speaks volumes about the need and importance of quality assurance in the higher education. Quality depends on all its functions and activities : teaching and academic programs, research and scholarship, staffing, students, building, facilities, equipment, services to the community and the academic environment. It also requires that higher education should be characterized by its international dimensions : exchange of knowledge, interactive networking, mobility of teachers and students and international research projects. Today, the reasons for not having enthusiasm for Higher education in India.

- 1) people are not confident of getting necessary knowledge and skills which keep them in demand in the market; and
- 2) universities and college system has not been made accountable for the quality of education and the employable entrepreneur skills they impart.

The quality can be achieved by maintaining the standards of institutions and derecognizing the non-performing institutions.

In India there is a number of quality evaluating bodies such as NAAC, NBA, AICTE, DEC, etc. However, to maintain the quality there is a need for self assessment and quality improvement, for this, all universities and institutions should set up internal quality assurance cells and must follow a minimum standard to award degrees. There is a need of an independent accreditation agency with a conglomerate of government, industry, academia, and the society, that is all the stakeholders of education to ensure the quality. It should be made mandatory for all universities and institutions to get accredited by an appropriate body with a stipulated time may be 5 years from their establishment failing which they would be derecognized to impart education and award degrees. Furthermore, all the regulating bodies should have common quality parameters and in comparison to International accreditations.

Recommendations

With above review and analysis of status of higher education the following conclusions and suggestions are recommended and pointed out.

- 1) The teaching profession and research as a career option should be made main stream by focusing on the need of the industry and recruiting a large number of teaching faculty with attractive salaries and environment.
- 2) Higher education in India needs a steep rise in both quality and quantity
- 3) Student centric education should be emphasized
- 4) Skilled based curriculum and project oriented education should be implemented.
- 5) Entrepreneur Development Cell shall be established in Higher educational Institutes.
- 6) Technology Business Incubators should be established in all Technical Institutes.
- 7) Continuous evaluation system shall be implemented. For the transparent and uniform evaluation on - line examination system shall be introduced.
- 8) Teaching faculty should be accountable for student output at school level by rewarding and reprimanding them and they should function as facilitators for learning at higher education.
- 9) The number of enrolments should be increased at all levels of education and dropout rate at school level should be controlled especially in rural areas by motivating and improving the quality of education.
- 10) Education should be research-oriented and

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vocational to improve employability of the skilled workforce of India.

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UNEMPLOYMENT PROBLEMS IN INDIA

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Abstract

This paper provides important insights into the problems of unemployment in India. Unemployment is like garbage which pollutes the society. It is the inability of labor-force participants to find jobs. The detailed profile about how unemployment affects the democratic fabric of the country is described here. For example a college graduate having a bachelor's degree in commerce working as an assistant at a cloth shop is underemployed. Such underemployed people are counted as being employed. There are millions of capable and willing hands of the young men and women but there is no suitable employment for them. Hence, they remain idle. The study highlights the causes of unemployment in India. Further, in this paper I take a look at measures to reduce unemployment. After studying this paper one will be able to understand that how he can solve the problem of unemployment by concentrate on labor intensive units and by changing some systems in India.

Unemployment Problems in India

Definition of Unemployment - Unemployment is defined as a situation where someone of working age is not able to get a job but would like to be in full-time employment.

Meaning of Unemployment - Unemployment is a situation where the people who are physically fit for the job and willing to work at prevailing rate of wages, do not get the job. Now-a-days unemployment can be regarded as a condition of enforced idleness. In other words, it is a situation where a person who does not have work is actively seeking work. At the time of describing the concept of unemployment, only the people in the age group of 15 to 60 years are considered.

Today, creating jobs for people is a major challenge before India, which has the largest youth population in the world. The increasing number of job-seekers shows how serious this problem has become in recent years. But, all job-seekers and unemployed persons do not get themselves registered with the employment exchanges, so this only gives a rough idea of the problem. Moreover, there are no employment exchanges in the rural areas or

the country. India is the second largest country in terms of manpower after China. Still this manpower is not being utilized because of this large scale unemployment. Unemployment rate in females is more as compared to males. For females it is 7-8% whereas for male the unemployment rate is near about 4%.

Table : Data Relating to Employment & Unemployment

(in crores)

Year	Population	Labour Force	Employed	Unemployed	Unemployment Rate
2001-02	102.9	37.82	34.34	3.48	9.21 Per cent
2004-05	109.28	41.97	38.49	3.47	8.28 Per cent
2009-10	117.0	42.89	40.09	2.80	6.6 Per cent
2011-12 (Projected)	120.80	48.37	46.03	2.34	4.83 Per cent
2016-17 (Projected)	128.32	52.41	51.82	0.59	1.12 Per cent

(Source : NSSO Report 2011)

There are many causes of unemployment described below:

- **Competition in the labor market:** Competition in the labor market is the main cause of unemployment in India as there are few employment opportunities available in front of people. At every place where there is recruitment for one post, there are more than one qualified individuals. This leads to that situation when one gets employment, others remain unemployed.
- **Inexperience and old age:** Age factor is the second one cause of unemployment. This factor fixes limitations in case of employment opportunities. Many graduates do not get jobs soon after their studies. Some young people and some old people are not eligible for many jobs due to their inexperience and old age. Hence, they fail to get some jobs.
- **Education system:** I examined that the education system in India is inappropriate. It does not aim at development of human resources. This system of education does not prepare the minds of young men to become self-employed. It only makes them to depend on government and private sector. Also there is no co-ordination between Indian educational

system and industrial growth. There are very few technical training institutions at village level. Students in rural areas are unaware about job oriented courses and venues of employment. Limited tertiary sector could not provide sufficient employment to technically trained persons

- **Speed of Economic development:** Indian economic development is very slow. Due to fluctuations in international markets, business field faces ups and downs. Close down the sick industries results their employees to become unemployed. It is also observed that industrialists give their preference to labor-saving machines and automatic equipments instead of labor intensive techniques. Lack of capital formation and industrialization leads to increase in the number of unemployed persons.
- **Mind set of Youths:** Now-a-days in India, in waiting for a paid employment opportunity, the youth are passing their time in colleges and elsewhere. Also, strikes and lockouts becomes a problem. Industries' incurring huge losses and slope of production also goes down due to these strikes and lockouts. This turns into frictional means temporary or long-term unemployment for many employees. In addition to this, at the time of recession, many people thrown out of jobs.

Effects of unemployment:

The above causes of unemployment show major negative effects on the society. In rural sector about 90 lakh women are job-less. On the other hand, near about 35 lakh women were added to the workforce in urban areas. It has many financial as well as social impacts. Unemployment means there is no source of income and people are unable to fulfill their basic needs due to lack of money. People are forced to live their lives in a way they do not wish to because their standard of living gets affected. This leads to crime, violence, mental problems, disappointment and frustration. Honesty and nobility cannot be expected from a person who is unable to manage sufficient food for his family because of his job-less condition. Faith in democratic values may be loose and government considered as worthless by unemployed persons. Human resources lost and poverty occurs due to this increasing unemployment. It affects the development of economy as economy does not utilize the production abilities of unproductive unemployed individuals.

Voluntary, seasonal, cyclical and disguised type of

unemployment affects the democratic fabric of the country. Voluntary type of unemployment occurs because some physically fit people do not have will to do work. Seasonal unemployment is a result of change in season. People get employment during season and remain unemployed in off-season. In disguised unemployment there is excess number of workers are employed to do a particular job which could have been done by a smaller number of workers. In agricultural field, all these type of unemployment can be found. In this way, unemployment affects our country badly.

Effects on Society

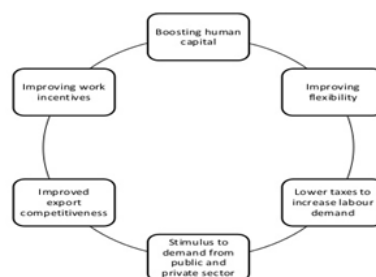
- Civil Unrest
- Law and order problems

Effects on Individual Level

- Mental Stress
- Loss of Self esteem
- Direct Link to Poverty

Measures to reduce unemployment

Reducing Unemployment - Themes



To encourage small scale industries is essential now-a-days. Such industries required less capital and also using labor intensive technology. Thus, it creates more employment opportunities.

The most important measure to reduce unemployment is to control the ever-rising population of the country. Family planning programs will be helpful in this regard.

It is important to change the education pattern of the India. Focus should be given on vocational and technical education, instead of giving only general education. Also there is requirement of job oriented courses in rural areas.

Well economic planning may help to increase the pace of economic development in India. Thus, there is need for efforts should be made for the development of not only of agriculture sector but of industrial sector also.

I observed that there is more unemployment in rural areas than urban. Therefore, it is necessary to conduct rural development programs. For example: rural housing, rural electrification, road construction, irrigation facilities etc. it may help to reduce rural unemployment.

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HUMAN RESOURCE MANAGEMENT IN 21ST CENTURY

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*"One must treat his employees with respect & dignity
Because it is only the power of Human mind.
This is what brings in Innovation.
We must thus protect the respect & dignity,
If we want high quality minds to work for us."*

Abstract

In the world of 21st century many of the organizations have been hijacked with many certain issues such as retention of the employees, technology, globalization, change in workforce, and fluctuations in an economy. But the most important asset of the organization i.e. human resources should be considered as the lifeline of the organization because behind every brilliant product and service, there is a creativity of human mind, human efforts and working hours. So it is being said that "Human resources are like natural resources; they're often buried deep. You have to go looking for them; they're not just lying around on the surface. You have to create the circumstances where they show themselves". And so for this the role of Human resource manager has become very crucial considering their human assets for modern business of 21st century. This article particularly focuses on role of human resource management practices in 21st century so that these natural resources would be considered as the human asset and not the fixed asset for the successful organizations and also provides a comprehensive understanding of Human Resource Management and its challenges.

Introduction

Human Resource Management is being considered as an important function amongst all since last two decades. In 70s, HRM was called as Personnel. As time passed in the year 1945-1979 it came as Personnel Management. This concept started getting more importance by 1990s and Personnel Management changed over to HRM and further by 21st century it was finally admitted that HRM is very necessary function for gaining competitive advantage for a successful organisation. HRM is not only important for hiring a right candidate for the right job at right time but is also responsible for motivating and satisfying the employees for long term development.

It is very important so to get acquainted with environmental and the technological advancements. Today's competition is getting vast and wide & in this HRM is only the fact that would take lead in the strategic and competitive end by getting involved in making strategic decisions. During the traditional days, HRM was not considered as the important part of organization. But now, without this department an organization could not be administered successfully. HRM is a set of practices that affects the performance, attitude and behavior of employee at work. All activities related to the employees are the part of them. These activities include Employee Relation Management, Compensation of employee, health and safety benefits, training and development, recruitment and selection, performance appraisal etc. HRM is related with employees benefits because if employees are satisfied and highly engaged in their work most probably they will produce more productive work that would lead to success of an organization. HRM plays a very important role in retaining and attracting employees by providing benefits and compensation to them. The Best HR practices would have the greatest impact on the workforce and the organization.

Best HR Practices

HR Practices means through which your HR personnel can develop the leadership of your staff, which means it provides the best employee benefits to its HR. Everytime it is not just about the shining package that the company offered, it's also about the overall development of the employee.

Ignoring the pay and focusing on the following perks provided by the topmost companies: -

Perks Includes:

Movie screenings	Happy Fridays & holidays
Annual family days	Fitness and spa facilities
Indoor / Outdoor games	Educational purposes &
	Dental check-ups
Rock band performances	Photography Club
Theme days	Social engagement
Yoga/ Counselling sessions	Painting & acting
Health benefits & insurance	Bonus programs
Employee first program	

HR Practices forms the foundation of supporting the way your company's human capital will operate on your behalf. This can occur by adopting the some of the practices given below:

1. **Flexible Time Schedule:** Flexible Time Schedule should gain a lot of importance in many companies in today's world. It should be believed that 'As employees do more work when they are not busy looking at the clock'. So, 12- hour window should be provided where an employee can come in and work for 9 - hour period.
2. **Dress Code:** The dress code policy should not be followed. Employees should be free to wear whatever they want while coming to Office. Yes, we can add saying that the good judgement must be there while dressing for meeting or any external entities.
3. **Fun at work:** With work, employees should be provided with the happy atmosphere so that they will keep out their clients happy. This could include host of fun programs parties, stand-up comedy show, music evening, entertain programs, relaxation should be given apart from their work once in a week.
4. **No Micro management:** It should be cleared to the employees working that they could take complete ownership of the things of the work they do. They can complete the work in any way that they are comfortable but yes it should be completed before the schedule date in an ethical way.
5. **Enterprise Training:** This is the best HR practice which states that the companies should invest heavily in training time and budgeting for its employees. As the technology is developing and growing exponentially Training & development should become more relevant.
6. **Compensation:** This practice has everything to do with compensation and benefits. If we are hiring the people we need to compensate them above average. Because this are the people who add the most value in our companies. So we should retain them and pay them fairly.
7. **Appreciating employee with unexpected things:** This way of delighting the employee with unexpected things in the form of reward, gift or surprises can exhibit their potential in working.
8. **Sharing Information:** Sharing information

about contracts, new sales, clients, management objectives, company policies, internal data and knowledge sharing says that the employees will get enthusiastic about the business as the management is concern.

9. **Fair Evaluation System for employees:** Normalization of evaluation is yet another dimension of improving fairness. This could link the individual performance of an employee to the organizational goals and practices.
10. **Highlighting performer and awarding ceremonies:** This could encourage the other employees in an organization to put their best efforts, thereby creating the competitive environment within the company.

Challenges Before 21st Century

As the economy is fluctuating widely locally and globally due to advancement so there are many challenges affecting arising before 21st century.

1. **Technological advancement:** Technologies are not given properly to the employees working in the modern world. The proper assessment of manpower needs, retraining, skill upgradation should be provided to face this limitation.
2. **Managing human relations:** HR manager has to be aware while leading and winning employee commitment because the new workforce working today is educated, talented and is more conscious than their predecessors. The work of leading all the people becomes quite difficult. Here the object of bringing efficiency in productivity should be accomplished. So, specific strengths and weaknesses, knowledge of an individual should be identified.
3. **Subcultural Factors:** An organization have to be attentive always before taking decisions. The effect on the people's belief, morals, customs might get hurt by any business action done unnecessarily.
4. **Globalization:** In today's world of globalization, HR managers are expected to play more competitive roles. They should have knowledge about employee needs and wants, companies need planning about educational facilities in other country, arrangements for everything if required to be done in foreign countries in our local language.
5. **Workforce Diversity:** Increasing workforce diversity in 21st century is an another challenge. Prohibition of discrimination and the need of

positive action for resolving the differences in workforce have made the job of HR manager more challenging. These diversity includes more young and educated people, female employees, married female workers etc.

6. **Environmental Factors:** Environmental factor provides the protection of the environment. A business organization carefully should be able to look at its surroundings to set for its advantages and to give assurance that it's daily production, daily activity won't interfere with the society.

Conclusion

As we have already discussed the challenges and issues and it can be only reduce when they will work with

HR Practices and the organization can survive for long-term. So for this HR has to develop sound organization atmosphere with strong interpersonal skills by training its employees with the best advancement technologies in the global world.

We can therefore conclude that HRM is more crucial for the success of any organization than ever before. So for this the workers should be considered as an asset of every organization.

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RUPEE DEPRECIATION: IMPACT ON INDIAN STOCK MARKET

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Abstract

The gloom surrounding the recent rupee fall has been unnerving for investors. Currency depreciation is severely affecting the economy of our country and eventually the stock market. For stock market investors, things have turned complex. This paper discusses the factors influencing Rupee depreciation and its Impact on Indian Stock Market and eventually on individual investors. It analyzes the effects of Indian currency depreciation against the dollar. The data collected for the study is secondary one. The required data for the study were collected and compiled from the RBI website, bulletin, various journals and magazines. This article will describe the causes of rupee depreciation and identify exchange rate sensitive sectors and stocks in Indian market and try to understand the correlation between stock price and exchange rate. Individual investor can exploit this knowledge to earn applicable returns in short term. In the end and what else can be done by investors to lessen the impact of currency fluctuation.

Introduction

The gloom surrounding the recent rupee fall has been unnerving for investors. The near 12% fall in the currency between January and September 2018 is hurting large parts of India Inc. Among the BRICS nations; after the Russian Ruble, the Indian rupee depreciated the most in this period. Now the exchange rate between the dollar and rupee is hovering around Rs. 72.51 per dollar. For stock investors, the rupee's roller-coaster ride over the last few weeks has added another layer of uncertainty in a market whose movements over the last few months have anyway been as unpredictable as during any time in recent history. Experts predict that the rupee may slip further in the days to come. The depreciation of rupee may influence stock market and portfolio of the investors. At a basic level, rupee weakness signals that investors are losing faith in India and exiting their investments here in the belief that their money can earn better returns elsewhere. Therefore, it is important that Investors must use this event to shield oneself from the adverse effect and earn applicable returns from the current trend of currency.

Let us first understand the Depreciation of Rupee.

Depreciation

Depreciation refers to a fall in the value of the domestic currency which is caused by the demand for foreign currency exceeding its supply in the market. In such a situation one has to pay more than before to get units of foreign currency. This fall takes place in the market and on its own. Market determined exchange rate serves the purpose of aligning the domestic economy with the world economy was the price route. As the consequences the domestic price gets linked up with those of the world price.

Following are the reasons behind the recent depreciation of the Indian rupee against the dollar.

1. **Strengthening of dollar:** Strengthening of dollar on recovery in the US economy and Turkish lira losing 28 percent against the greenback in August and more than 40 percent year-to-date. The fall in depreciation is in line with sell-off in other emerging market currencies. The sharp dip in Turkish Lira after US decided to impose tariffs is one of the reasons impacting Indian currency.
2. **Trade war between the USA and China:** The US President Donald Trump has initiated the trade war with China and European countries and India and these countries also retaliated in the same way. So due to this war the price of the imported commodities will go up which will further increase the outflow of dollar from the Indian market. The trade war will adversely affect the Indian market and India will also experience the outflow of US dollar from its domestic market.
3. **Increase in the price of the crude oil:** India imports 80% crude oil from the other countries like Iraq, Saudi Arabia, Iran and other gulf countries. Crude oil is the biggest contributor in the import bill of India. According to a January report from energy research and consultancy firm Wood Mackenzie; The daily fuel demand

of India is expected to more than double in 2018, up from last year. As the demand of crude oil is increasing the bill of oil import is also increasing. So increase in the demand of crude oil will be followed by the increasing import bill in the form of payment of more dollars to oil exporting countries. Hence the demand of dollar will increase in the Indian market which will reduce the value of Indian rupee.

4. **Increasing Trade Deficit of India:** A situation, in which the import bill of a country exceeds its export bill, is called trade deficit. Indian merchandise trade deficit of \$157 billion in 2017-18 was the widest since 2012-13. Therefore, outflow of foreign currency is more from Indian market as compared to inflow of foreign currency. As dollar goes out of Indian market, its domestic price increases and the price of Indian rupee decreases.
5. **Out flow of Foreign Currency:** The foreign investors are finding other markets attractive in the other parts of the world. Foreign Portfolio Investors (FPIs) have pulled out nearly Rs. 48,000 crore from Indian capital markets in the first six months of 2018, making it the fastest outflow in a decade. They pull out their invested money by selling the equity shares demanding the most respected currency i.e. dollar, thus increasing the price of dollar.
6. **Atmosphere of Political Uncertainty:** As per many surveys; done by the media houses, the popularity of the current NDA government is decreasing and main point of uncertainty is that whether the current NDA government will retain the power or not, which is creating the atmosphere of the uncertainty among the foreign investors. So the foreign investors are pulling out their money from the Indian market to invest in those markets which can provide them secured return. This is the reason that the demand of dollar is increasing and the price of Indian rupee of falling

Hence on the basis of the combined impact of the above mentioned reasons the exchange rate between the dollar and India rupee is touching its lowest point. In the conclusion it can be hoped that if the RBI and government of India puts combined efforts in this directions then depreciation trend in the Indian currency can be checked. The depreciating rupee might provide fresh opportunities to invest in stocks. The slide of the rupee will have serious implications for a number of sectors that

are affected by currency movements.

Considering the impact of rupee fall, analysts expect the currency depreciation is always favourable for export-oriented sectors like IT, Pharma, Textile, Speciality Chemicals, PSU Oil and Auto Ancillaries but put margin pressure on sectors like oil marketing companies, coal importers and companies which raise money through external commercial borrowing.

Positive Impact Of Rupee Depreciation

1. **IT Sector** - IT companies earn most of their revenues in dollars. So, each dollar earned abroad will now get them more rupees. An industry thumb rule says that every 100 basis points, or bps, rupee movement impacts operating margins of IT companies by 30-50 bps. The steepest rupee fall was in September, the last month of the quarter. If the rupee stays at its current levels for a large part of the September quarter, the average depreciation may be higher. This could help revenues and margins in the coming quarters.
2. **Pharmaceutical Sector** - The pharmaceutical sector stands to benefit from a fall in the rupee, as between 60 and 80 per cent of its revenues come from exports. However, outsized gains for the pharma sector are limited by three factors - at least 70 per cent of raw material and 20 per cent of labour costs are linked to the dollar; competitive pricing among second tier firms; and depreciation in other currencies against the dollar. Big gains are likely to flow from the second half of 2017-18 if the rupee remains at the current level.
3. **Metals Sector** - The metals sector will also see an upside as export earnings are linked to global prices. However, experts say the company will be hit by unhedged foreign currency convertible bonds, or FCCBs, amounting to \$547 million (Rs 3,000 crore, out of total standalone debt of Rs 27,500 crore) and is likely to book a mark-to-market foreign exchange loss in its profit and loss account.
4. **Oil And Gas Sector** - Crude oil producers and pureplay refiners will gain as their prices, denominated in dollars, are determined by global demand-supply dynamics. Private sector oil and gas companies will also benefit, as their profits will be more than offset the losses of state-run firms who are forced to sell products below recovery cost due to government policy. In fact, exports account for 60% of RIL's turnover.

According to MotilalOswal, every 1% fall in the rupee increases RIL's earning per share by 1.2%. Since Cairn India earns in dollars, a falling rupee will increase revenues & profits. The company has high dollar reserves and so will report foreign exchange gains in the current quarter. ICICI Securities says the target price of Cairn India rises by Rs 8 per share for every Re 1 fall in the value of the Indian currency against the dollar.

5. **FMCG Sector** - Fast moving consumer goods companies will see only limited upside. Since most FMCG firms are net cash companies, there is no exposure to balance sheet risk on account of the rupee.

Negative Impact Of Rupee Depreciation

1. **Power Sector** - Companies with huge dependence upon imports will be hit by a rise in the cost of inputs. "Power companies will be impacted as the price of coal that they import is linked to international prices," says Gupta of AnandRathi. Further, a large number of power companies have borrowed heavily in dollars.
2. **Automobile Sector** - Another industry that has a large import content is the auto sector, and will be therefore be hit by a depreciating rupee, particularly at a time when demand is slowing. Some Indian automakers, such as Tata, MarutiSuzuki have become large overseas players and their earnings could be helped by the rupee's movement. Further, a number of auto companies have taken foreign currency loans in the form of external commercial borrowings and FCCBs.
3. **Telecom Sector** - The telecom industry will see a net negative earnings impact because of large foreign currency debt, most of which is reportedly unhedged. For instance, BhartiAirtel and Reliance Communication have foreign debts.

Conclusion

This article covers important sectors and you can use it as reference to take informed decision. There are a lot others sectors which might get affected based on their

foreign currency exposure. If you want to analyse impact on currency movement on a stock market of your choice you need to focus on basic pointers like company status (net exporter and net importer) and how much hedging company does so to mitigate the effect of currency depreciation on its profitability and eventually on its stockprice. They should use this opportunity to invest in the stocks where the effect will be favorable in the near future and avoid investments where the adverse effect is anticipated.

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ABUSE POTENTIAL OF COMMONLY CONSUMED OVER THE COUNTER (OTC) MEDICATION & CHALLENGES FOR PRACTICING RETAIL PHARMACIST.

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Keywords: OTC, Over the Counter, Drug Abuse, Substance Abuse, Community Pharmacist, Retail Pharmacist.

1. Introduction

Over the counter (OTC) drugs are medications can be freely retailed without having to produce a prescription of a registered medical practitioner. Over the counter drugs are invariably available at a myriad of easily accessible locations like at Convenience Centres, Grocery Shops and Supermarkets. OTC drugs are time tested formulations deemed safe for human consumption without the supervision of physician at recommended frequency and doses. Like illegal and prescription only drugs, OTC medication is also susceptible to abuse. Despite lower potency and habit forming tendency than other substances, OTC drugs still pose a great risk for developing an addiction. Abusing OTC drugs requires them to be consumed in large quantity due to low potency this can lead to health problems including memory loss, kidney failure, heart problems and death. OTC drugs have various medical uses and effects, treating mild pain to motion sickness. Some abuse OTC drugs to self-medicate for mental illnesses like anxiety and depression. Abusing these medications can also give users a euphoric "high" or hallucinations. Any use outside of what's recommended is considered abuse. Someone abusing OTC drugs might move on to more dangerous or illicit drugs in search of a better high. That is a perpetual risk associated with OTC Drug abuse.

2. Over the Counter Drugs of Abuse

It is a well-known myth that only illegal drugs are dangerous. There is a variety of different over-the-counter (OTC) drugs which can potentially cause psychoactive, or mind-altering properties that may lead to a number of serious medical and mental health complications if abused for the mere purpose of getting high.

These harmful effects of OTC drugs frequently are compounded when they are combined with alcohol or other drugs in some cases causing depression of nervous system to a lethal extent.

2.1 Commonly Abused Over the Counter Drugs

Some people wrongly assume that abusing the Over the counter medication is a safe practice as the source of the same is a legitimate business entity dedicated to providing good quality medication. This leads to realisation of a greater risk to a person's well-being as they are completely unaware of the possible physical and mental repercussions.

2.1.1 Dextromethorphan (DXM)

Dextromethorphan (DXM) is a principle active ingredient found in a large number of different OTC cough syrup formulations (Oral), such as Robitussin and Nyquil. It produces psychoactive effects when taken in larger doses than recommended and hence is most preferred popular legal drug of abuse, especially when combined with other substances mind altering substances like, such as alcohol and MDMA, according to the Center for Substance Abuse Research (CESAR).

Teenagers and impoverished people looking to get high at a minimum expense are highly susceptible to relatively cheap alternatives like DXM as it is usually found around the house or else can be procured instantly from local pharmacy. DXM is preferred by many for a cheap high owing to its mildly stimulating, euphoric or hallucinogenic properties but taking more than the therapeutic doses increases the probability of experiencing one or more of the following side effects.

Dizziness	Dissociative States	Hallucinations
Coordination Problems	Impaired Judgements	Nausea
Vomiting	Slurred Speech	Seizures

2.1.2 Ephedrine

Ephedrine is a central nervous system stimulant commonly used in Diet Pills. But on account of its potential detrimental effects on the cardiovascular system, it

continues to be one of the toughest challenges from the OTC Abuse point of view. Many athletes have used and continue to use the drug to enhance performance, and in doing so, subject themselves to these health risks. Ephedrine is of a similar molecular structure to that of amphetamines and elicits similar effects.

Ephedrine is also present in some asthma medications, such as Bronkaid and Primatene, and many people looking for a fat-burner will abuse these over-the-counter medications intended for the relief of asthmatic symptoms.

Athletes and dieters aren't the only ones abusing ephedrine. Sometimes people in club and rave settings may use ephedrine as a substitute for ecstasy. Among the negative side effects are:

Nausea	Dizziness	Heart Palpitations	Heat Stroke
Memory Loss	Psychosis	Stroke	Seizures
Heart Attack	Anxiety	Difficulty Urinating	Stomach Irritation
Kidney Stones	Tremors	Sleep Problems	

2.1.3 Laxatives

People with eating disorders, such as anorexia or bulimia, may abuse laxatives with the intention of losing weight; however, laxatives don't remove calories and can cause serious health consequences.

2.1.4 Pseudoephedrine

Pseudoephedrine is the active ingredient in nasal decongestants, such as Sudafed. It is used to relieve symptoms associated with a cold, allergies, or hay fever. What was once available on the shelves of pharmacies is now regulated by having to show identification and sign for the medication behind the pharmacy counter.

The amount you are allowed to buy is limited as well - this limitation having been put in place due to the illegal production of methamphetamine from pseudoephedrine pills. Still, some people abuse pseudoephedrine in order to experience euphoria and a stimulant-like effect. Some harmful side effects of pseudoephedrine abuse include:

Weakness	Dizziness	Stomach Pain
Nausea	Vomiting	Breathing Problems
	Irregular Heartbeat	

3. Dangerous Drug Interactions

3.1 Acetaminophen and Alcohol

Acetaminophen can produce harmful effects in the liver when abused alone, but when combined with alcohol, the liver-damaging effects are multiplied. Alcohol puts significant stress on the liver if consumed in excess, but simultaneously drinking and taking OTC medications containing acetaminophen further lowers the threshold at which irreversible liver damage occurs.

Alcohol and acetaminophen don't even have to be taken at the same time in order to have damaging results. If you have a hangover from drinking too much the night before, Tylenol should be avoided, as it can still have detrimental consequences on the liver. It is never a good idea to mix alcohol and pills, and this potentially devastating health development underscores the risks.

3.2 DXM and Alcohol

One popular drug combination is that of alcohol and cough syrup. Abusing this combination is particularly dangerous, since DXM can act as a central nervous system depressant at high doses and alcohol also depresses the CNS. Alcohol and cough syrup's synergistic effects can increase drowsiness, respiratory depression, and the risk of overdose and death.

3.3 Alcohol and Codeine-containing Cough Syrups

Alcohol is also often combined with codeine-containing cough syrups. This combination, which has been popularized by hip hop culture, is referred to as "purple drank" or "sizzurp" and can cause life-threatening effects, such as respiratory depression and extreme sedation, similar to that of DXM and alcohol. Codeine is an opioid like heroin and morphine, and when taken in excess, especially with alcohol, it can cause the heart to stop beating and lead to death.

3.4 Ephedrine & Caffeine

Many athletes use a combination of ephedrine and caffeine in order to enhance athletic performance, but these two stimulants can enhance the thermogenic effects of each other; the dangerous spike in body temperature can increase the individual's risk of suffering from heat stroke. Many OTC drugs are potentially hazardous if abused, but combining them increases your odds of experiencing dangerous consequences. Always tell your doctor all of the medications you are prescribed before beginning a new one. Certain drug interactions can produce life-threatening results and require immediate medical attention.

4. Role of Pharmacist in Prevention of Abuse of Over the Counter medication.

Being a retail community pharmacist is no longer a

distributor kind of job like in the good old days. With increased capability of disseminating information, it is rapidly becoming possible for anyone to become addicted to any formulation which has potential of abuse.

Retail pharmacists have a moral duty to identify and intervene in cases where they suspect possibility of abuse of any medication may it be Prescription Drug or even an OTC drug.

Retail Pharmacists can contribute substantially in creating a community free from the malice OTC medication abuse as they are present at the most crucial vantage point which can enable them to identify the cases of OTC drug medication and prevent further detriment of their respective communities.

Retail pharmacists can also play an instrumental role in prevention of accidental abuse of OTC medication caused on account of Drug-Drug Interaction. By having a dialogue with the patient with respect to concurrent health complications and alternate medications currently administered to the patient in questions can potentially prevent a plethora of health complications. This can also prevent accidents which may be caused as the people usually consuming the OTC medication are not confined to bed rest but are active for the duration of the day while working their day to day business activities.

5. Conclusion

In the foreseeable future humanity as a society is grappling intensely with the problem of Drug Abuse. Usually starting with mild addictions involving drugs which are less potent and toxic to human body the dependency and search for a better high leads the addicts to more potent stronger and toxic substance abuse. Retail pharmacist can in his own way prevent in many cases such tragedies from precipitating by intervening at the right time and providing the right medication that would be free from the risk of such potential abuse. Likewise role of pharmacist as a counsellor to his community in terms of medication is invaluable as he has direct access to the layman population in general and hence the widest reach to have an impact on the usage and consumption of OTC medication with abuse potential.

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CALLUS INDUCTION AND PHYTOCHEMICAL ANALYSIS OF DATURA METEL

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Abstract

A Callus, undifferentiated state of cells formed during invitro condition. This paper gives the information about, Induction and phytochemical analysis of callus from Datura Metel. A daturametela medicinal plant more exploration towards Pharmacognocny. The datura Metel species belong to family Solanaceae the species occurs over India and other country. The objective involved MS-medium formulation with respect to callus growth and analysis primary metabolites as well as some economic important of secondary metabolites. The extraction of induced callus done by Aqueous, Chloroform and Methanol methods. The estimation of crude form of carbohydrates, protein, amino acid (primary metabolites) and nitrogen containing compound, Alkaloids and Some phenolic compounds (secondary metabolites) done with different reagent test. The aqueous solution extracts the primary metabolites and the solvent i.e. Chloroform and Methanol shows extraction of secondary metabolites and steroids.

Key Words - daturametel, Callus, Ex-plant, MS-medium, primary metabolites, secondary Metabolites

Introduction

The in-vitro cultivation of callus and morphological analysis of its structure. The daturametel is an herbal plant gives more exploration towards pharmaceutical industries. Its contain different kinds of primary and secondary metabolites. The daturametel is a species of the family Solanaceae. The flower erects or trumpet shaped 5 to 20 cm long and 4 to 12 cm broad. Daturametel is widely growing plant occurs in variety of flower color like violet, yellow, white or cream (Figure No. A). These plant grown 2 meter and used for traditional medical purpose. The medical uses like Antiasthnatics, anticancer, cures skindiseases and some stomach problem. the leaves extract contains niacin and vitamin C. In Bangladesh 6,000 datura species are noted. The metabolic level increase with plant age. Each part of plant has different alkaloids with different parts of plant like root, leaf, stem, fruits.

Material and Methods

Isolation and Sterilization of ex-plant- plant collected

from the local area

The ex-plant is collected from leaf part and cut the size 2 to 5 mm.

For sterilization purpose 1-2 % of Calcium or Sodium Hypochlorite or 0.1 % Mercuric Chloride for 1-2 min.

Plant tissue culture

The tissue culture bottle made by formulating the different concentration of MS medium (Murashige and Skoog medium) and hormonal concentration of 2,4-D. (Figure. No. B)

Callus induction

By using the simple steps Micropropagation technique induction of callus by various concentration of hormones (2,4-D).

Results and Discussion

The explant from nodal section showed the formation of friable callus in 2mg/l of 2,4-D concentration as shown in fig-1. Aqueous extraction shows presence of primary metabolites like proteins, carbohydrates etc. Chloroform and alcoholic extraction shows presence of secondary metabolites like saponin, tannin, phenolic components, alkaloids etc.

A greenish color callus was induced after three weeks as shown in figure no. C and D. The MS media with growth regulator at 2 mg/l shown best callus result and used for testing purpose (table No.1). The induced callus contains high amount carbohydrate and protein (table no. 2). It's also shows (table no.3) presence of secondary metabolites, that was used for drug precursor synthesis and medicinal uses.

Sr. No.	Medium	Plant Growth Regulators	Concentration (mg/l)	Callus response	Nature of Callus
1.	MS	2, 4 D	1	-	-
2.	MS	2, 4 D	2	+++	Greenish friable
3.	MS	2, 4 D	3	-	-
4.	MS	2, 4 D	4	-	-
5.	MS	-	control	++	Greenish yellow, friable

Table. No. 1. Media formulation for callus induction

Test	Response
1. Carbohydrate	+
(a) Molish Test	+
(b) Fehling's Test	+
(c) Benedicts Test	+
(d) Barfoed's Test	+
(e) Starch	+
2. Proteins by Biuret test	+
3. Amino acids by Ninhydrin test	-

Table. No. 2. Test for Metabolites

Test	Alcohol Extract	Chloroform Extract
1. Steroids	++	+
2. Cardiac Glycoside	++	++
3. Saponin Glycoside	++	++
4. Coumarin Glycoside	-	-
5. Tannins and Phenolic Compounds	++	++
6. Alkaloids	+	+
7. Flavonoids	++	++

Table. No. 3. Test for Secondary Metabolites



Figure. No. A

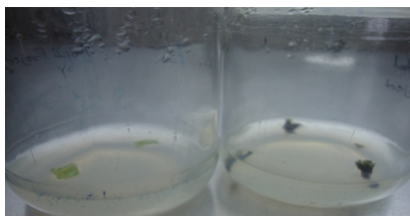


Figure. No. B

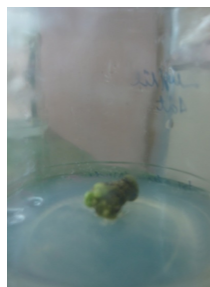


Figure. No. C



Figure. No. D

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A STUDY OF INFLUENCE OF ONLINE MARKETING ON CONSUMERS

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Abstract

With the onset of the era of data thanks to the new entrant in the market the use of internet has seen a sharp spike. The rate of internet penetration is at an all-time high and with this it has brought about new opportunities in the marketing realm as well. Digital marketing or online marketing has been in demand in the recent past and to study the influence of online marketing on consumers, this paper was undertaken. Customers spend between 3 to 9 hours daily connected to the internet which has led to decline in penetration of traditional media. Ads are still openly visible and can be easily identified from native content. Consumers prefer to buy products related to technology or fashion online and people are very open to buying from new platforms thanks to easy returns and claims handling. Negative reviews about a product or service have a very deep impact on consumers and many customers agree that they will shop online and recommend online shopping to others thanks to techniques of digital marketing.

Keywords - Online Marketing, Digital Marketing, Consumer Impact

Introduction

Since the technological evolution from early 2000's we have seen a new industry grow and strengthen its position in the market place, the industry being Online Marketing and digital marketing. Online marketing has had such a huge impact on the overall market that so many new companies have shifted their whole marketing strategy to online marketing. Today, we live in an era where online marketing is growing but traditional marketing still has a strong position. Since consumers have moved from TV, Radio and Newspaper so has the marketing and targeting towards them, phones are now the preferred way to be marketed to and mobile marketing a sub-segment in online marketing has seen a massive boom since year 2016. Online marketing offers many advantages over traditional marketing techniques, some of them being.

Instant Results	Wider Reach
Lower Competition	Lower relative costs
Longer Run Times	Increase in brand awareness

Online media has another trick up its sleeve when it comes to creating and maintaining better relations with the customers thanks to personalisation. Many technologies like mobile marketing and email marketing offer various personalisation options.

Digital marketing is any form of marketing products or services that involves electronic devices. Digital marketing can be done both online and offline. Online marketing on the other hand as the name implies is dependent completely on the power of internet.

The 7 Major Categories Of Online Marketing Are - 1. Search engine optimization (SEO) 2. Search engine marketing (SEM) 3. Content marketing 4. Social Media Marketing (SMM) 5. Pay-per-click advertising (PPC) 6. Mobile Marketing 7. Email marketing

The paper, influence of online marketing on consumers focuses on analysing the online marketing techniques and their results to determine the impact of Digital Marketing on the Consumers. From the research conducted we understand that consumers are very receptive to digital marketing and platforms like Youtube and other Content Delivery platforms like news outlets, OTT Content solutions like BuzzFeed and ScoopWhoopetc often perform better as compared to traditional marketing techniques.



Technology and fashion are the most preferred categories to shop online so ads for those products can bring more sales. Online marketing targets the consumer on every step through the consumer decision making process.

Objectives of the Paper

- To understand the influence of online marketing on consumers
- To ascertain their preference of things to shop online
- To understand how much time consumers spend on average on a device connected to the internet

Research Methodology

The primary sources of the collection of data for this paper are observations, Interviews and surveys. The secondary sources are collections of data are from the printed and annually published materials. A questionnaire form is prepared to secure responses to certain questions. It is a widely used device for securing answers to questions by using a form. The questionnaire technique is economical and time saving and is an important tool of collecting information.

Sample Size for the Paper

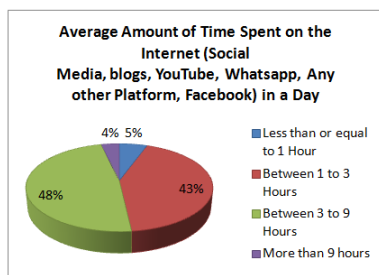
For this Paper the sample size was set at 25. The same was selected randomly among 120 students of Dr.Moonje Institute. The age group of the respondents is between 21 and 30.

Research Table

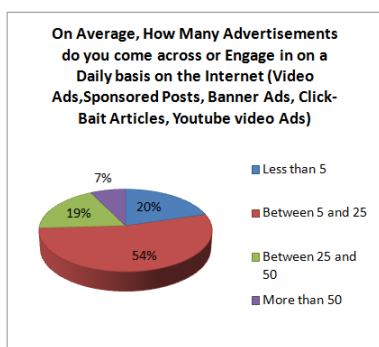
Sample Size	25
Age Group of Respondents	21 to 30
Method of Research	Short Survey Method
Research Tools Used	Structured Questionnaires

Results and Analysis

Since the consumers are spending a considerable amount of their day with an internet connected device, online marketing is a great way to reach them and target them.

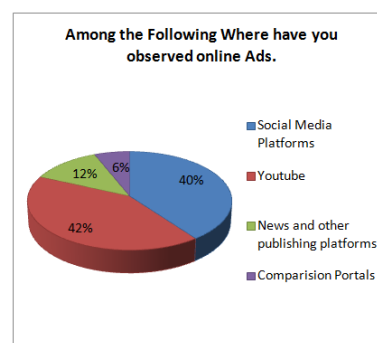


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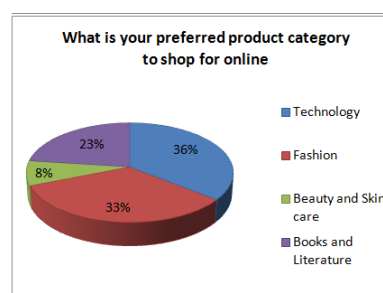


Consumers are quite receptive to ads online and observe anywhere between 5 to 25 ads every day. There is opportunity for marketers to use native content

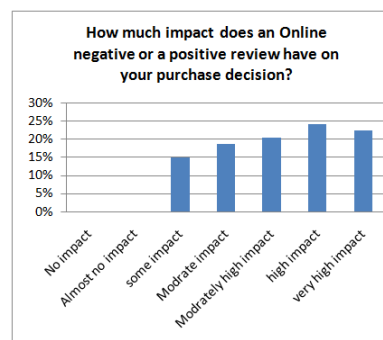
advertising to influence the opinions of the consumers



Consumers observe most amounts of ads on Youtube a Video on demand platform. Social media comes a close second.



Technology is the most preferred category to shop for online and fashion comes a close second. Books and literature don't lack behind a lot either.



A Negative Review seen online has massive impact on the psyche of the buyer and hence companies should strive to provide satisfactory products or services to ensure no bad reviews are left by the users.



Consumers are very receptive to online marketing

techniques and will happily buy online again.

Conclusion

From the research we can conclude that online marketing has a very strong influence over consumers and that that online marketing is becoming one of the most favoured techniques for majority of companies, digital marketing agencies and for businesses in general.

Online marketing has soon raised so much in popularity that it has become the need of the hour and since technological advancements are booming so will the need for marketing and targeting to these consumers. Industries like Internet of Things will be a big driving force for expansion of online marketing.

Online marketing is also a cost saver and takes up smaller amounts of budget to achieve the same goals as traditional marketing.

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AN ANALYTICAL STUDY RELATIONSHIP BETWEEN RURAL AREA AND TERM INSURANCE

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- Prin. Dr. Shriniwas V. Joshi
Ph.D. Scholar KBS NMU. Jalgaon

Abstract

Term care insurance or protection insurance is a contract between a policyholder and insurance company, will reimburse the policyholder for all or a portion of the cost of monetary benefit against very low amount paid as premium called as mortality charge. Term life insurance or term assurance is life insurance which provides coverage at a fixed rate of payments for a limited period of time, the relevant term.

Relationship between rural area and term insurance

According to international consultancy firm Celent, high competition and relatively high market saturation in the urban areas have led life insurance players to start focusing on rural and semi-urban India.

"The clincher in the rural life market will be footprint set by private insurance players, state-owned entities have a formidable presence established over the past 30 years which is not easily replicable today. Thus, it becomes imperative for private providers to innovate to ensure distribution effectiveness in a challenging but lucrative market," Nawal said.

Over 70 crore people reside in the rural areas of the country with insurance penetration rate as low as three per cent, providing huge opportunity for, mainly, private life insurance firms, a Celent report titled 'Selling Life Insurance in Rural India' stated.

The insurance density of life insurance sector had gone up from USD 9.1 in 2001 to USD 49.0 in 2011 while reaching the peak at USD 55.7 in 2010. Similarly, life insurance penetration surged from 2.15 per cent in 2001 to 4.60 per cent in 2009, before slipping to 4.40 per cent in 2010 and further slipping to 3.40 per cent in 2011. "IRDA Annual Report 2012"- Swiss Re

Mckinsey & Company, a global Management consulting firm published its report on Indian life insurance in 2007 and it says, "By 2012 about 10.3 million household with income greater than Rs 2 lakh will control more than 22 percent of rural consumption. Further more rural India will not be one market. Pockets of attractive rural market will emerge in certain parts of India. Players will need to

understand their needs, design products to match them and create distribution models to reach a highly fragmented consumer base cost effectively.

K. Gopinath, Vice President (Rural & Cooperatives), IFFCO- Tokyo General Insurance Company Ltd, in his article (IRDA Journal, 66 April, 2009) says that 70% of India lives in rural areas but have no access; or have negligible access to insurance. But with opportunities, this sector throws various operational challenges as well, for the insurers --- rural and social sector insurance should not be approached as a legal or statutory requirement, but as a business opportunity. With proper safe guards, this sector can contribute immensely to the top line as well as bottom line. Doing well while doing good is very much possible.

C.S.Rao, ex-chairman of IRDA says that research in insurance remains a neglected area and there is need for a concerted effort to develop and define areas of focus for research in tune with the requirements of the industry. Without a research focus no institute can expect to make tangible gains in the near future in terms of value addition and meeting the expectations of its members and the industry at large.

The report published by Celent date 23rd May, 08 says that India's life insurance market is booming and the market has grown at a healthy CAGR of 24% over the past 5 years. Most of this growth is from the urban areas. The increase in competition is forcing insurance providers to look beyond urban centers' and take their trade to the more challenging rural hinterlands of the country, where only 3% of the population of more than 720 million people have any form of life insurance coverage. The following points emerged from the review of literature:

- The rural market is fast growing and rural customers are may become earliest proactive
- The awareness levels of rural people with regard to life insurance are less but can be easily be divert.
- The needs and necessities of term insurance have certain special features.
- The purchase decisions are broadly decided on

special parameters.

- The commitment of the individual insurance companies towards social objectives can enhance the term life insurance coverage.
- Insurance companies are using yesterday's techniques to today's markets.

I. Introduction

What is term life insurance?

Term life insurance ensures that your family receives a large lump sum amount, called the sum assured, in the unfortunate event of death of the policyholder. By offering this benefit at extremely competitive rates, Term insurance plans provide an opportunity to get the protection of insurance cover at extremely affordable prices.

Insurance industry is very fast growing and now days it formed a stable growth and moving towards a peak point. When things go wrong in life - with our health, the roof over our head - that's when we're really glad we had the foresight to take out insurance and keep it up to date.

Home insurance can help get you back on track fast with minimum fuss if your home is damaged, or if your possessions inside it are damaged or stolen.

As well as our home, sometimes it's ourselves and our families we need to think about protecting - arranging for a lump sum of money to be paid out that could help clear the mortgage if you are diagnosed with a specified critical illness or you die.

II Why Term care insurance or protection insurance?

1. **Uncertainties events:** It is a truth that death is certain but only the time or period is uncertain. Many events in life arrives incidentally like accident, health injury and death ,so one has to prepare for the uncertainty . Certainities events : Certain event like child education, marriage, retirement are important steps in one's life and are must come so to celebrate in a great way to participate in term insurance is very important.
2. **Increasing liabilities:** People today prefer to take loans to fulfilling their needs, instead of waiting to save for the future. India's outstanding credit card debt had touched Rs 26,500 crore in May 2008, up by 87% from May 2007. Hence, in your absence, your family needs to take care of this loan.
3. **Nuclear family structure, protecting your home :** Earlier, people could depend on their extended joint family system to take care of their near and dear ones in case of their absence. However, the share of families with

more than 5 members has come down from 64% in 1990 to 56% in 2005 and is expected to decrease further.**

- a. **Increasing lifestyle diseases:** The share of lifestyle diseases in India is increasing. Also, people in senior management are more prone to lifestyle diseases, as per an ICRIER Study. 500, 59th Round (January-December 2003). **Source: Euro monitor International **Source: Household Assets and Liability, NSS Report No.

Concept behind selecting topic

Before to join education field I was in insurance field last from 12 year .but when I joined this field there very few my faculty friends are having minimum insurance protection. There are having much misconception about term insurance and company. I felt that there must be awareness throughout college so that there must sufficient awareness of term insurance.

III Insurance market present scenario

As per the World Insurance Report, published by the reinsurance major "Swiss Re", the global direct premium during 2013 dropped by 0.8 per cent against a surge at 2.7 per cent growth witnessed in the previous year. Globally, life insurance premium accounted for 57 per cent of total insurance premium. This share is higher in advanced economies than in the emerging markets. During 2011, global life insurance premium dropped by 2.7 per cent to USD 2627 billion. The premium volume fell in Western Europe, China and India, whereas, it rose in Middle East and Latin America.

Indian insurance sector

As at end-September 2013, there are fifty-two insurance companies operating in India; of which twenty four are in the life insurance business and twenty-seven are in non-life insurance business. The life insurance industry recorded a premium income of 2, 87,072 crore during 2012-13 as against 2, 91,639 crore in the previous financial year, registering a negative growth of 1.57 per cent. While private sector insurers posted 4.52 per cent decline (11.08 per cent growth in previous year) in their premium income, Life Insurance Corporation (LIC), the fully state owned insurance company, recorded 0.29 per cent decline (9.35 per cent growth in previous year), in its total premium underwritten.

While the renewal premium accounted for 60.31 per cent (56.66 per cent in 2010-11) of the total premium received by the life insurers, first year premium contributed the remaining 39.69 per cent (43.34 per cent in 2010-11). During 2011-12, the growth in renewal premium was 4.77

per cent (6.23 per cent in 2010-11). First year premium registered a decline of 9.85 per cent in comparison to growth of 15.02 per cent during 2011-12.

Market Share

On the basis of total premium income, the market share of LIC increased marginally from 69.77 per cent in 2011-12 to 70.68 per cent in 2012-13. Accordingly, the market share of private insurers has gone down marginally from 30.23 per cent in 2011-12 to 29.32 per cent in 2012-13.

In the life insurance business of the micro insurance (mandatory to cover certain percentage of rural business) as the Individual New Business premium in the year stood at 115.68 crore for 46.20 lakh new policies, the group business premium amounted to 109.82 crore covering 1.02 crore of lives. LIC contributed most of the business procured in this portfolio by garnering 106.03 crore of individual premium from 38.26 lakh lives and 98.32 crore of group premium underwriting 94.44 lakh lives.

It was evident from these facts that a large potential lying in the rural sector is not fully explored by private players in life insurance sector. This motivated the researcher to find out the underlying causes. Customer perceptions also plays important role while choosing a life insurance company. The study is planned with these motives to find the innovative techniques to overcome current Environment so as to offer proper opportunity to private Insurance Companies as well as mainly offer life Securities status to rural people of Nation. Source- IRDA Annual report 2013.

Market Share product wise:

As overall insurance market is by the end of Dec2017 is as follows

Sr. no.	Insurance product	Share	Overall growth	Reason
1	Ulip	66%	10-15%	Flexibility
2	Endowment	22%	3 – 5%	Long term saving
3	Health care	07%	10-20%	Health importance
4	Term related	05%	20-25 %	Affordable cost and high risk cover

IV Innovatiion Techniques in erm Insurance



As per requirement many steps has been taken by insurance companies like

- 1) **Innovation in product** - As this is the main device through company can generate revenue so on Priority Company comes in market with innovative feature.
- 2) **Innovation in process** - Though product is very needful but it must reach to the end user. So the advertising, mouth to mouth promotion is very important.
- 3) **Innovation in technology** - use of high technology is very important like customer premium intimation, various life occasions greetings, payout details will delight the customer.
- 4) **Innovation in marketing** - in terms of various scheme like customer bonus .maturity bonus, premium mode flexibility, in short minimum transaction with customer is very important
- 5) **Innovation in strategy or principle** - though any company is for business profit but the horizon must be of long period .so that ethical, honesty is sustain through a period .
- 6) **Innovation in organizational** - As this is very important as it must have patience and a structure must such that it should have both short and long term vision .
- 7) **Innovation in connivance** - there is now tremendous change in techniques of identifying customer need.

Insurance Manage the Risk

An important part of determining the right level of insurance that you should have is understanding risk. Risk, in terms of insurance, is uncertainty concerning the occurrence of a loss.

There is risk in all areas of your life: there are risks involved in your lifestyle, your career, your environment, and so on. You can manage risk in four ways: you can avoid risk, reduce risk, assume risk, or transfer risk.

- **Avoid risk:** You can avoid some risks, such as risks to your health, by taking care of yourself, eating well, and exercising. You can avoid some financial risks by avoiding high-risk occupations and diversifying your investments.
- **Reduce risk:** You can reduce some risks by adding fire extinguishers and burglar alarms to your home, adding airbags to your car, or getting regular medical checkups. By taking these precautions, you can reduce the potential damage of some risks.
- **Assume risk:** You can assume some types of risk through self-insurance. For example, I used to own a 1973 Ford Pinto. Instead of carrying

full-coverage insurance, which would have allowed me to get the car fixed if it were in an accident, I carried only liability insurance. If I had been in an accident, I would have had to pay to have the car fixed myself (in other words, I assumed the risk of repair and collision costs). If the costs are not too high, you can assume some risks by assuming the potential for additional costs.

- **Transfer risk:** You can transfer risk to others by purchasing insurance. You pay premiums to transfer the risk to an insurance company. Buying insurance is the process of transferring financial responsibility for a specific risk-death, disability, liability, and so on-from yourself to an insurance company. Once you understand how to manage risk, you can determine which risks you can avoid, reduce, or assume, and which risks you should transfer to an insurance company or other entity.

The Key to Insurance

The key to insurance is balancing the cost of reducing risk with the potential severity of a loss. Should you insure against all losses? While this may be possible for some people, it is not possible for most people. The costs would be too high.

The key is to realize that some losses are not as critical as others. You should insure yourself against high-severity losses that rarely occur-those that would have a major impact on the financial condition of you and your family-such as death, bad health, auto or home accidents, and accompanying liability issues. And you should avoid, reduce, or self-insure yourself against other risks.

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You can analyze and classify risk by looking at two important areas. The first area is the frequency of the potential loss: how often could the loss happen? Could it happen every month, every year, or just once in a lifetime? The second area is the severity of the loss: how severe would the implications be for you and your family if the loss occurred? These factors can be charted in Table 1.

Table 1

		Frequency of Loss	
		High	Low
Severity of Loss	High	Avoid Reduce	Transfer
	Low	Reduce Assume	Reduce Assume

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DETERMINATION OF CARBON NITROGEN RATIO IN THE SOIL SAMPLES FROM THE VILLAGES OF SHREEWARDHAN TALUKA, RAIGAD

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Abstract

Shreewardhan taluka is situated in coastal area of Arabian sea. The soil of Shreewardhan taluka area are mainly medium black and laterite soil having good fertility. Ground water quality is good and suitable for drinking and irrigation purposes. Percentage of Organic carbon were noticed in the normal range of study area. The evaluation of carbon nitrogen ratio indicates yield potential and fertility of soil. From the study area soil are alkaline in nature. The available nitrogen in all soil samples are in normal category. It is also observed that the majority of the samples in the area indicated good soil fertility.

Keywords: Soil, Available Nitrogen, Organic Carbon, C:N ration and fertility.

Introduction

Shreewardhan is one of the oldest towns in Maharashtra. Shreewardhan taluka is situated in coastal area of Arabian sea. Shreewardhan town itself does have many beaches and also there are other beautiful beach destinations nearby - like Diveagar Beach, Kondivali beach, Harihareshwar beach. Tourist from across Maharashtra visited to Shreewardhan and the nearby beaches all round the year. Farmers of Shreewardhan taluka taking different types of crops such as Rice, Coconut, Mango, cashew nuts and Pulses. Soil of kokan region is mainly of Medium Black and red in color having low water holding capacity. Shrivardhan taluka along the coast and creek have been rendered saline due to breach in age old bunds. In affected areas, ground water quality has also become saline therefore rendering it unsuitable for irrigation. The prominent hill ranges, isolated hillocks, undulation etc., in the district give rise to higher runoff, rather than natural recharge. The formations due to poor storage and transmission characteristics get fully saturated during the monsoon and a situation of rejected recharge is resulted. These aquifers then are drained naturally due to slopping and undulation topography. As a result, the dugwells becomes dry by the month of February onwards.

The main types of soil found in the district are black soil, khar or salt soil, coastal alluvium and laterite soils. The soil is reddish which is used for grass crop. The shallow

sands near the coast are suitable for plantation of coconut and bet nut. The radish brown and coffee brown soils are excellent for paddy cultivation and are capable of producing crop. The predominant soil in the raigad district is laterite which varies in color from bright red to brownish Red owing to the preponderance of hydrated iron oxides. This Soil is fairly well supplied with Nitrogen and organic matter. They are porous, non-retentive of moisture. The soil is found in several grades known as varkas soil, saline soil and rice soil.

It is vital to maintain the proper level of PH of soil to reach their full yield potential. Determination of carbon nitrogen ratio, percentage Organic carbon and Available Nitrogen are helpful to find the soil fertility.

Study Area

The Shreewardhan taluka is located in the kokan region of Raigad district in Maharashtra. Shreewardhan taluka having coastal region and majority of villages are located at seashore of Arabian sea. Soil samples are collected from villages like Ranavali, Saigaon, Kalinje, Nigdi, Chikhalap, Walvati, Shreewardhan, Shekadi, Kherdi and Dandguri. Where over 90% of these villages is practicing agriculture. Crops like Paddy in the rainy season, Cashew Nut and Mango plantation are taken. In the present study some villages were selected for study the carbon and nitrogen ratio and thereby the soil fertility.

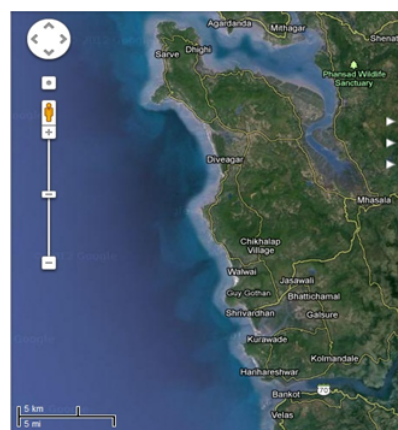


Fig : Location map showing soil sampling stations in the study area.

Materials and methods

10 surface soil samples were collected from 10 villages of Shreevardhan taluka in cloth bags as per standard procedures (Piper, 1966, Jackson 1973). Soil samples preparation was done by quartering technique. The soil samples were dried in air and pass through 2mm sieve and stored in cloth bags. The samples were analysed for their percentage organic nitrogen, PH, and available nitrogen by standard methods.

The Organic carbon was estimated by Walkley and Black method. The Soil PH was determined from saturation extract of (1:5 soil water ratio) of soils. (USSR, 1954, Hesse, 1971). The available nitrogen was estimated by alkaline permanganate method.

Results and Discussion

Table: PH and Classification of Organic carbon, Available Nitrogen, Total nitrogen and Carbon Nitrogen Ratio.

Sr. No.	Village	PH	Organic carbon(%)	Available Nitrogen(%)	Total N %	C.N. Ration
S1	Ranavali	7.70	0.640	0.00197	0.0985	64.97
S2	Saigaon	7.85	1.236	0.00168	0.084	14.71
S3	Kalinje	7.87	0.752	0.00110	0.055	13.67
S4	Nigdi	7.92	1.348	0.00217	0.1085	12.42
S5	Chikhalap	7.72	0.518	0.00258	0.129	40.15
S6	Kherdi	7.75	0.854	0.00234	0.117	72.99
S7	Walvati	7.95	0.614	0.00312	0.156	39.35
S8	Shreevardhan	8.10	0.494	0.00255	0.255	19.37
S9	Shekhadi	7.83	0.847	0.00192	0.096	88.22
S10	Dandguri	7.80	0.749	0.00189	0.0945	79.25

For the evaluation of carbon nitrogen ratio of the study area, PH, percentage Organic carbon and Available Nitrogen were determined and results obtained are presented in the table. Specifically, plant nutrients availability, it is vital to maintain the proper level of PH to reach their full yield potential. From the value obtained for PH ranges from 7.60 to 8.20 show alkaline nature of the soils.

In general majority of the soil samples in the area have medium to high organic carbon contents. Soil with organic carbon <0.50 is low range and soil with organic carbon 0.50 to 0.75 is medium also with >0.75 is high. It is generally shows that the normal soil content ten times

organic carbon compared to total nitrogen. Soil having C:N ratio of 10:1 is ideal. Less C:n ratio associated with rapid decay lie within the range of 20:1 to 30:1 whereas the ratio above 80:1 to 100:1 normally signify slow decomposition (Hausenbulla, 1978).

Conclusion

The evaluation of carbon nitrogen ratio indicates that the soils from the study area are alkaline in nature. The percentage of organic carbon in the soils ranges from 0.494 % to 1.348 %. Percentage of Organic carbon were noticed in the normal range of study area. The available nitrogen in all soil samples are in normal category. The C. N. ration of the soils ranges from 12.42 to 88.22. It is also observed that the majority of the samples in the area indicated good soil fertility. To improve soil fertility, farmers are using cow dung, organic manures and some farmers are using chemical fertilizers along this.

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STUDY OF PHYSICO-CHEMICAL PARAMETER OF WELL WATER FROM SOME COASTAL VILLAGES OF SHRIWARDHAN, DISTRICT-RAIGAD (MS)

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Abstract

The study was conducted to get an idea about the water quality by measuring the physicochemical parameter of well water from some coastal villages of shriwardhan taluka. Four villages were selected for present study. , pH, hardness, turbidity, Dissolved Oxygen, Electrical Conductivity and Total Dissolved Solids of the water samples were measured using pH meter, conductivity meter, spectrophotometer and turbidity meter. Result showed that the water of all four villages is safe for irrigation as well as drinking purposes.

Keywords - Physicochemical parameter, Spectrophotometer, turbidity, conductivity and pH meter, permissible limit.

Introduction

Groundwater forms a major source of drinking water. Due to various human activities the ground water quality is decreasing day by day. Groundwater contains various types of pollutants and several other substances are dissolved in it. Concentration of which is useful for human body but in a specific limit.

Shriwardhan taluka is located at coastal region. It is essential to know the quality of drinking water used by villagers. In the present study physico-chemical properties of ground water has been measured, for that 20 water samples were collected from wells of four villages located at sea shore.

Materials and Methods

Water Samples were collected in Polythene bottles. The samples were collected from wells. It was ensured that the concentrations of various water quality parameters do not changes in time that elapses between sample collection and the analysis in the laboratory. All the glasswares were first cleaned with tape water thoroughly and finally with deionised distilled water. The chemicals and reagents were used for analysis were of AR grade.

All parameters were measured using Standard Analytical Procedures for Water Analysis given by Bureaus of Indian Standards (BIS). The pH meter, conductivity meter, spectrophotometer and turbidity meter

were used to analyze these parameters.

Observed values for different parameter are tabulated along with standard specified by World Health Organization (W.H.O), Indian Council of Agriculture Research (I.C.M.R), Govt. of India.

Observation table

Name of Village	Sample No	pH	Turbidity (NTU)	Electrical Conductivity (µs/cm)	Total Dissolved Solids (TDS) (mg/L)	Hardness (mg/L)	Dissolved oxygen (DO) (mg/L)
	The values specified standards	6.5-8.5	5	1500	2000	600	5
Valvati	S ₁	7.9	5.0	1200	1400	460	2.8
	S ₂	7.5	4.4	300	654	175	5.5
	S ₃	8.7	6.1	520	850	325	6.5
	S ₄	8.5	7.1	1515	1750	480	5.1
	S ₅	9.1	4.6	1050	1260	380	6.4
Aravi	S ₁	7.5	4.0	1154	1190	410	9.5
	S ₂	6.9	5.2	1284	1420	480	5.4
	S ₃	8.1	6.2	890	940	310	3.5
	S ₄	8.5	5.5	658	890	350	6.5
	S ₅	8.5	4.1	548	840	305	5.4
Shekhadi	S ₁	9.3	5.0	951	960	350	6.2
	S ₂	7.8	6.5	875	935	312	5.4
	S ₃	6.5	5.6	694	895	360	6.4
	S ₄	8.9	3.5	908	945	290	5.4
	S ₅	8.2	4.2	857	911	326	6.4
Bharadkhol	S ₁	9.5	4.5	985	1020	360	5.2
	S ₂	8.5	4.5	985	1011	365	2.3
	S ₃	8.2	5.9	1250	1450	482	3.4
	S ₄	8.5	4.0	654	885	343	4.1
	S ₅	7.9	4.2	850	902	312	4.6

Result and discussion

The values of pH were within permissible limit in all except three samples in which pH is slightly alkaline. The Electrical conductivity was ranging from 1515 to 300 µs/cm and it is in the permissible limit. From observation table it is seen that the turbidity of some water sample is above the permissible limit this may be due to the presence of clay, silt, finely divided organic matter, plankton and other microscopic organisms. Greater the turbidity, higher the risk of gastro-intestinal diseases. Total Dissolved Solids (T.D.S.) value were ranging from 1750 to 654 and all samples are within maximum permissible limit. Hardness of water is due the presence of Calcium and magnesium ions. Values of total hardness for the all locations are within the specification limits for drinking water, but they are high enough to cause hardness of water. Dissolve oxygen in water samples are within permissible limit.

Conclusion

This work has presented the levels of physicochemical parameters such as pH, conductivity, turbidity, total dissolved solids, Dissolved Oxygen, total hardness, in the well water samples collected from four Coastal line villages of Shriwardhan taluka. The results showed that most of the parameters determined did not exceed the permissible limit. these water can be used for drinking purpose except few locations where turbidity was found to be higher than the permissible limit which may cause the risk of gastro-intestinal diseases. The water samples analyzed of the four villages were also considered hard although they fall within the specification limit. At few locations Dissolved Oxygen was low but it is within permissible limit. It can be concluded that the water of all four villages are safe for irrigation as well as drinking purposes.

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BUSINESS DESIGN FOR INCLUSIVE GROWTH & SUSTAINABLE DEVELOPMENT USING LEAN APPROACH

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Executive Summary

Global automobile manufacturers are under tremendous pressures to innovate their manufacturing process, to reduce costs and improve the quality considering the environmental safety for sustainable development. In view of the present global competitiveness, they must not only develop new features to strengthen their customer requirements but also follow the environmental and safety standard. Company has to lean and efficient in their approach and processes. For this it is important to identified the all waste and inefficiency, and remove them. All too often organization overlooks these inefficiencies and lack of standard procedures creating an environment that operates with a permanent sense of urgency. The cost for running a business this way is high and often difficult to see.

Atlas Copco is a company in automobile manufacturing. The chassis assembly line at Atlas Copco Nashik unit is important function or activity carried out whole machine assembly. This unit has started in 1982 with many changes in process and layout. Some of the operations which were being carried out are now outsourced. But still chassis line is one of the gray areas where company can improve certainly.

In countries like India, there is rapid growth in population and there by number of vehicles. Therefore we require more and more fuel day by day which is major cause air pollution.

Sustainable development is also related to this issue. Globally every country including developing country like India and China thinks very much about it because they realize that their future generation or may be present generation will suffer from lack of resources which is obviously most central to survive.

Atlas copco has seriously thought on this issue & accepted a new way to solve this problem to some extend. This is an approach towards lean manufacturing system.

Inclusive growth as the literal meaning of the two words refers to both the pace and the pattern of the economic growth. The inclusive growth approach takes a longer term perspective as the focus is on productive

employment rather than on direct income redistribution. Inclusive growth is, therefore, supposed to be inherently sustainable as distinct from income distribution schemes. Income distribution schemes can allow people, to benefit from economic growth in the short run, inclusive growth allows people to "contribute to and benefit from economic growth".

One of the approaches of Atlas copco which considers this is lean manufacturing system in which there are economical benefits to employees and environmental safety for the Society. With the economical growth of employees because of lean Manufacturing process cost of the product can be reduced. This is beneficial to customer i.e. society.

Lean manufacturing system

The lean tool has been used effectively to identify the Kaizens and improvement has been suggested based on the criticality of the wastes. Following are the list of outcome of the project -

- Avoid shortage of material by introducing firm MPS plan which allow to serve Society at right time.
- Avoid MRP plan fluctuations and work order issued to store in order prioritizes the plan.
- Effective manpower planning using line and work balance techniques.
- Merging of frame assembly and for frame strengthening area.
- Changes in lay down and axel dressing areas layout.
- Changes in work contain for Engine mounting and engine dressing area.
- Changes in off track and pre dispatch inspection area.
- Proper implementations of 5S techniques at each stage in chassis assembly process.
- Implementing check sheet and check point at each stage to improve the quality.
- Improvement in the quality which allow to save fuel & avoid pollution.

Sustainable development

India is booming and sustainable development becomes increasingly more important:

India's population currently encompasses about 1.2 billion people and is expected to grow by another 300 million within the next couple of decades. With cities generating two-thirds of the country's economic output, an increasing number of Indians are leaving rural areas to seek employment in cities, relying on an efficient urban infrastructure. By 2030 it is predicted that 68 Indian cities will each have more than one million inhabitants, and six megacities, more than ten million each. The rapid growth of cities causes a large number of challenges, including increase in number of vehicles and there by requirement of fuel and also air pollution.

Sustainable development & Future Generation

Sustainable development, at present time is a most concern phenomena. Globally every country including most developing country like India and China thinks very much about it because they realise that their future generation may suffer from lack of resources which is obviously most central to survive. The concept of sustainable development is not related only future generation but also with the present generation. Firstly it is important to know the conceptual meanings of sustainable development.

It is a way of thinking by which we can secure our present and future generation. The right to development means the right to improvement and advancement of economic, social, cultural and political conditions that can be improved the global quality of life. It must include the eradication and alleviation of wide spread conditions of poverty, unemployment, and inequitable social conditions. In this context the statement of Mrs. Indira Gandhi emphasized on environmental security for sustainable development. At the UN Conference on Human Environment at Stockholm in 1972 she said that, the removal of poverty is an integral part of the goal of an environmental strategy for the world. Sustainable development ensures the well-being of individual by integrating social development, economic development, and environmental conservation and protection.

The most frequently used definition of sustainable development is 'development that meets the needs of the present without compromising the ability of future generations to meet their own needs.' It is necessary for the sustainable development that the policies and technologies should be green so that environmental ability meets present and future generation in equal manner.

Atlas copco also accepted a new technological approach i.e. Lean Manufacturing which is satisfying today's customer need and also thought of future

generation by improving quality of product to save fuel & decrease the pollution upto some extend.

Inclusive growth

K. C. Chakrabarty, Deputy Governor of RBI in this speech clarifies the meaning of inclusive growth.

Inclusive growth as the literal meaning of the two words refers to both the pace and the pattern of the economic growth. The literature on the subject draws fine distinction between direct income redistribution or shared growth and inclusive growth. The inclusive growth approach takes a longer term perspective as the focus is on productive employment rather than on direct income redistribution, as a means of increasing incomes for excluded groups. Inclusive growth is, therefore, supposed to be inherently sustainable as distinct from income distribution schemes which can in the short run reduce the disparities, between the poorest and the rest, which may have arisen on account of policies intended to jumpstart growth. While income distribution schemes can allow people, to benefit from economic growth in the short run, inclusive growth allows people to "contribute to and benefit from economic growth".

The 'inclusive growth' as a strategy of economic development received attention owing to a rising concern that the benefits of economic growth have not been equitably shared. Growth is inclusive when it creates economic opportunities along with ensuring equal access to them. Apart from addressing the issue of inequality, the inclusive growth may also make the poverty reduction efforts more effective by explicitly creating productive economic opportunities for the poor and vulnerable sections of the society. The inclusive growth by encompassing the hitherto excluded population can bring in several other benefits as well to the economy. The concept "Inclusion" should be seen as a process of including the excluded as agents whose participation is essential in the very design of the development process, and not simply as welfare targets of development programmes (Planning Commission, 2007).

This is pretty similar to general role of finance as well. It works best in economies which create and provide opportunities for people. It is like one of the oils in the economic engine.

Why does inclusive growth focus specifically on employment?

Inclusive growth focuses on productive employment, rather than on income redistribution. There is no bias in the approach in favor of labor-intensive industry policies. Employment growth generates new jobs and income for individuals, while productivity growth has the potential to lift the wages of those employed and promote the returns

of the self-employed. Actually, in many low-income countries the problem is unemployment. Lean approach helps to improve the productivity of employees by reducing 25% of waste or unwanted activities. Which lift their wages. Since the production is increase because of lean ,raw material requirement will be increase & many vendors supplying raw material will earn more profit.

Definition of Inclusive Growth

Inclusive Growth refers both to the pace and pattern of growth, which are interlinked and must be addressed together. Rapid pace of growth is unquestionably necessary for substantial poverty reduction, but for this growth to be sustainable in the long run, it should be broad-based across sectors, and inclusive of the large part of a country's labor force. This definition implies a direct link between the macro and micro determinants of growth. The Growth Report: Strategies for Sustained Growth and Inclusive Development also emphasizes inclusiveness as an essential ingredient of any successful growth strategy i.e LEAN

What is Lean?

To better understand what Lean is, it's important to first understand what Lean is not.

Lean is not...

- 1) a way to reduce total headcount
- 2) a quick fix
- 3) easy

Though Lean came primarily through the Toyota Motor Company, a manufacturer of automobiles and trucks, all types of companies and organizations, from healthcare to government, are finding value from the model they have put forth. Below is a brief history and overview of lean production. The term "Lean" was coined in the 1980s by researcher John Krafcik, as he and others at MIT were discovering that Japanese techniques of automobile production were giving companies like Toyota a significant advantage in the marketplace. Lean production is "lean" because it uses less of everything compared with mass production:

Half of the human effort in the factory , Half the manufacturing space, Half the new investment in tools, Half the engineering hours to develop a new product

Also, it requires keeping far less than half the needed inventory on site, results in many fewer defects, and produces a greater and ever growing variety of products.

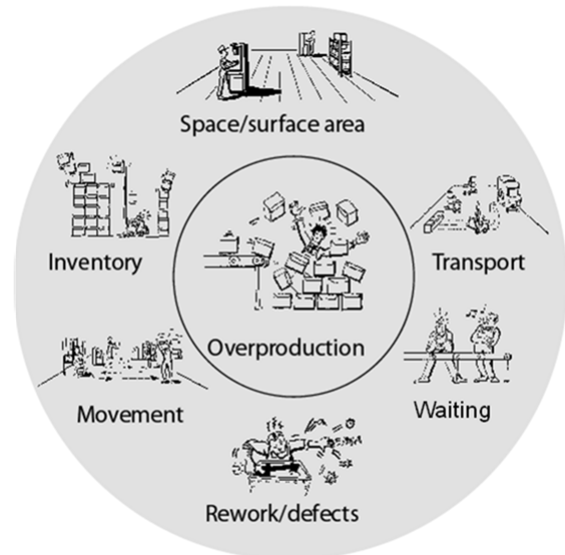
Five principles of Lean were identified for Lean Thinking by Jim Womack and Dan Jones ©1996:

1. Precisely specify value by product (as defined by the customer)
2. Identify the value stream for each product
3. Make value flow without interruptions

4. Let the customer pull value from the producer
5. Pursue perfection

Based on these principles, we discover the need to understand the difference between "value" and "waste." Taiichi Ohno, Toyota's former Chief Engineer, defined "7 Mudass" (7 Wastes) which are activities that do not add value from the customer's perspective.

The 7 type of waste invovled in Lean



- 1) Transportation
- 2) Inventory
- 3) Motion
- 4) Waiting
- 5) Over-processing
- 6) Over-production
- 7) Defects

Other "wastes" later identified by lean thinkers and researchers include:

Underutilized People Confusion Many lean "tools" have been developed over time to address these many wastes

Lean can be applied to the public sector.

The research found that Scottish public sector organisations applied Lean differently from manufacturing to suit their different needs. Scottish public sector organisations engaged with the principles of Lean at an operational rather than strategic level and used a narrower range of tools. Public sector organisations were most likely to use Rapid Improvement Events (Kaizen Blitz), which is one of the Lean implementation tools.

- Public sector use of Lean generated a number of outcomes. These included improvements in customer waiting times, service performance, processing times, customer flow and quality; achieving more for less; generating a better understanding of the process; better joined-up

working; improved use of performance data; increased staff satisfaction and confidence, and embedding a continuous improvement culture. Like experience elsewhere, Lean in the public sector was not seen as a quick fix solution, it takes time for results to yield steadily over a long implementation time span.

- A number of factors influence the likely success of Lean. These include management commitment and staff engagement, organisational readiness and capacity for change, and joined-up working and a whole systems approach to understand and meet the needs of the customer.
- Outcomes from Lean cannot be sustained in the longer term unless continuous improvement becomes an integral part of an organisation's cultural norms and a clear link is made between Lean improvements and an organisation's overall strategy.
- The findings suggested that Lean cannot simply be used to replicate good outcomes seen elsewhere. In a service environment high variation exists, so the focus needs to be on managing variation as well as standardising some of the processes. There can be replication of the Lean implementation methodology but even then adaptation not adoption is espoused.

Success Factors for Implementing Lean

The research found that Lean can be applied in the public sector and that outcomes varied across organisations. From the research, a number of success factors have emerged which are important considerations for embarking on Lean programmes. These include:

- Organisation culture
- Organisational readiness
- Management commitment
- Adequate resources
- Clear Communication and
- Strategic approach
- Improve the quality of product

Can Lean be effective in the public sector?

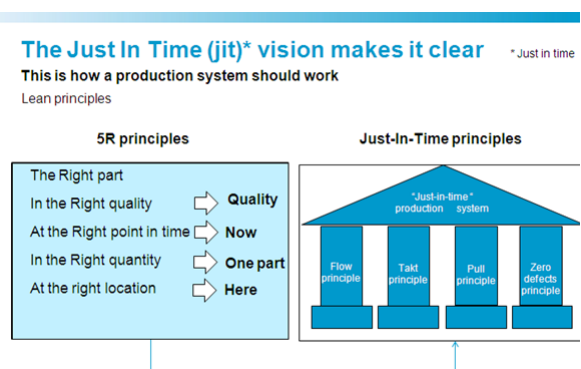
Lean can generate improvements within the public sector, conditional upon an effective approach to implementation. The evidence shows that Scottish public sector organisations can use Lean to develop more seamless processes, improve flow, reduce waste and develop an understanding of customer value and demand. Lean also gives frontline staff a better understanding of the end-to-end service delivery process, which increases morale and motivation, and improves customer focus.

Lean can also contribute to a culture of change. However, the evidence also suggested that Lean should be used as a means to achieve greater output, faster with higher quality with the same resource rather than a method of rapid unit cost reduction to release cash or to reduce headcount. Implementing Lean in the Public Sector By tackling the barriers and ensuring the provision of success factors, this research finds that Lean is a suitable methodology for improving performance and embedding a continuous improvement culture in the public sector managers possess the capability to implement the approach and sustain it over time.

Some tools commonly associated with Lean

- Value Stream Mapping
- 5S Workplace Organization
- Visual Management
- Poka-yoke (mistake proofing)
- Set-up Reduction - SMED
- Kanban Systems (to support Pull)
- Cellular Manufacturing
- Standardized Work
- Heijunka Box - Production Leveling

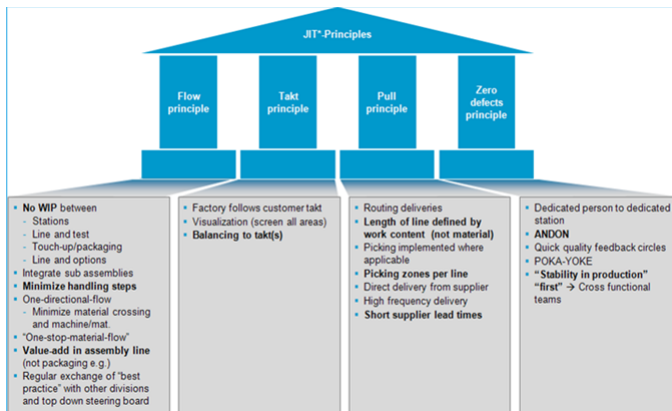
Kaizen Often, companies have focused on the implementation of these tools to improve their own processes and have had some success. However, as we learn more about Toyota through great authors and researchers like Jeffery Liker, David Mann, Jim Womack, John Shook, Mike Hoseus, Mike Rother, and others, there is much more to the Toyota Production System than tools. They have introduced us to: JIT Principle.



Certainly, some benefits can be realized by implementing the tools of lean, but to begin seeing sustained significant improvement, an organization must develop a business system to support those improvements and develop new tools applicable for their own environment. It is our goal at Indian Hills to stay on top of the latest methods and concepts being learned from Toyota and other leading companies. From that deeper understanding and knowledge combined with our own experience, we work to develop opportunities to share

these ideas, philosophies, successes and failures in practical ways with our region through training opportunities and other outlets.

Need for lean



Inadequate floor space

- Delivery lead times too long:
- Inventory too high:
- Improve customer interfaces & increase delivery performance:
- Reduced operational costs:
- Simplified business system implementations:

Conclusion

Whenever there is a product for a customer, there is a value stream. The challenge lies in seeing it. Value stream mapping is a lean manufacturing technique used to analyze the flow of materials and information currently required to bring a product or service to a consumer.

We have seen how a systematic approach in chassis assembly line can lead to overall improvement in process there by reducing the cost of the product. After fully implementation of the entire action plan the current state map will be converted to future state map.

Non value adding activities will reduce to 25%. The organizations will able value to customers and can serve customer with less charges than earlier.

In countries like India ,there is rapid growth in population and there by number of vehicles. Therefore we require more and more fuel day by day which is major cause air pollution. Sustainable development is also related to this issue. Lean Manufacturing approach can be used to improve the quality of product which require less fuel thereby decreasing the air pollution. This will help present generation to keep the natural resources for future .

Lean approach helps to improve the productivity of employees by reducing 25% of waste or unwanted activities which lift their wages. because of Lean approach, the production is increased therefore raw material requirement is also increased & many vendors supplying raw material will earn more profit.

So to conclude we can say that -

Lean approach is helpful for the inclusive growth & sustainable development of business & the whole society.

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CHECKLIST OF GENUS ERIOCAULON L. (ERIOCAULACEAE) FROM KONKAN AND WESTERN GHATS REGION OF MAHARASHTRA

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Abstract

The genus *Eriocaulon* L. (Eriocaulaceae) is represented about 84 species in India and about 43 species is reported from Maharashtra (Ansari & Balakrishnan 2009; Dalzell 1851; Gaikwad et al. 2002; Hooker 1893; Lakshminarasimhan 1996; Punekar 2003; Shankar et al. 2006; Shimpale & Yadav 2010; Yadav et al. 1998). Recently we have collected and studies about 30 species of *Eriocaulon* from Konkan and Western Ghats region of Maharashtra, of which two species are first time reported for state and one species does not match with any known taxa of genus.

Kew words: *Eriocaulon*, Checklist, Konkan, Western Ghats, Maharashtra

Introduction

Eriocaulon mostly grows on low altitude lateritic plateaus of Konkan region and high altitude lateritic plateaus of Western Ghats region. Some species of *Eriocaulon* are also found along seasonal pond and marshy areas. *Eriocaulon* are the beauty of lateritic plateaus in monsoon season. The genus is generally neglected by taxonomist due to its minute and complicated flower structures. Each and every species of *Eriocaulon* has unique head and can easily identify by its involucral bracts, floral bracts, female flower, male flower and seed texture. If we have good camera and stereo-zoom microscope, we can identify simply at species level.

The given paper provided a checklist of *Eriocaulon* species based on herbarium specimens collected by authors from Konkan and Western Ghats region of Maharashtra (Table 1).

Table 1: *Eriocaulon* species collected from Konkan and Western Ghats region of Maharashtra

Table 1: *Eriocaulon* species collected from Konkan and Western Ghats region of Maharashtra

Sr. No.	Name of species	Collection localities in Konkan and Western Ghats region of Maharashtra	Voucher specimens
1	<i>Eriocaulon achiton</i> Koern.	Chaukul-Shindhadurg District	DBB-102
2	<i>Eriocaulon apetalum</i> Punekar, Malpure & Lakshmin.	Tillari - Kolhapur District	DBB-217
3	<i>Eriocaulon belgaumensis</i> Shimpale & S. R. Yadav	Rajapur - Ratnagiri District	DBB-131
4	<i>Eriocaulon capillus-naidis</i> Hook.	Hatiwale - Ratnagiri District	DBB-95
5	<i>Eriocaulon cuspidatum</i> Dalz.	Hatiwale, Jaitapur - Ratnagiri District	DBB-206
6	<i>Eriocaulon dalzellii</i> Koern.	Hatiwale - Rajapur District	DBB-121
7	<i>Eriocaulon devendranii</i> Sankar, Ravikumar & Babu	Chaukul - Shindhadurg District	DBB-230

8	<i>Eriocaulon elenora</i> Tyson	Jaitapur - Ratnagiri District	DBB-116
9	<i>Eriocaulon eurypetion</i> Koern.	Madban, Jaitapur - Ratnagiri District	DBB-222 DBB-248
10	<i>Eriocaulon heterolepis</i> Steud.	Vaibhavwadi, Kharepathan - Shindhadurg District	DBB-119, DBB-247
11	<i>Eriocaulon kolhapurensis</i> Gaikwad, Sardesai, & S. R. Yadav	Tillari - Kolhapur District	DBB-107
12	<i>Eriocaulon lanceolatum</i> Miq. ex Koern.	Vikhare-Ghodhane - Ratnagiri District	DBB-125
13	<i>Eriocaulon margaretae</i> Tyson	Amboli-Shindhadurg District	DBB-94
14	<i>Eriocaulon minutum</i> Hook.	Anuskura, Pachal - Ratnagiri District	DBB-121
15	<i>Eriocaulon odoratum</i> Dalz.	Malvan - Shindhadurg District	DBB-75
16	<i>Eriocaulon parvicephalum</i> A.M. Darshetkar, R.K. Choudhary, M.N. Datar & S.A. Tamhankar	Vikhare-Ghodhane - Ratnagiri District	DBB-117
17	<i>Eriocaulon purpuriferum</i> (Fyson) Ansari and Balak.	Jaitapur - Ratnagiri District	DBB-219
18	<i>Eriocaulon quinqueangulare</i> L.	Malvan - Shindhadurg District	DBB-231
19	<i>Eriocaulon ratnagiricus</i> Yadav, Gaikwad and Sardesai	Dharmasala - Ratnagiri District	DBB-246
20	<i>Eriocaulon redatum</i> Ruhland	Mundargad - District	DBB-110
21	<i>Eriocaulon richardianum</i> (Fyson) Ansari and Balak.	Malvan - Shindhadurg District	DBB-244
22	<i>Eriocaulon ritcheianum</i> Ruhl.	Raigad - Raigad District	DBB-232
23	<i>Eriocaulon robustobrownianum</i> Ruhl.	Amboli - Shindhadurg District	DBB-243
24	<i>Eriocaulon sedgwickii</i> Fyson.	Anuskura-Kolhapur District	DBB-105
25	<i>Eriocaulon sharmae</i> Ansari and Balak.	Amboli - Shindhadurg District	DBB-104
26	<i>Eriocaulon</i> sp. nov.	Jaitapur in Ratnagiri District	DBB-207
27	<i>Eriocaulon stellatum</i> Koern.	Amboli - Shindhadurg District	DBB-210
28	<i>Eriocaulon trilobum</i> Buch. Ham. ex Koern.	Kharepathan - Shindhadurg District	DBB-245
29	<i>Eriocaulon tuberiferum</i> (Kulkarni and Desai)	Amboli-Shindhadurg District	DBB-103
30	<i>Eriocaulon xeranthemum</i> Mart.	Hatiwale, Jaitapur - Ratnagiri District	DBB-112 DBB-249

Result and Discussion

During our survey of *Eriocaulon* in year 2017-18, we have collected and studies 30 species (Table 1) of genus from Konkan and Western Ghats region of Maharashtra, of which two species are first time reported for state i.e. *E. devendranii* Sankar, Ravikumar & Babu and *E. belgaumensis* Shimpale & S. R. Yadav and one species of *Eriocaulon* does not match with any known taxa of genus, therefore it may be novelty and further study is in progress.

Root tubers are rarely presented in the genus and in India this character is found only in *E. tuberiferum*, which we have collected from high altitude lateritic plateau of chaukul region. *E. capillus-naidis*, *E. dalzellii*, *E. setaceum* are found in water logged fields and margin of rivers. Recently 7 species have been described from Konkan and Western Ghats region of Maharashtra, viz. *Eriocaulon apetalum* Punekar, Malpure & Lakshmin., *E. kolhapurensis* Gaikwad., Sardesai, & S. R. Yadav, *E. parvicephalum* A.M. Darshetkar, R.K. Choudhary, M.N. Datar & S.A. Tamhankar., *E. ratnagiricus* S. R. Yadav,

Gaikwad and Sardesai, *E. sedgwickii* Fyson., *E. sharmae* Ansari and Balak., *E. tuberiferum* Kulkarni & Desai. Therefore critical studies and observations in genus *Eriocaulon* is very important and there is need of revise the genus *Eriocaulon* thoroughly for Maharashtra.

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TOURISM AND ECONOMIC DEVELOPMENT OF INDIA

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Abstract

The Indian Tourism Industry has flourished in the past few years, significantly contributing to the nation's Development, Gross Domestic Product, Foreign Exchange Earnings and Employment. India with her enriched beauty is unambiguously one of the most viable candidates for promoting tourism. Since the past few years, Government of India has under-taken various measures to promote tourism. Tourism is growth oriented industry with its impact on the employment and foreign exchange potential of the country. This paper analyse the, increase in economic growth and the development of tourism. The number of tourist arrivals is directly proportional to the economic growth. India witnessed a grand total of 6.58 million Foreign Tourist Arrivals with annual growth rate of 4.3% in 2012. It is the second largest foreign exchange earner in India recording estimated earnings of 94487 Crore in 2011-2012. With world tourist arrivals expected to increase by 43 million every year on an average from 2010 to 2030. The domestic tourism is also a major factor which is contributing to the growth in tourism sector.

Keywords - Tourism, Tourism Development, Gross Domestic Product, Foreign Exchange Earnings, Economic Growth and Development, Tourist Growth

Introduction

Since from the ancient time, travel and tourism were one of the important social activities for the human being. Human being is always in search of new places for entertainment as well for peace. Now a days travel and tourism become easier due to advancement in technology. This technological advancement calls for the changes in the tourism industry which makes it rapidly growing industry of the world. The growth of this industry is become rapid due to increasing income level, increased leisure time and reduction in the cost of traveling. As large no of people travel across the world there is huge investment in this industry worldwide. Every country has sets his own standards for tourism development and try to grab the opportunity of foreign currencies by developing their destinations as per international standards.

In this paper concept of tourism was discussed by

considering the different perspectives and forms of tourism also the various definitions of tourism were mentioned. This chapter gives in detailed picture of recent tourism growth at international as well as at national level in terms of tourist arrivals and tourism receipt.

Tourism concept and meaning

The word tourism has its own development, which roots are dipped into a very ancient history. According to Jews the word 'Torah' found similar to tour which means study or search. According to Latin, the original word 'Tornos' means a round wheel like instrument was found close to tourism. With reference to Sanskrit language 'Paryatan' means travelling for recreation or to study something. 'Deshatan' word used to describe travelling activity for earning money and 'Tirthatan' is the third parallel word for tourism which explains the travelling activity for religious purpose. From geographical perspective, tourism is related with geographical location, climate, the landscape, the environment and the physical planning of a place. From sociological perspective tourism is considered as a social activity. It is nothing but interaction between different cultures and communities.

From the historical perspective tourism is as study of the factors which are responsible for the initiation of tourism to a particular destination. Managerial perspective considered tourism as an industry and therefore helps to incorporate managerial skills in order to be properly managed. This perspectives studies different management functions like planning, co-ordination, controlling, directing, staffing and so on in relation with tourism industry. From an economic sense tourism is a major source of income generation, foreign exchange earnings and of employment.

Review of Literature

It presents heritage and cultural tourism along with medical, business and sports tourism. The tourism sector in India has seen a tremendous growth in the last few years. The Foreign Tourist Arrivals (FTA's) in India have increased from 5.58 million in 2010 to 6.58 million in 2012. The Annual Growth Rate of the tourism sector in India is around 21.8% INR, 7.1% in terms of \$US. Tourism contributes 6.23 per cent to the national GDP and 8.78%

of the total employment in 2012 estimated foreign exchange earnings at US\$ 17737 million (India Tourism, Annual Report, 2012 and UNWTO). Despite the recession the tourism industry has shown notable growth in the number of foreign tourist arrivals. India is 42nd in the world rankings as per foreign tourism arrivals in the country. The World Travel and Tourism Council (WTTC) have named India along with China as one of the fastest growing tourism industries for the next 10 to 15 years. Tourism today is the most vibrant tertiary sectors and strong hold of the economy. The Travel & Tourism Competitiveness Report 2007 ranked tourism in India sixth in terms of price competitiveness and 39th in terms of safety and security.

Nature of Tourism

Tourism is a multi-facet activity. It touches nearly all the sectors of life. Rapid and continuous growth has been the key-note of tourism. The present day, a traveler comes from a wider social background and his tastes and desires are much more varied and his leisure time is much more restricted. Now a day's people have started moving for exciting and exotic activities of mountaineering, water skiing, under water swimming, pony tracking, etc. to utilize their leisure time. They like riding, boating, shooting, etc. organized by large private groups, constructing their own specially designed low-priced accommodation and very often providing their own entertainment and other services. Tourism is, in fact, a composite phenomenon which embraces the incidence of a mobile population of travelers who are strangers to the places they visit.

Scope of Tourism

The tourism phenomenon has attracted almost the entire world. It is not only the economic compulsion to earn foreign exchange, but a sense of social obligation that makes for a sound tourism policy. Tourism industry has taken rapid strides in the recent years as an instrument of all round economic growth. The wide ranging achievements in this field have led to a marked improvement in general standard of living. Being a service industry, it creates employment opportunities for the local population. It is a major source of income and employment for individuals in many places deficient in natural resources which cannot readily contribute to the economic prosperity of the local people except through the medium of tourism. Tourism has become a significant factor in redressing regional imbalances in employment and income. This aspect of provision of more employment becomes more important in a developing country where the level of unemployment and underemployment tends to be high.

Tourism is a prelude to growth in other sectors and the Govt, is the single largest beneficiary. It is also a major source of foreign exchange earnings. It can help to correct

adverse trade balance and regional imbalances. It has the advantage of being a painless mechanism for transfer of resources from the high income developed countries to the low income developing countries. In economic terms, tourism is both a labour-intensive and capital-intensive industry. It has a vast potential for employment, direct and indirect. The employment generation by tourism development assumes special significance in the present conditions prevailing in India. If properly developed, it can be an effective vehicle for promotion of growth and development of different regions. It gives a direct stimulus to socio-economic development of various parts of the country.

Tourism is not only an economic activity vital to national development, but also an important medium of cultural changes among nations of the world. It can play an important role as a means of social education and social mobilization in the country itself, as a compelling force for fostering better understanding among nations of the world, for developing closer cultural and business relations and as a significant factor contributing to world peace.

For India, tourism could be an important economic factor particularly when we anticipate a serious balance of payment problem. It is so because tourism could earn a considerable foreign exchange without, in any way, depleting our national resources. Tourism is a highly competitive industry and includes the following segments:

- i) Hotels, motels and restaurants.
- ii) Carriers such as Indian Airlines, Air India, Railways and Road Transport.
- iii) Travel agents, tour operators and tour guides.
- iv) Central and state Government, departments and corporations concerned with tourism.

Tourism, in fact, is an important human activity with great scope. The complex nature of tourism phenomenon implies that various academic disciplines are involved in its study. Some basic disciplines such as economics, psychology, sociology, anthropology and geography contribute a great deal to this field. Certain newer disciplines such as Business Management and Public Administration have also introduced diploma courses for developing tourism.

Research Methodology

The research is based on the analysis of relevant reports of Tourism Development Corporation, newspapers, various books, plans, previous studies, and other documentation, together discussions made with tourism authorities and also field visits undertaken in 2011 and 2012.

Concerted efforts are being made to promote new forms of tourism such as rural, medical, cruise, film and

eco-tourism etc.

1. Rural Tourism

The scheme of Rural Tourism was started by the Ministry in 2002-03 with the objective of showcasing rural life, art, culture and heritage at rural locations and in villages, which have core competence in art and craft, handloom, and textiles as also an asset base in the natural environment. It aimed to benefit the local community economically and socially, as well as to enable interaction between tourists and local population for a mutually enriching experience. Under this scheme, the development/strengthening of physical infrastructure at the identified rural site is supplemented by the capacity building of the local population to develop the identified site as a rural tourism product. Rural tourism projects at 186 villages in 29 States/Union Territories have been sanctioned by the Ministry of tourism since the inception of the scheme. Of these sites are located in the North - Eastern region. A total amount of RS 55.40 Crore was sanctioned for Rural Tourism projects during the 11th Five Year Plan. Projects at 90 sites have been completed by December 2012. During the Twelfth Five Year Plan, the present scheme of Rural Tourism is being replaced with the scheme of Rural Tourism Cluster. The modified scheme aims at developing a cluster of villages a tourism product.

2. Medical Tourism

It is also called medical travel, health tourism or global healthcare and is a term used to describe the rapidly growing practice of travelling across international borders to obtain health care. India offering Medical care facilities and promoting Medical Tourism that excels among them for the following reasons:-

1. State of the Art Medical facilities
2. Reputed health care professionals
3. Quality nursing facilities
4. No waiting time for availing the medical services
5. India's traditional healthcare therapies like Ayurveda and Yoga combined with allopathic treatment provide holistic wellness

3. Film Tourism

In July, 2012 the Ministry of Tourism developed guidelines for extending financial support to State Governments / Union Territory Administrations for promotion of film tourism, as a preliminary step, Central Finance Assistance of INR. 2 lakh per film will be provided to State Governments and Union Territory Administrations, during each financial year for a maximum of five films. The films will be chosen/selected taking inputs from their Film Development Corporations, based

on the exposure provided by them to the tourism destinations and locations in the respective States/UTs. The CFA would cover Feature Films, Documentaries, Telefilms and Television Serials, including Reality Television.

4. Cruise Tourism

It is fast emerging as a new marketable product. India with its vast and beautiful coastline, virgin forests and undisturbed idyllic islands, rich historical and cultural heritage, can be a fabulous tourist destination for cruise tourists. With the Indian economy developing at a steady pace, middle class growing in number and increasingly possessing disposable incomes which could be spend on leisure activities, Indians could also take on cruise shipping in a big way. It was approved by the Government of India on 26th June 2008. The objectives of the policy are to make India an attractive cruise tourism destination with the state of the art infrastructure and other facilities at various parts in the country to attract the right segment of the foreign tourists to cruise shipping in India and to popularize cruise shipping with Indian tourists.

5. Promotion of 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 purports to educate the traveller, provide funds for ecological conservation, directly benefit the economic development and political empowerment of local communities, and foster respect for different cultures and for human rights. The Ministry has been laying a lot of stress on maintenance of environment integrity, considering the importance of developing tourism in an ecologically sustainable manner

6. Leisure Tourism

They usually visit hill stations, beaches, waterfalls, zoological parks, etc.

7. Cruise Tourism

Rail and road transport are very common among the people. Some tourists, go in for Air / Cruise mode of transport even if it is costlier. At any cost, the tourists desire to enjoy the holiday even before they reach the actual tourist spot.

8. Sports Tourism

People now from the rich and the poor, the young and the old spare leisure time for sports activities. One segment of them undertakes tours to nearby cities and abroad for sports activities. Inevitably Tourism participates in their tour.

9. Educational Tourism

Students undertake trips to abroad to secure higher studies and professionals to polish their talents. Tourism here automatically gets triggered. The types of tourism in

India have grown and this has boosted the Indian economy. That it continues to grow efforts must be taken by the Indian government, so that the tourism sector can contribute more substantial-ly to the nation s GDP.

10. Business Tourism

Business tourism can be defined as travel for the purpose of business. Busi-ness Tourism can be divided into three sections: Trading for goods to be resold on wholesale basis Conduct business transactions e.g. visiting a client, contract negotiations Attending a conference, exhibition or event associated with their business.

Early Development

The first conscious and organized efforts to promote tourism in India were made in 1945 when a committee was set up by the Government under the Chairmanship of Sir John Sargent, the then Educational Adviser to the Government of India (Krishna, A.G., 1993). Thereafter, the development of tourism was taken up in a planned manner in 1956 coinciding with the Second Five Year Plan. The approach has evolved from isolated planning of single unit facilities in the Second and Third Five Year Plans. The Sixth Plan marked the beginning of a new era when tourism began to be considered a major instrument for social integration and economic development.

But it was only after the 80's that tourism activity gained momentum. The Govern-ment took several significant steps. A National Policy on tourism was announced in 1982. Later in 1988, the National Committee on Tourism formulated a comprehensive plan for achieving a sustainable growth in tourism. In 1992, a National Action Plan was prepared and in 1996 the National Strategy for Promotion of Tourism was drafted. In 1997, the New Tourism Policyrecognises the roles of Central and State governments, public sector undertakings and the private sector in the development of tourism were. The need for involvement of Pan-chayati Raj institutions, local bodies, non-governmental organisations and the local youth in the creation of tourism facilities has also been recognised.

Present Situation and Features of Tourism in India

Today tourism is the largest service industry in India, with a contribution of 6.23% to the national GDP and providing 8.78% of the total employment. India witnesses more than 5 million annual foreign tourist arrivals and 562 million domestic tourism visits. The tourism industry in India generated about US\$100 billion in 2008 and that is expected to increase to US\$275.5 billion by 2018 at a 9.4% annual growth rate. The Ministry of Tourism is the nodal agency for the development and promotion of tourism in India and maintains the "Incredible India" campaign.

According to World Travel and Tourism Council, India will be a tourism hotspot from 2010-2020, having the highest 10-year growth potential. As per the Travel and Tourism Competitiveness Report 2009 by the World Economic Forum, India is ranked 11th in the Asia Pacific region and 62nd overall, moving up three places on the list of the world's attrac-tive destinations. It is ranked the 14th best tourist destination for its natural resources and 24th for its cultural resources, with many World Heritage Sites, both natural and cultural, rich fauna, and strong creative industries in the country. India also bagged 37th rank for its air transport network. The India travel and tourism industry ranked 5th in the long-term (10-year) growth and is expected to be the second largest employer in the world by 2019.

Moreover, India has been ranked the "best country brand for value-for-money" in the Country Brand Index (CBI) survey conducted by Future Brand, a leading global brand con-sultancy. India also claimed the second place in CBI's "best country brand for history", as well as appears among the top 5 in the best country brand for authenticity and art & culture, and the fourth best new country for business. India made it to the list of "rising stars" or the countries that are likely to become major tourist destinations in the next five years, led by the United Arab Emirates, China, and Vietnam.

India in world Tourism Rankings

Tourism in India accounts for 2.5 percent of the GDP, the third largest foreign ex-change for the country. India fails to be one of the 20 top destinations in the world; in fact it doesn't even make to the top 10 destination ranking in Asia Pacific region. India ranks 42 in the United Nations World Tourism Organization rankings for tourism arrivals in the country. Over the past six decades, tourism has experienced continued growth and diversification to become one of the largest and fastest growing economic sectors in the world. As growth has been particularly high in the world's emerging regions, the share in international tourist arriv-als received by developing countries has steadily risen, from 31% in 1990 to 45% in 2008.

Objectives

1. To study the potential of study area for sustainable tourism development
2. To study the economic impacts of tourism in the study area.
3. To study the environmental impact of tourism in the study area.
4. To assess the socio-cultural impact of tourism in the study area.
5. To find out whether tourism development in study area is sustainable?

6. To suggest some sustainable tourism development plans for the study area.

Significance of the Study

1. This study helps to find out the present situation of tourism development and problems related to it in the study area.
2. This study helps to explore the potential of study area for sustainable tourism development.
3. This study find out the economic, environmental, social and cultural impact of tourism on the host community, this will guide the local authorities for development of sustainable tourism.
4. This study will create the awareness regarding sustainable dimension of tourism among the different stakeholders of tourism in the study area..
5. This study finds out the relationship between host community and tourist that will help to set the future strategies for sustainable tourism development

Suggestions

1. Tourism is service industry and the quality of service makes all the different between competing destinations. A comprehensive human resource development programme should be a key element of future policy. Such programme of human resource development should also cover orientation of the staff at airports, customer's facilitator, guides etc. on continuous bases.
2. Human centered organizations should be promoted to make tourism industry more lucrative and joyful. The shortage of manpower in tourism department should be taken into consideration and be removed through engaging personnel on contract basis. Moreover, tourism sector should seek consultancy for improving the organizational efficiency and performance of man power engaged in tourism development and promotion.
3. It is the high time to go for privatization of services. There should be more partnership between public and private sector for development of tourism infrastructure and delivery of services. 220 Local NGOs, voluntary organizations and people's cooperatives should be promoted to take active part in tourism development in the state
4. It is imperative to ensure commercial utilization of surplus land and other assets of the Railways in order to earn additional resources and to

make greater use of telecom and information technology to improve efficiency is the need of hour.

5. There is urgent need for the government and specially the Indian Railways to promote rail tourism in India by enumerating specific procedures, which facilitate the process with ease of convenience, flexibility in approach and competitive pricing. Close coordination is desirable and necessary between the Ministers of Railways, Tourism and Civil Aviation for creating proper synergy and coordination.

Conclusion

Tourism sector is one of the fast growing service sectors in the World. It acts as a powerful instrument for economic growth. India is a unique and perfect destination for both domestic and foreign visitors. India's wide variety of flora, fauna, tourist destinations, health and wellness centers, eco-tourism spots, adventure activities, culture, heritage, educational institution etc attract both domestic as well as foreign tourists towards it. The increase in the tourist arrivals have resulted in the rapid growth of tourism sector in India. The growth of tourism sector has resulted in employment generation, foreign exchange earnings, expansion of infrastructure facilities, capital investment, socio-economic growth, increasing in the contribution to GDP and so on. India has evidenced sustainable and inclusive economic growth due to the wide expansion of tourism sector.

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BAN ON PLASTICS

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Plastic, the wonder material that we use for everything and which pollutes our environment, is perhaps the most harmful of trash dumped by mariners and seagoers in sea because it does not readily break down in nature. In-fact, the plastic that goes over the side today may still be around in hundreds of years to foul up the fishing gear, boat propellers, and beaches of future generations.

Careless disposal of plastic can have dire consequences. A plastic bag looks like a tasty jellyfish to an indiscriminate feeder like the sea turtle, but plastic is indigestible. It can choke, block the intestines of, or cause infection in those animals that consume it.

A plastic bag can also clog an outboard engine's cooling system. Lost or discarded monofilament fishing line can foul propellers, destroying oil seals and lower units of engines, or it can become an entangling web for fish, seabirds, and marine mammals.

According to the Centre for Marine Conservation, over 25,000 pieces of fishing line were collected from U.S. beaches during the 1996 annual beach clean-up and at least 40% of all animal entanglements reported during the clean-ups involved fishing line.

Every day, more and more plastic is accumulating in our oceans. Recreational boaters are not the only group

that improperly disposes off plastic refuse at sea. Plastics also enter the marine environment from sewage outfalls, merchant shipping, commercial fishing operations, and beachgoers.

In the middle stage, it is very flexible and can be given any shape depending on temperature and pressure. In practices, urea, formaldehyde, poly ethylene, polystyrene, polycithylcholid, phenoloic compounds and other substances are used in the preparation of plastics pollution.

Advertisements

Now-a-days the most popular plastic pollution is caused is polyvinyl chloride (P.V.C.). When any food material or blood is stored in the said plastic containers then gradually the soluble chemical gets dissolved in them causing death due to cancer and other skin diseases.

Polyvinyl chloride has also been found to destroy the fertility of the animals and their respiratory systems. When mixed with water, it causes paralysis and also damages bones and causes irritation to the skin.

Recently U.S.A. has banned the use of P.V.C. plastic in space apparatus and in food containers (as chemicals get dissolved in the food). India should immediately ban the use of P.V.C. in water pipes, food and medicine containers to save the lives of millions who are already suffering from different types of ailments.

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COMPUTERIZED SELF-DRIVING (AUTONOMOUS) CAR

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Abstract

The field of autonomous car is of interest to researchers, and much has been accomplished in this area, of which this paper presents a detailed technology. This paper can help one understand the trends in autonomous car technology for the future enhancement. We see a drastic change in autonomous car technology since 1920s, when the first radio controlled cars were designed. In the subsequent decades, we see fairly autonomous electric cars powered by embedded circuits in the roads. 1980s saw vision guided autonomous cars, which was a major milestone in technology and till date we use similar or modified forms of vision and radio guided technologies. Various modern autonomous cars has introduced many features such as lane keeping, automatic braking and adaptive cruise control. Extensive network guided systems in conjunction with vision guided features is the future of autonomous cars. It is predicted that most companies will launch fully autonomous cars by the advent of next decade. The future of autonomous cars is an ambitious era of safe and comfortable transportation. Generally, In this technology Python programming language can used.

Keywords : Self-driving (Autonomous) Car, Technology, Sensors, Cameras, Radar, Artificial Intelligence (AI), Original Equipment Manufacturer (OEM), Neural Networks, Machine Learning, RIDER (Real-time Intelligent Driving Environment Recording system).

Introduction

The Self-Driving Car implements the technology of autonomous vehicle which allows the car to experiment driver-less experience. In the past five years, autonomous driving has gone from “maybe possible” to “definitely possible” to “inevitable” to “how did anyone ever think this wasn’t inevitable?” Waymo, the company that emerged from Google’s self-driving car project, has been at it the longest, but its monopoly has eroded of late. Tech giants like Intel, IBM, and Apple are looking to carve off their slice of the pie as well. Countless hungry start-ups have materialized to fill niches in a burgeoning ecosystem,

focusing on laser sensors, compressing mapping data, and setting up service centers to maintain the cars. And cars that drive themselves are now everywhere. They’re prowling the streets of California and Michigan, Paris and London, Singapore and Beijing. Driverless tech will add \$7 trillion to the global economy and save hundreds of thousands of lives in the next few decades. Simultaneously, it will devastate the auto industry and its associated gas stations, drive-thrus, taxi drivers, and truckers. Some people will prosper. Most will benefit. Many will be left behind. It’s worth remembering that when automobiles first started rumbling down manure-clogged streets, people called them “horseless carriages.” The moniker made sense: Here were vehicles that did what carriages did, minus the hooves. By the time “car” caught on as a term, the invention had become something entirely new. Over a century, it reshaped how humanity moves, and thus how (and where and with whom) humanity lives. This cycle has restarted, and the term “driverless car” will soon seem as anachronistic as “horseless carriage.” We don’t know how cars that don’t need human chauffeurs will mold society, but we can be sure a similar gear shift is on the way. To carry out successful autonomous navigation in such situations, combining a variety of technologies from different disciplines that span computer science, mechanical engineering, electronics engineering, electrical engineering, and control engineering, etc. Significant advances in autonomous car technology has been made after the advent of the vision guided Mercedes-Benz robotic Van in 1980, since when the main focus has been on vision guided systems using Lidar, Radar, GPS and computer vision. This developed into the autonomous technologies present in modern cars like adaptive cruise control, lane parking, steer assist etc. And, in the future, we will be part of a future where fully autonomous cars will be a reality, based on official forecasts by various automobile companies.

What is the Self-Driving Car?

A self-driving car (sometimes called an autonomous car or driverless car) is a vehicle that uses a combination of sensors, cameras, radar and artificial intelligence (AI)

to travel between destinations without a human operator. To qualify as fully autonomous, a vehicle must be able to navigate without human intervention to a predetermined destination over roads that have not been adapted for its use.

History of the autonomous car

Much like electric vehicles, autonomous cars may seem like a very recent initiative but were first developed decades ago. These included both Original Equipment Manufacturer(OEM) driven initiatives like the General MIDI Standard for electronic music devices(GM) Futurama exhibit at the 1940 World's Fair and running autonomous prototypes from GM and Ford in the 1950s. There have also been several independent attempts to build autonomous cars over the years in the US, Japan, and Europe, in the 1960s through the 1980s. Most of the early attempts at autonomous driving needed significant help from infrastructure (like special roads with metal guide strips and radio sensors to point out the right of way to the cars), but some also used early cameras, remote sensors, and actuators to allow the cars to control themselves in much the same way as semi-autonomous cars can today. The early "self-driving" cars were able to complete test routes but were largely untested in real world traffic conditions.

The big breakthrough that brought autonomous driving out of the fringes of "skunkworks" programs and the odd science class project was the DARPA Grand Challenge. Organized by the US Defense, Department's Defense Advanced Research Project Agency (DARPA), this competition brought a number of schools, OEMs, and innovators together to create the autonomous vehicle of the future initially aimed for potential military use, but eventually with crossover to civilian applications.

The First Self-Driving Cars

The DARPA Grand Challenges were held in 2004 (open desert), 2005 (desert course), and 2007 (urban course). While the participants had varying degrees of success (the first Grand Challenge saw no participant complete the course and had no winner), the reliability and capability of the machines improved dramatically with each iteration. The first Grand Challenge winner was Stanford's Stanley vehicle in 2007, a modified Volkswagen Touareg that earned the team the \$2 million winning purse. The Grand Challenges got many of the OEMs and other participants in the autonomous vehicle field today, including Google and Cisco Systems, seriously thinking about the technology. Many members of participating teams are spearheading autonomous vehicle development at the auto OEMs and other companies today.

Levels of Autonomy in Vehicles

Vehicle automation is usually classified into the following five levels:

0. **No automation:** the driver is in complete control at all times.
1. **Function-specific automation:** the vehicle controls one or two specific functions, such as stability control or emergency braking.
2. **Combined function automation:** at least two primary control functions are automated. The driver must monitor the vehicle and be ready to take control.
3. **Limited self-driving automation:** all safety-critical functions are automated, and surrounding conditions are monitored. The human 'driver' is warned if they need to take over control.
4. **Full self-driving automation:** vehicle can automate all driving functions and monitor road conditions. Driver is never expected to take control and the vehicle can be unoccupied.

Level	Accelerating	Steering	Control	Responsibility
0	Person	Person	Person	Person
1	Person/Car	Person/Car	Person	Person
2	Car	Car	Person	Person
3	Car	Car	Car	Person
4	Car	Car	Car	Car

Table: Levels of Autonomy in Vehicles.

How self-driving cars work

AI technologies power self-driving car systems. Developers of self-driving cars use vast amounts of data from image recognition systems, along with machine learning and neural networks, to build systems that can drive autonomously.

The neural networks identify patterns in the data, which is fed to the machine learning algorithms. That data includes images from cameras on self-driving cars from which the neural network learns to identify as traffic lights, trees, curbs, pedestrians, street signs and other parts of any given driving environment.





What are Driverless cars (In Programming View)

An **autonomous car** (also known as a **driverless car**, **auto**, **self-driving car**, **robotic car**) is a vehicle that is capable of sensing its environment and navigating without human input. Many such vehicles are being developed, but as of May 2017 automated cars permitted on public roads are not yet fully autonomous. They all require a human driver at the wheel who is ready to take control of the vehicle immediately at any time.

Autonomous cars use a variety of techniques to detect their surroundings, such as radar, laser light, GPS, odometry, and computer vision. Advanced control systems interpret sensory information to identify appropriate navigation paths, as well as obstacles and relevant signage. Autonomous cars have control systems that are capable of analyzing sensory data to distinguish between different cars on the road, which is very useful in planning a path to the desired destination. Python is a great foundation because it has some cool features like readability, no parenthesis, type interfaces, duct typing, modular programming. Object oriented, extensible all these features make Python the obvious choice for Machine Learning.

Python uses less lines of code to express the concepts. Over the years, we've seen Self Driving Cars become one of the greatest cutting edge technology which has become the forefront of future. Where Machine Learning and Artificial Intelligence have been used practically to make the driverless concept work and it is still progressing.

What is Python?

Python is a Programming language that is more geared towards scripting, used in companies where you have machine learning, artificial Intelligence and various other aspects of different projects. It is easy, dynamic and open source. The syntaxes are easy to understand, readable and easy to write. Overall Python is well structured, even if you have to take up a software written

by someone else, you'd be able to understand it and start working from where they left quickly.

Basics Of Python

We're going to learn the basics of Python, which acts as a building block for Artificial Intelligence and machine learning. We'll be learning about defining Data Types, list dictionaries, various operators, defining functions etc. We'll then learn about how classes, modules and inheritance works.

Why Should you use Python?

- Python is Object Oriented.
- Structure supports concepts such as Polymorphism, operator overloading and Multiple Inheritance
- Python is free (Open Source) doesn't require license.
- Python is Portable & Powerful
- Runs On every major platforms used today
- Dynamics Typing, Built-in types & tools, library utilities, automatic memory management

Who uses Python

Python forms as a base for various technology products like Google, Disqus, Quora etc.

Understanding the syntax

Let's take this example; In Java to print a Hello World, you see that there are 3 lines of code with the print statement to get the output. Whereas in Python the same printing of an output would require only a **Print** command to get it. It's compact and intuitive, isn't it?

Java:

```
public class HelloWorld {
    Public static void main (String [], args) {
        System.out.println("Hello, World!")
    }
}
```

Python:

Print "Hello World"

There are two versions of Python currently available

Python 2.x

Python 3.x

Let's see the basic differences

Python 2.x is legacy, Python 3.x is the current version

The most visible difference is probably the way the "print" statement works.

In Python 2 it's a simple statement

Print "Hello World" – *it's simple*

In Python 3 it's a function

print("Hello World.") – You'll have to write it as a function, you'll have to pass in the string as an input

argument as to whatever you'd want to print.

The main difference between Python 3 and 2 is that Python 3 is cutting edge, it's new and most of the latest development happen on PY3. Most of the new features will be implemented in there rather than being added to 2.x

Python 3 is a nicer and more consistent language, BUT, there is a very limited third-party module support for it. This is likely to be true for at least a couple of years more. So, all major frameworks still run on python 2, because that is the version you are going to end up actually using.

Hardware: Data Logging & Real-Time Processing

The backbone of a successful naturalistic driving study is the hardware and low-level software that performs the data collection. In the MIT-AVT study, that role is served by a system named RIDER (Real-time Intelligent Driving Environment Recording system). RIDER was designed and continuously developed to satisfy the following goals and requirements:

- 1) **Time stamped Asynchronous Sensor Recording:** Record all sensors and data streams in a way that each sample of data (no matter its frequency or data source) is time stamped using a centralized, reliable time-keeper. In other words, data has to be time stamped in a way that allows perfect synchronization of multiple data streams in post-processing.
- 2) **High-Definition Video:** Capture and record 3 to 6 cameras at 720p (2.1 megapixels) resolution. The selection of camera positions, resolution, and compression was one of the most essential design decisions of the entire study.
- 3) **CAN Bus:** Collect vehicle telemetry from the Controller Area Network (CAN) bus(es) of the vehicle. Each vehicle has different ports and bus utilization policies, with little information made publicly available about the mapping of message ID's and the message content. Raw CAN messages must be recorded such that the essential information is contained within those messages even if at the time of collection those messages cannot be decoded.
- 4) **Remote Cellular Connectivity:** Low-bandwidth, infrequent communication of system status via a cellular connection in order to detect when RIDER system malfunction occurs.
- 5) **Discrete and Elegant Appearance:** Parts of

the system that are visible from inside or outside the car should have a small form-factor and have visual design characteristics that do not detract from the overall appearance of the vehicle or have an impact on the overall driving experience.

- 6) **Camera Mounting is Robust but Removable:** Mountin must be consistent, reliable, and removable designed specifically for each vehicle's interior physical characteristics. RIDER components include a real-time-clock, GPS, IMU, and the ability to record up to 6 cameras at 720p resolution, remote cellular connectivity. The developed system employs the use of common components tailored to suit its needs achieving a scalable ultra low cost, accurate, extendable and robust data recording platform.

To keep the electronics and stored data secure, RIDER is placed within in the trunk away from the elements and possible disturbances from passengers. Power and CAN data cables are run from the OBD-II or diagnostic port to the trunk into RIDER. USB cables for cameras are also run from each camera location into the trunk. All data and power cables are secured and hidden beneath interior trim panels.

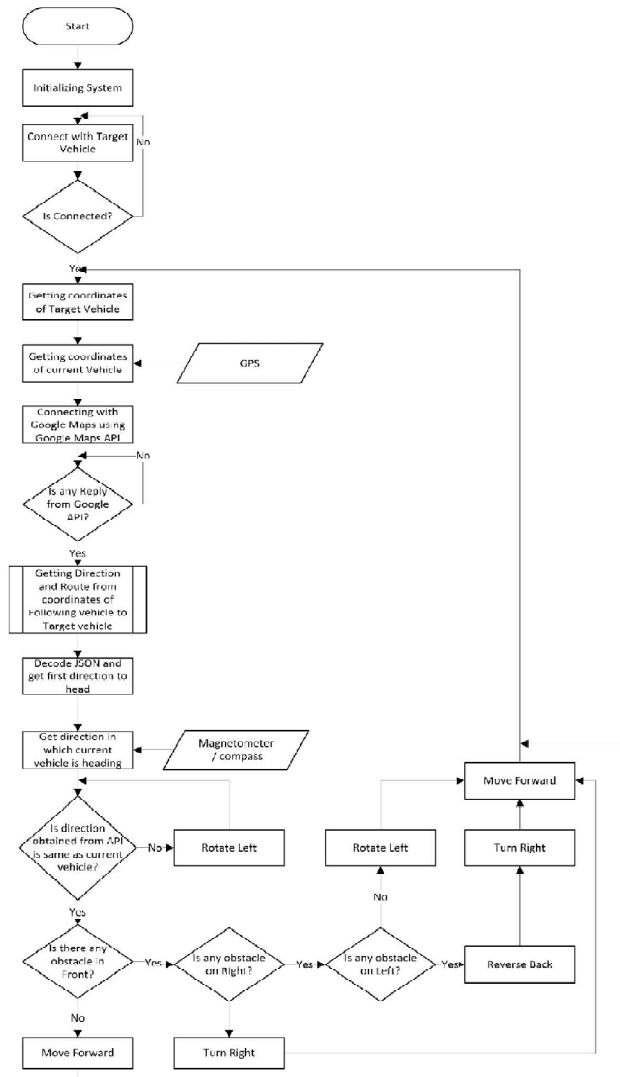
Software: Data Pipeline And Deep Learning Model Training

Building on the robust, reliable, and flexible hardware architecture of RIDER is a vast software framework that handles the recording of raw sensory data and takes that data through many steps across thousands of GPU-enabled compute cores to the extracted knowledge and insights about human behaviour in the context of autonomous vehicle technologies.

The high-level steps are (1) data cleaning and synchronization, (2) automated or semi-automated data annotation, context interpretation, and knowledge extraction, and (3) aggregate analysis and visualization.

The operational requirement of software operating on RIDER boxes are as follows:

- 1) Power on whenever the vehicle is turned on
- 2) Create a trip directory on an external solid state drive
- 3) Redirect all data streams into time stamped trip files
- 4) Log and transmit metadata to the lab in real time
- 5) Power down after the vehicle is turned off



Flowchart of Self-driving(Autonomous) Car Technology

The Future of Self-Driving Cars

The autonomous vehicle is not a single device that someday will be ready and start shipping. It's a system, a collection of inventions applied in a novel way. And, remember, the advance of the original car was constrained and shaped by forces like the growth of the road network and the availability of gasoline.



To move beyond the test phase and set the stage for self-driving vehicles, a number of obstacles must be overcome:

- Critical Mass:** Because V2V communication requires other similarly equipped vehicles for sending and receiving signals, the technology will not achieve its potential until the capability is ubiquitous. That may require mandates and will certainly require cost-effective solutions and the ability to retrofit existing vehicles.
- Infrastructure Modifications:** V2I communication for active safety will require infrastructure equipped with DSRC-compliant transceivers, and the cost of building that infrastructure may present barriers. An intermediate solution might focus only on crash avoidance at high-volume or other critical intersections.
- Dependency on Sensors:** Although connected vehicle solutions can communicate with the external environment, sensor-based solutions will need to co-exist in order to cover situations that involve obstacles obstructions in the road or pedestrians.

The Benefits to Convergence

The convergence of communication- and sensor-based technologies could deliver better safety, mobility, and self-driving capability than either approach could deliver on its own.

- Timing and Cost:** Convergence would help reduce the cost and complexity of stand-alone solutions. Adding DSRC would eliminate the need for the more expensive sensors and bring down the cost of the overall package.
- Proxy for Human Senses:** Convergence would increase the inputs that are available for decision making and reduce the need for more sophisticated artificial intelligence. The combination of sensors and connected-vehicle solutions would allow self-driving vehicles to collect the requisite information to make real-time "decisions" and respond to the myriad on-road scenarios drivers face every day. Whereas sensors can see what is directly within their frame of vision, V2V communication adds the potential for trajectory prediction, as vehicles communicate their intentions to each other, lessening the reliance on artificial intelligence.
- Functionality Redundancy:** There is no room for error with safety-critical functionality. The

technology has to work 100 percent of the time; the combination of connected vehicle technologies and sensor solutions would provide a necessary level of redundancy.

- d) **Infrastructure Investment:** Connected vehicle solutions require large-scale infrastructure investments. Convergence could help mitigate some of this requisite investment by covering some use cases using sensors.

Conclusion And On-Going Future Work

This paper discusses basic chronology leading to the development of autonomous cars. Autonomous vehicles developed from the basic robotic cars to much efficient and practical vision guided vehicles. The development of Mercedes- Benz vision guided autonomous van by Ernst Dickmanns and his team gave a paradigm shift to the approach followed in autonomous cars. Also, contemporary developments in autonomous cars reflect the vivid future autonomous cars behold. Official future predictions about autonomous cars point out that most automobile companies will launch cars with semi and fully autonomous features by 2020. Most cars are expected to be fully autonomous by 2035, according to official predictions as cited earlier. This paper reviewed the historical antecedents, contemporary advancements and developments, and predictable future of semi and fully autonomous cars for public use.

The application of state-of-the-art embedded system programming, software engineering, data processing, distributed computing, computer vision and deep learning techniques to the collection and analysis of large-scale naturalistic driving data in the MIT-AVT study seeks to break new ground in offering insights into how human

and autonomous vehicles interact in the rapidly changing transportation system. This work presents the methodology behind the MIT-AVT study which aims to define and inspire the next generation of naturalistic driving studies. The governing design principle of this study is that, in addition to prior successful NDS approaches, we leverage the power of computer vision and deep learning to automatically extract patterns of human interaction with various levels of autonomous vehicle technology.

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THOUGHT EXPRESSED IN POEMS INCLUDED IN THE SYLLABUS OF HIGHER SECONDARY EDUCATION OF STANDARD XI

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Abstract

The Present Research paper is aimed to bring out the comparative study of poems included in the syllabus of higher secondary school of standard XI as a social aspect. The poets describe the encourage, Childhood, relation, equality of human beings and freedom struggle. Some poets also express difference between life of village and city. These poems express the cultural, social, regional and motivational message to society. In this paper an attempt has been made to compare the thought expressed in poems and also message convey by the poetic.

Introduction

India is multilingual and multicultural country. The comparative literature plays an important role in the study of social, cultural, economical, regional languages and religions of people. The Indian poets like Narayan Surve, Mohan Thakuri, Rabindranath Tagore, Sahir Ludhyanavi and other poets like Berton Braley, Wladimir Paulan, Walt Whitman, Nazrul Islam have their poem included in the syllabus. My Mother poem of Narayan Surve is from Aisa Ga Mee Brahma. He is a Marathi poet having many poems. This poem deals with the simple and touching relation between mother and her five children. The mother is breadwinner of the family and works for her family. After the death of mother children's are bereft of support and anchor.

The poem City of Mohan Thakuri deals with village sad woman. In large city it is difficult to adjust and find the ways. She finds the urban ways of artificial life and the friendships devoid of true affection and finally woman decided to secluded life. Another poem of Sahir Ludhyanavi is O Gentlemen. This poem addressing to soldiers and all those responsible for making decisions leading to wars. This poem give message that wars are useless and do not solve anything. Poet requested to everyone to keep the candles of reason and rationality burning and every heart should be filled with love and

affection. The Flower School is another poem by Rabindranath Tagore. This poem deals with a childhood expressing a flower school with his mother. Arrival of Rainy season, blooming of flower, their school and remember of home and many more thing are expressed in this poem.

Start where you stand is a poem by Barton Barley. This is an encouraging and motivating poem which deals with try and try to overcome the past failures. Start with new energy, fresh and positive attitude to achieve the goal. Work is a poem written by Wladimir paulan expressing an intimate and deep interaction between a father and a son. Father wants to realize that thinking is also a real work and we should not ashamed to think. Wladimir telling his son about the good and bad things associated with work. The poet Walt Whitman's has lived through the American Civil War, after which slavery was abolished and the USA came into existence. Poem of On Journeys Through The States believed in democracy and the equality of human beings. This poem deals with celebration of equality, love and giving. The poet Nazrul Islam participated in freedom struggle. Marching songs is a patriotic poem, he exhorts the youth of the country to march ahead and fight for country. He encourages them by giving examples of superpowers of the past who were defeated but rose from the ashes later on.

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NEGATIVE IMPACT OF NOTE BAN IN INDIA

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Dark Sides

Apart from the above-mentioned advantages, there are various disadvantages related to this latest note ban of India. Some of these are mentioned below:

- **Uncontrolled rush:** There will be an undesirable and uncontrolled rush of the common mass towards the ATMs and banks for the purpose of currency exchange. As the public to staff ratio in the banks is alarming already, this escalating increase of public footfalls in the banks can create a huge confusion and chaos in the bank's premises leading to the extreme fiasco. There have been incidents of fights also due to which police protection was taken in various branches of the banks. Moreover, although ATMS are the alternative sources of cash, availability of the new notes is extremely low and this can seriously cause more queues and unnecessary harassment.
- **Vices of illiteracy and nil awareness in the rural areas:** The people from the tinsel towns or the cities can still be armed beforehand in various ways to combat this newly developed situation. They can also make use of plastic money in doing the transactions. But, the people in the villages are hardly aware of the new developments and the effects of the same can

adversely affect their livelihoods as they are completely dependent upon cash transactions.

- **Ill Impacts on certain sectors:** Some sectors are there, which are absolutely dependent on cash such as daily wage earners, vegetable vendors, auto rickshaw pullers and various related and allied sectors. They will definitely be hit by the impact of note ban. Moreover, they do not get adequate time to visit the banks for currency exchange and they even do not have the necessary knowledge about the systems and procedures related to bank transactions. All these can grossly give rise to a grim situation for the people working these sectors.
- **The increase of misguides:** No matter whatever good happens in a society, there will always be some people who will misuse the same to misguide the common people such as the opposition parties who will try to reap some benefits by focusing more on the ill effects of note ban and creating unnecessary panic amongst the public.

Well, after a thorough outlook and 360-degree view of the whole issue, the bottom-line can be summed up as - A little suffering today can lead to a much better India in the future.

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KOH-I-NOOR

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Introduction

Against the back drop of war, guns, and an invading colonizer's aggression, a 12 year old boy is dethroned the boy king travels alone to distant foreign land his master's land. He stand face to face with his conqueror his sovereign the Queen of England. He must surrender the Kohinoor Diamond in to the hands of his victor, a payment, war booty.

I trying to explain the information about the price less diamond of the world.

Kohinoor who are you? Where did you come from?

The Kohinoor is one of the oldest and most famous diamonds in the world. Kohinoor is one of largest cut diamonds in the world. Weighing 105.6 carats (21-129) and part of British crown jewels. The current name of the diamond Koh-i-noor is in Persian and means "Mountain of Light" up to 1500 it is believed that the diamond was first mentioned more than 5000 years ago in a Sanskrit Script where it was called the Syamantaka. The diamond is widely believed to have come from Kollur mine a series of 4-metre (13f) deep gravel-clay pits on the banks of Krishna River in Golconda (Present day) Andhra Pradesh, India.

History of Kohinoor



The hands of time must be turned back some 5000 years. Some scholars believe the Kohinoor was referenced in the ancient Sanskrit writings of India. Which describe the " Syamantaka" jewel. Hindus claim the lord Krishna wore it around his neck and that it was stolen from him while sleeping According to another account the Kohinoor was discovered in the Godavari River in central India around 5000 years ago. The Koh-i-noor come in to the

hands of numerous rulers till it was possessed by Porus, the king of Punjab. Who retained the diamond after a peace treaty in 325 B.C. When Alexander left India.

Chandragupta Maurya (325-297 BC) become the next possessor and passes it on to his grandson Ashoka who ruled from 273-233 BC. Later it shipped into the hands of Raja Samprati of Ujjain (Ashoka's grandson). This jewel remained in the custody of Ujjain and Parmar dynasty of Malwa when Ala-ud-din Khilji (1296-1316 A.D) he acquired the diamond from this stage up to the time of Mughal emperor Babur the history of this precious stone is lost once more Koh-i-noor comes to light again in year 1526. The Kohinoor stayed in the hands of the Moguls until Persian Conquerors attacked the Indian city Delhi and got a hold it.

After the Persian Emperor Nadir Shah Gazed upon the diamond he reportedly cried out " Koh-i-noor" As noted above this translate in to "Mountain of Light" emperor Shah carried the gem back with him to Persia, Where it remained until his death . The Kohinoor then belonged to various Afghan chiefs, Afghan Kings and Indian kings ultimately how ever through various rebellions and clashes the Kohinoor come into the hands of the Indian king Maharaja Ranjit Singh. It is with the Maharaj's family that the Kohinoor stayed before it was taken by British. Maharaja Ranjit Singh and was passed down to subsequent generations Kohinoor was taken from the twelve - year old boy king Maharaja Duldeep Singh as part of British war booty during the colonization of India.

Last Indian Owner of Kohinoor

The Kohinoor's journey out of India begins in the 1800's under undivided India the Maharaja Ranjit Singh ruler of Lahore Punjab was the owner of the Kohinoor while on his deathbed the Maharaja Ranjit Singh requested that the Kohinoor be taken to the famous temple of Jagganath Maharajas minister refused the request. Maharaja Rajit Singh had several Son's and the Kohinoor successively passed through their hands of the twelve year old Maharaja Duldeep Singh.

Kohinoor Journey of England

In 1849 after the conquest of the Punjab British force

the properties of the sikh empire were confiscated. The Koh-i-noor was transfer to the treasury of the British East India Company in Lahore. The diamond was handed to Queen Victoria in July 1850. In 1852 the Queen decided to reshape the diamond and it was taken to a Dutch Jeweler Mr. Cantor who cut it to 108.93 Carats.

Kohinoor Grabbed or Gifted?

Kohinoor the fabled Indian diamond was diamond was ' Surrendered' by the Maharaja of Lahore to Queen Victoria and not Gifted according to a RTI response Archeological Survey of India has made a new revelation in the RTI reply.

According to the ASI response the treaty clearly indicate that the Kohinoor largest diamond in the world not handed over to the British on wishes of Duldeep Singh Beside singh was barely twelve years old when the treaty was signed.

Efforts For Recover Kohinoor

The Indian parliament argued that the Kohinoor should be returned to India because the British illegally acquired the diamond during the rule India. The former Prime Minister of Pakistan, Zulfikar Ali Bhutto demanded that the Kohinoor return to Pakistan because in present day Pakistan where was surrender to British.

India and Pakistan is are not alone in the demand of repatriation of the diamond Taliban clamming it is property of Afghanistan also asked the Kohinoor be returned.

The Government of India believing the gem was rightfully theirs first demanded the return of the Kohinoor as soon as independence was granted in 1947. A second

request followed in 1953 the year of the coronation of Queen Elizabeth II. Each time the British government rejected. In July 2010 while visiting India, David Cameron the Prime Minister of the United Kingdom said of returning the diamond " If you say yes to one you suddenly find the British Museum would be empty. I am afraid to put" on a Subsequent visit in February 2013 he said " They are not having back"

In April 2016 the Indian Cultural Ministry stated it would make " all possible efforts to arrange the return of the Koh-i-noor to India.

Conclusion

Your diamond finder add nothing to the world's wealth the grower's of corn and Cotton the feeder of people and the weavers of wool. Farmers are real producers of the wealth of the world. We are not richer for the diamond but we are all the world richest people in the genius that made the work gathered from every corner of the world harvested for an ever growing multitude richer. The value of that world wonder of a diamond if instead of the sword we had carried to Indian honor Justice and Industry.

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महाराष्ट्राच्या निर्मितीतील सातवाहनांचे राजकीय व सामाजिक योगदान

– प्रा. किशोर ना. लहारे

गोखले एज्युकेशन सोसायटीचे कला, वाणिज्य व विज्ञान महाविद्यालय
श्रीवर्धन, जि. रायगड

महाराष्ट्राचा प्राचीन राजकीय इतिहास

विश्वसनीय ऐतिहासिक साधनांच्या अभावी राजकीय इतिहासाची संगतवार मांडणीकरणे शक्य होत नाही. तथापी, इ.स.पुर्व चौथ्या शतकात महाराष्ट्राच्या काही प्रदेशावर भारतातील इतिहास प्रसिध्द मौर्य घराण्याची सत्ता प्रस्थापित झाली होती. मौर्य घराण्याचा संस्थापक चंद्रगुप्त मौर्य यांनी दक्षिण भारतातही आपल्या साम्राज्याचा विस्तार घडवून आणला होता. महाराष्ट्राच्या काही प्रदेशाचाही त्याच्या साम्राज्यात अंतर्भाव होता. याच घराण्यातील प्रसिध्द राज्यकर्ता सम्राट अशोक याचे साम्राज्य महाराष्ट्राच्या काही भागात पसरले होते. अशोकाचे शिलालेख महाराष्ट्रातही काही ठिकाणी आढळून आले आहेत. त्यामुळे त्याचा साम्राज्यविस्तार महाराष्ट्रापर्यंत झाला होता हे सिध्द होते. सम्राट अशोकानंतर महाराष्ट्रात सातवाहन घराण्याचे सत्ता प्रस्थापित झाली होती.

सातवाहन घराणे – महाराष्ट्रीय घराणे

महाराष्ट्रातील पहीले घराणे म्हणून सातवाहन घराण्याचा उल्लेख होतो. सातवाहन राज्यकर्ते हे मुळ महाराष्ट्रीय होते. म्हणून महाराष्ट्रातील राजकीय इतिहासाचा प्रारंभ ख-या अर्थाने सातवाहन घराण्यापासून होतो असे म्हणता येईल.

सातवाहन घराण्याचे मुळ स्थान व कालखंड याविषयी बरेच वाद आहेत. त्यामुळे या घराण्याविषयी काही प्रश्न अनुत्तरित राहतात. परंतु दक्षिण भारतात मोठे साम्राज्य निर्माण करणारे सातवाहन हे पहिलेच घराणेच होय या विषयी मात्र सर्वांचे एकमत आहे. सातवाहनांचे मुळ आंध्र की महाराष्ट्र यातही इतिहासकारांत मतभेद आहेत. पुराणांनी सातवाहनांचा उल्लेख 'आंध्र' असा केला आहे. तर प्रा. रायचौधरी, डॉ. भंडारकर, प्रा. अय्यंगार इत्यादी इतिहासकारांनी सातवाहन हे मुळ आंध्रप्रदेशातील होत असे मत मांडले आहे. परंतु हे मत मान्य नसणा-यांची संख्या बरीच आहे. त्यांच्यामते सातवाहन घराणे मुळचे महाराष्ट्रातील होत. महाराष्ट्रातील प्रतिष्ठान म्हणजे सध्याचे पैठण हे त्यांच्या राजधानीचे शहर होय. त्याचे अनेक नाणी व शिलालेख उपलब्ध आहेत. सातवाहनांचे मुळ स्थान निश्चित करणारा महत्वाचा पुरावा म्हणजे सातवाहनराजाचे शिलालेख महाराष्ट्री प्राकृत भाषेतील आहे. कोणताही राजा आपल्या मातृभाषेला पहिली पसंती देतो. त्यामुळे त्यांची भाषाही महाराष्ट्री प्राकृत होती हे सिध्द होते.

सातवाहनांचा कालखंड

डॉ. स्मिथ, डॉ. गोपालाचार्य आदी इतिहासकारांच्या मते सातवाहन घराण्याची स्थापना इ.स.पुर्व २३५ मध्ये झाली व त्याने एकूण ४६० वर्षे राज्य केले. डॉ. रायचौधरी यांच्या मते सातवाहन घराण्याची स्थापना

इ.स.पुर्व पहिल्या शतकात झाली आणि त्यांनी सुमारे ३०० वर्षे राज्य केले. परंतु वरीलपैकी पहिले मत जास्त विश्वसनीय वाटते. बहुसंख्य इतिहासकारांनी या विषयी सहमती दर्शवली आहे.

महत्त्वाचे सातवाहन राजे

- १) **सिमुक सातवाहन:** हा पहिला सातवाहन राजा होय. याला सातवाहन घराण्याचा संस्थापक म्हणूनही संबोधले जाते. त्याने इ.स. २३५ मध्ये आपले राज्य स्थापन केले व ते एकूण २३ वर्षे टिकवले. त्यानंतर त्याचा लहान भाऊ कृष्ण व किन्ह हा गादीवर आला. त्याने इ.स.पुर्व २१२ व इ.स.पुर्व १९५ असे १८ वर्षे राज्य केले. त्याने आपल्या राज्याचा नाशिकपर्यंत विस्तार केला होता.
- २) **पहिला सातकर्णी:** कृष्ण नंतर पहिला सातकर्णी गादीवर आला. त्याने इ.स.पुर्व १९५ ते इ.स.पुर्व १८५ असे दहा वर्षे राज्य केले. त्याने आपल्या काळात सातवाहन घराण्याला मोठी प्रतिष्ठा प्राप्त करून दिली. पहिला सातकर्णी याची राणी देवी नायनिका किंवा नागनिका हिला प्राचीन राजघराण्यातील इतिहास प्रसिध्द स्त्री म्हणून ओळखले जाते. जुन्नर जवळील नानेघाटात तिचा शिलालेख उपलब्ध आहे. नायनिका ही एका महारठठी सरदारची कन्या होती. सातकर्णीचा तिच्याशी झालेला विवाह त्यास खुपच लाभदायक ठरला. त्यामुळे पश्चिमेकडे त्याला आपला साम्राज्य विस्तार करता आला.
- ३) **हाल:** हाल हा सातवाहन घराण्यातील महत्त्वाचा राजा होता. हा राजा त्याच्या साहित्यिक गुणामुळे इतिहासात प्रसिध्द आहे. तो सातवाहन घराण्यातील सतरावा राजा होता. तो स्वतः एक उत्तम कवी आणि साहित्यिक देखील होता. त्याने महाराष्ट्री प्राकृत भाषेत रचलेला 'गाथा सप्तशती' हा ग्रंथ त्याच्या उच्च वाडःमयीन मुल्यांमुळे अत्यंत प्रसिध्द आहे.
- ४) **गौतमीपुत्र सातकर्णी:** हाल नंतर हा कर्तबगार राजा होवून गेला. इ.स. १०६ ते इ.स. १३० हा त्याचा कालखंड होय. त्याने आपल्या नावामागे मातृनाम लावले होते. त्यामुळे मातृनाम लावणारा तो पहिला सातवाहन सम्राट होता. त्याने शक, पहलव व यवन इत्यादी आक्रमकांचा बिमोड केला. त्याने पुणे व मावळ प्रांत शकांच्या नियंत्रणापासून मुक्त केला. व नंतर नाशिक भागातील मोहिमदेखील त्याने

फत्ते केली व महक्षत्रप नहपान याला पराभूत केले. व इतर आक्रमकांना देखील या भागातून पिटाळून लावले.यानंतर त्याने आपला साम्राज्य विस्तार घडून आणला कृष्णा व गोदावरी नद्यांच्या खो-यात त्याने आपले वर्चस्व प्रस्थापित केले.महाराष्ट्र व महाराष्ट्राबाहेर त्याने आपला साम्राज्य विस्तार केला.म्हणजेच पश्चिम महाराष्ट्र, कोकण, उत्तर महाराष्ट्र, विदर्भ, माळवा, गुजरात, सौराष्ट्र, पश्चिम राजपुताना इत्यादी प्रदेशांवर त्याने आपली सत्ता प्रस्थापित केली.

- ५) **वाशिष्ठपुत्र स्वामी पुल्लूमायी:-** हा गौतमीपुत्र सातकर्णी याचा मुलगा होता.वडीलाप्रमाणे तो देखील शूर होता.इ.स.१३० ते १५५ हा त्याचा कालखंड होय. त्याने सातवाहन घराण्याचा मोठा विस्तार घडवून आणला. परंतु वाशिष्ठपुत्रानंतर सातवाहन घराण्यात फारसे पराक्रमी राजे निपजले नाहीत. यज्ञश्री हा या घराण्यातील शेवटचा पराक्रमी राजा ठरला. त्यानंतर या घराण्याला उतरती कळा लागली. चौथा पुल्लूमायी हा सातवाहन घराण्यातील शेवटचा राजा मानला जातो.

सातवाहन कालीन समाज जीवन

सातवाहनांनी दक्षिण भारतात विशाल साम्राज्य निर्माण केले होते.त्यांनी ४५० वर्ष राज्य केले.सातवाहन राजे वैदिक धर्माचे अभिमानी होते.असे असले तरी ते सहिष्णु वृत्तीचे होते.इतर धर्मीयांना त्यांनी कधीचे त्रास दिला नाही.त्यामुळे सात वाहनांच्या काळात हिंदू प्रमाणेच बौद्ध धर्माचीही भरभराट झाली.

- १) **जाती व्यवस्थेला बळकटी:-** सातवाहनांच्या काळात जाती व्यवस्थेचे प्राबल्य वाढू लागले होते.भारतीय समाजात पुर्वी अनुलोम विवाहांना समाज मान्यता नसली तरी असे विवाह केले जात होते.परंतु सातवाहनांनी अशा विवाहांवर बंधने घातली.त्यामुळे जाती विषयक निर्बंधातही वाढ झाली.व त्याचे पालन देखील काटेकोरपणे केले जात होते व त्यामुळे जाती व्यवस्था घट्ट रुजली.

- २) **स्त्रीयांचे सामाजिक स्थान:-** स्त्रीयांच्या सामाजिक बंधनात सातवाहन काळात वाढ झाली.काही सातवाहनांनी आपल्या नावांत मातेच्या नावाचाही उल्लेख केला होता.उदा.गौतमीपुत्र सातकर्णी,वाशिष्ठपुत्र पुल्लूमायी इ.त्यामुळे तेथे मातृसत्ताक कुटुंबपद्धती असावी अशी शंका अभ्यासकांना येते.परंतु असा निष्कर्ष वस्तुस्थितीवर आधारित नाही.सातवाहनांनी मातृसत्ताक कुटुंबपद्धतीचा स्विकार केला नव्हता आणि तत्कालीन समाजातही स्त्रियांना महत्त्वाचे स्थान प्राप्त झाले नव्हते.पुरुषांच्या तुलनेत स्त्रियांना दुय्यम दर्जा मिळाला होता.बालविवाहाची

प्रथाही रुढ होवू लागली होती.मुलींचा विवाह लहान वयामध्ये करण्याकडे कल होता.असे असले तरी,सातवाहनांनी आपली आर्थिक भरभराट केली होती.व्यापारातील त्यांची प्रगती देखील उच्च दर्जाची होती व कलेच्या बाबतीतही ते अग्रेसर होते.सातवाहन राजांनी महाराष्ट्रातील नाशिक,अजंठा,कार्ले भाजे व जुन्नर इ.अनेक ठिकाणी आपली लेणी खोदली व त्यावर आपल्या उच्चदर्जाच्या कलाकृती कोरलेल्या आपल्याला दिसतात.

सारांश

सातवाहनांनी प्रतिकूल परिस्थितीत आपले राज्य निर्माण केले आणि ते टिकविले.आणि महाराष्ट्राला शूरवीरांची परंपरा मिळवून दिली.सामाजिक,आर्थिक आणि राजकीय क्षेत्रात भरीव कामगिरी सातवाहनांच्या काळातच झाली.स्त्रियांना जरी पुरुषांच्या तुलनेत दुय्यम स्थान होते तरी आपल्या नावापुर्वी आईचे नाव लावण्याची प्रथा सातवाहन काळातच होती हे विशेष उल्लेखनिय आहे.विविध शत्रुंचा बिमोडकरण्यात गौतमीपुत्र सातकर्णी यांनी बजावलेली भुमिका विशेष महत्त्व प्राप्त करून जाते.शक, पहलव व यवन इ.आक्रमणे त्याने परतवून लावली व महाराष्ट्र राज्याचा विकास घडवून आणला.वैदिक धर्माचा गौतमीपुत्र सातकर्णी याला अभिमान होता.त्याने दोनवेळा अश्वमेध यज्ञही केला होता.त्याच्या काळात इतरधर्मीयांना चांगली वागणूक मिळत होती.तो प्रजाहित दक्ष राजा म्हणून ओळखला जात होता.लोक कल्याणाची अनेक कामे त्याने केलेली होती.त्यामुळे या सातवाहन घराण्याला विशेष महत्त्व प्राप्त झाले होते.

संदर्भ सुची

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- ६) १९ व्या शतकातील महाराष्ट्रातील समाजसुधारणेचा इतिहास,प्रा.व्ही.बी.पाटील,के.सागर प्रकाशन,पुणे,२००४.
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मूल्यशिक्षण काळाची गरज

- सौ. स्वाती विठ्ठल शिंदे

गोखले एज्युकेशन सोसायटीचे कला, वाणिज्य व विज्ञान महाविद्यालय
श्रीवर्धन, जि. रायगड

प्रस्तावना

एकविसाव्या शतकाला जग अनेक अंगानी समृद्ध व समर्थ झालेले आहे. आंतरराष्ट्रीय पातळीवर ज्ञानाचा विस्फोट झालेला आहे. आधुनिक तंत्रज्ञानामुळे मानवास अशक्य असे काही नाही. परंतु तरीही मानवी जीवन मात्र अधिकच असुरक्षित झाले आहे.

आपण सर्व सुख सोयींनी युक्त असे आनंददायी जीवन जगत आहोत. पण या धावपळीत व धकाधकीच्या जीवनात आपले संस्कार विसरत चालले आहोत. आपली मूल्ये विसरत आहोत. आपण पाहतो सर्वत्र लूटमार, अशांती युद्ध अशी अनेक कृत्ये घडत आहेत.

मानवतेवरील ही अनिष्टे टाकावयाची असतील तर मानवाच्या कल्याणासाठी आजवर निर्माण व झालेल्या मानवी मूल्यांची सर्व समाजात व व्यक्तींमध्ये रुजवणूक होण्याची आज गरज आहे. मानवी मूल्यांची रुजवणूक शिक्षणातून अधिक परिणामकारकपणे होऊ शकेल.

बालवयात मुलांच्या मनावर जे संस्कार कोरले जातात त्यांचा ठसा आयुष्यभर त्यांच्या वागण्याबोलण्यात दिसून येतो. म्हणून ते चांगले शाश्वत माणुसकी जपणारे फुलवणारे आहे. ते मुलांना लहान वयात परिचय करून देणे जरूरीचे आहे.

मूल्यशिक्षणाची संकल्पना

मूल्य या संकल्पनेला बरीच मोठी ऐतिहासिक पार्श्वभूमी लाभली आहे. मानवाचे जीवन आज

सामाजिक, आर्थिक, राजकीय, राष्ट्रीय व आंतरराष्ट्रीय अशा बहुविध क्षेत्रांशी निगडित झाले आहे. प्राथमिक शिक्षण स्तरापासून त्यांची सुरुवात होते असे मानले तर माध्यमिक शिक्षण महाविद्यालयीन व विद्यापीठीय शिक्षण या स्तरावर या मूल्यशिक्षणाचा अंतर्भाव करावा व त्याचा पध्दतशीर अभ्यास करणे हे आज अपरिहार्य झाले आहे.

राष्ट्रसंत तुकडोजी महाराज किंवा गाडगे महाराज यांनी राष्ट्रभक्ती, राष्ट्रसमर्पण नीटनीटकेपणा, व्यसनधिनतेचा त्याग ही मूल्ये स्वतःच्या अनुभवातून व सामाजिक परिस्थितीमधून लोकांपर्यंत पोहचवली.

ज्ञानेश्वर, एकनाथ, तुकाराम, रामदास यांच्या वाडमयातून मानवाच्या कल्याणासाठी लागतील इतकी मूल्ये आज उपलब्ध आहेत. पण याचा विचार कोणी करत नाही.

योग्य मूल्याचा, वृत्तीचा, भावनांचा आणि वर्तन रचनांचा विकास व्हावा म्हणून विषय अध्यापनातून तसेच सहशालेय कार्यक्रमातून दिले जाणारे शिक्षण म्हणजेच मूल्यशिक्षण होय.

मूल्यांची उद्दिष्ट्ये

- १) लहान वयातील मुलांचे संस्कार भावी आयुष्यात महत्ताचे असतात, त्यासाठी त्यांना त्याचे महत्त्व पटवून सांगणे.
- २) विद्यार्थ्यांच्या सर्वांगीण विकासात मूल्यांचे महत्त्व अनन्यसाधारण असते.
- ३) पूर्व प्राथमिक शिक्षणापासून उच्चमाध्यमिक शैक्षणिक स्तरावर मूल्यांचा अभ्यासक्रमात समावेश करून ज्ञानवर्धित करणे.
- ४) स्वातंत्र्य समता बंधुता या मूल्यांची रुजवणूक समाजामध्ये करणे.

मूल्यशिक्षणाची आवश्यकता

भारताला स्वावलंबी, अहिंसावादी, जातिविरहित, शोषणमुक्त समाजाची गरज आहे.

मनुष्यातील पशुत्व दूर सारून त्याच्यामधील 'माणूस' जागा करणे हेच खरे शिक्षण आहे. शिक्षणाने विद्यार्थ्यांना केवळ सचेत करून चालणार नाही, तर त्याच्या बरोबर त्याच्या वृत्तीत इष्ट ते परिवर्तन घडवून आणले पाहिजे.

पूर्वी एकत्रकुटुंब पध्दती होती. आज आजोबा ही संस्काराची शाश्वत केंद्रे होती. पण बदलत्या सामाजिक संस्कारामुळे आज आजोबा घरातूनच बाहेर पडले आहेत, मग उमलणाऱ्या पिढीला संस्काराचे बाळकडू कोण पाजणार?

आज माणसामधील माणुसकी कमी होत आहे. आजच्या पिढीचा विचार केला तर मुलांना आईवडीलांबद्दल आदर नाही, शिक्षकांबद्दल आदर नाही. नात्यांमधील प्रेम, जिवाळा कमी होत चालला आहे.

आज एकत्र कुटुंब पध्दतीचा न्हास झाल्याने मुले नोकरांच्या स्वाधीन करावी लागतात. व अर्थार्जनासाठी बाहेर पडावे लागते. त्यामुळे मुलांवर चांगले संस्कार होत नाहीत. त्यामुळे मुलांमध्ये शिक्षणातूनच मूल्ये रुजवली गेली पाहिजेत.

आधुनिक परिस्थितीला योग्य अशी मूल्यनिर्मिती शिक्षणातून करावी. मानवाला एखाद्या गोष्टीची गरज भासू लागली की, त्याचे महत्त्व कळू लागते. मूल्ये जितकी चांगली तितकी मानवाची नीतिमत्ता चांगली असते.

आजच्या शिक्षणात गुणांनाच महत्त्व दिले जाते, आपल्या जीवनाचा समतोल साधण्यासाठी जीवनस्तर उंचावण्यासाठी मूल्ये महत्त्वाची असतात. त्यामुळे मूल्यशिक्षण ही काळाची गरज आहे.

अभ्यासक्रमातून विषय अध्यापनातून विद्यार्थ्यांमध्ये मूल्यांची

रुजवणूक केली पाहिजे.ती मूल्ये खालीलप्रमाणे...

- १) राष्ट्रभक्ती
- २) संवेदनशीलता
- ३) वक्तशीरपणा
- ४) वैज्ञानिक दृष्टीकोन
- ५) सर्वधर्म सहिष्णुता
- ६) राष्ट्रीय एकात्मता
- ७) स्त्री पुरुष समानता
- ८) श्रमप्रतिष्ठा
- ९) सौजन्यशीलता
- १०) नीटनीटकेपणा

सारांश

एकविसाव्या शतकाच्या स्वागतासाठी सज्ज असलेले जग अनेक अंगानी समृद्ध व समर्थ झालेले आहे.आंतरराष्ट्रीय पातळीवर 'ज्ञानाचा विस्फोट' झालेला आहे.आधुनिक तंत्रज्ञानामुळे मानवास अशक्य असे काही नाही.परंतू तरीही मानवी जीवन मात्र अधिकच असुरक्षित झाले आहे.

आपण सर्व सुखसोयींनी युक्त असे आनंददायी जीवन जगत आहोत.पण या धावपळीत व धकाधकीच्या जीवनात आपले संस्कार विसरत चालले आहेत.आपली मूल्ये विसरत आहेत.पूर्वपार चालत आलेल्या रुढी,परंपरांचा विसर पडत आहे.आपण पाहतो,सर्वत्र लुटमार,भ्रष्टाचार,व्याभिचार,अशांती,युद्ध अशी अनेक कृत्ये घडत आहेत.

बालवयात मुलांच्या मनावर जे संस्कार कोरले जातात त्याचा ठसा आयुष्यभर त्याच्या वागण्याबोलण्यात दिसून येतो.म्हणून जे चांगले,शाश्वत,माणूसकी जपणारे,फुलवणारे आहे ते मुलांना ह्या वयात परिचय करून देणे जरूरीचे आहे.ज्या मार्गांनी मूल्यशिक्षण देता येईल ते मार्ग स्वीकारावेत.त्यामुळे या पिढीवर मूल्यशिक्षण होणे गरजेचे आहे.त्यामुळे मूल्यशिक्षणाची गरज भासली आहे.

मनुष्याच्या जीवनातील आवडी-निवडीवर प्रभाव गाजवून त्यांच्या वर्तनाचे नियंत्रण विविध मूल्ये करीत असतात.मानवी जीवन विकसित व यशस्वी बनविण्याची क्षमता मूल्यामध्ये आहे.आजचे शिक्षण हे केवळ वैयक्तिक शिक्षण केवळ गुणाच्या मागे लागले आहे.येथे भ्रष्टाचार,स्वार्थ दिसून येतो.जर शिक्षणातून योग्य मूल्याची निर्मिती केली नाही तर अयोग्य मूल्ये वरचढ होवू शकतात.त्यासाठी आधुनिक परिस्थितीला योग्य अशी मूल्यनिर्मिती शिक्षणातून करावी.मानवाला एखाद्या गोष्टीची गरज भासू लागली की त्याचे महत्त्व कळू लागते.मूल्ये जितकी चांगली तितकी मानवाची निर्मिती चांगली असतेच.आजच्या शिक्षणातून गुणांनाच महत्त्व आहे.शिक्षण पोपटपंची झाले आहे.यात सुखासिनता आत्मकेंद्रवृत्ती,यांगीकता दिसून येते.जीवनाचा समतोल साधण्यासाठी,जीवनस्तर उंचावण्यासाठी मूल्ये महत्त्वाची आहेत.

समारोप

वरील व्यक्त केलेल्या सर्व मूल्यांचा विचार केला असता

विद्यार्थ्यांना व मानवाला मूल्याची आवश्यकता स्पष्ट होते.मानव हा समाजप्रिय प्राणी आहे.तो समाजामध्ये आपले जीवन व्यतीत करताना त्याला समाजाप्रति आत्मीयता बाळगून समाजव्यवहार करावा लागतो.तो समाजव्यवहार करत असताना वरील मूल्यांचा व्यवहार त्याला करावा लागतो.कामाच्या प्रति आत्मीयता दाखवून त्याचे महत्त्व समजवून घेवून त्याचा आदर केला पाहिजे.समाजाप्रति,देशाप्रति त्याने अभिमान बाळगला पाहिजे.त्याचा त्याबद्दल उदार दृष्टीकोन असायला हवा.स्त्री-पुरुष समानता मानली पाहिजे.स्त्री-पुरुषांचे त्याची भूमी आसायला हवी.तिचा सन्मान केला पाहिजे.दुजाभाव करू नये.'मुलगा व मुलगी' समान मानले पाहिजेत.आपला देश रंजल्या,गांजल्यांचा देश आहे.अनेक जाती धर्माचे,वंशाचे लोक राहतात.त्यामुळे एकमेकांचा आदर करून मानवतेचा व्यवहार करावा.कोणालाही कमी लेखू नये.प्रत्येकाबद्दल आदर करावा.धर्मावरून कोणाला कमी लेखू नये.सर्व धर्म समान मानावेत.

भारतीय माणूस हा धर्म वेडा आहे.तो भोळा-बाबडा आहे.कोणत्याही गोष्टीवर तो लगेच विश्वास ठेवतो.म्हणून एकविसाव्या शतकातही समाजामध्ये अनेक अनिष्ट रुढी,परंपरा दिसून येतात.त्यापूर्णपणे नष्ट करण्यासाठी समाजाने वैज्ञानिक दृष्टीकोन स्वीकारावा.तो जर आपण स्वीकारला तर समाजातील अनिष्ट प्रथा समूळ नष्ट होईल.मी भारताचा नागरिक आहे.त्यामुळे मला माझ्या देशाबद्दल अभिमान आहे.हा विचार प्रत्येक भारतीयाने बाळगला पाहिजे.समाजामध्ये आपल्यापेक्षा अनुभवाने,शिक्षणाने थोर मंडळी असतात.त्यांचा आपण आदर केला पाहिजे.त्याचा योग्य तो सन्मान केला पाहिजे.देशाला स्वातंत्र्य मिळवून देण्यासाठी ज्यांनी आपल्या संसाराची राखरांगोळी केली,..... पत्करले,रक्त सांडले,जीव दिला, फासावर लटकले,त्यांच्याप्रति कृतज्ञता बाळगली पाहिजे.विद्यार्थी जीवनामध्ये देशाचा नागरीक म्हणून प्रत्येकाने आपल्या जीवनामध्ये वेळेचे महत्त्व जाणून घेतले पाहिजे.वेळेचे महत्त्व राखून स्वीकारलेली जबाबदारी वेळेत पूर्ण केली पाहिजे.प्रत्येकाने हा गुण अंगी बाळगला तर आपल्या देशातील गरीबी,दारिद्र्य,बेकारी ही समस्या कमी होण्यास मदत होईल.मानवाच्या प्रत्येक कामात निटनिटकेपणा असायला हवा.तो त्याच्या चालण्यातून, बोलण्यातून प्रत्यक्षात व्यक्त होत असतो.

वरील दहा भागातून घटक व मूल्ये याचे महत्त्व प्रत्येक भारतीयांच्या जीवनामध्ये महत्त्वाचे आहेत.त्या प्रत्येकाचा अर्थ वेगळा.जर आपण सर्वांनी नीट समजावून घेवून तो अंगीकारला तर समाजामध्ये व देशामध्ये शांती,सौख्य नांदेल याची मला खात्री वाटते.

जय हिंद!

संदर्भ सुची

- १) श्री.बोरकर विष्णू,मूल्यशिक्षणाची गुक्किल्ली,गाज प्रकाशन.
- २) श्री.ना.ग.पवार,मूल्यशिक्षण आजच्या संदर्भात,नित्यनूतन प्रकाशन.
- ३) श्री.माने.एस.एस,मूल्यांचे शिक्षण
- ४) श्री.पाटोळे अरविंद,आदर्श मूल्यांचे शिक्षण,सरस्वती भांडार.
- ५) श्री.दनाठे अरविंद,प्रगत शैक्षणिक तत्वज्ञान,नित्यनूतन प्रकाशन.



सार्वजनिक क्षेत्रातील बँकांच्या बुडीत कर्जाचे वाढते प्रमाण त्यावरील कारणे व उपायांचा अभ्यास करणे

– श्री. देवरे प्रताप जयवंतराव

गोखले एज्युकेशन सोसायटीचे कला, वाणिज्य व विज्ञान महाविद्यालय
श्रीवर्धन, जि. रायगड

सारांश

भारतीय अर्थव्यवस्थेमध्ये सार्वजनिक बँकांची भूमिका अत्यंत महत्त्वाची आहे. सार्वजनिक क्षेत्रातील बँकांचे बुडीत कर्जाचे प्रमाण सध्या दिवसेंदिवस वाढत आहे. त्याचा परिणाम म्हणजे सार्वजनिक बँकांना होणारा तोटा. सार्वजनिक क्षेत्रातील बुडीत कर्जाचे प्रमाण कमी होणे गरजेचे आहे, त्यादृष्टीने भारतीय रिझर्व्ह बँक व केंद्र सरकारने वेळीच योग्य ती उपाययोजना करणे आवश्यक आहे व त्याचा निश्चित चांगला परिणाम म्हणजे भारतीय अर्थव्यवस्थेला योग्य दिशा मिळेल व त्यामधून देशाचा आर्थिक विकास होण्यास मदत होईल.

प्रास्ताविक

प्रत्येक देशाची अर्थव्यवस्था हा त्या देशाचा कणा असतो. आणि त्या देशाची बँकिंग व्यवस्था किती सबळ आहे. त्यावर त्या देशाची अर्थव्यवस्था किती सशक्त आहे हे लक्षात येते. काही दिवसांपूर्वी 'मूडीज' ने भारताचे पतमानांकन जागतिक बाजारात उंचावल्याचे नमूद केल्याने सर्वांना आनंद झाला. पण हा आनंद कायम टिकणे अशक्य होऊन बसले आहे, ते फक्त अनुत्पादित कर्जामुळे.

२०१५ मध्ये भारतीय बँकांची अनुत्पादित कर्जे ही दोन लाख ७८ हजार कोटी रुपयांवरून वाढून २०१७ पर्यंत सात लाख ३४ हजार कोटी रुपयांवर गेली आहे. त्यामुळे भारत हा पिपज च्या यादीत जावून बसला आहे. म्हणजेच बुडीत कर्जाच्या बाबतीत पोर्तुगाल, आर्यलँड, ग्रीस, स्पेन आणि पाचव्या क्रमांकावर भारत या देशांच्या सोबतीला गेला आहे.

सातत्याने उत्तम आर्थिक विकास दर साधायचा असेल तर त्यासाठी देशातील बँकांचे आर्थिक आरोग्य सुधारणे आधी महत्त्वाचे असते. देशातील सर्व घटकांना सुलभ वित्तपुरवठा व दैनंदिन जीवनासाठी बँकिंगसेवा सहज उपलब्ध करून देणे गरजेचे असते. परंतु आज आपल्या देशातील बँकिंग व्यवस्था काळजी करण्यासारखी आहे. भारतीय बँकांचे अनुत्पादित कर्जाचे प्रमाण दिवसेंदिवस वाढत आहे. यासाठी बँकांचे कार्यक्षम व्यवस्थापन करणे गरजेचे आहे.

बँकांना केवळ सरकारच्या मदतीवर अवलंबून न राहता त्यांच्या कार्यात सुधारणा करून कर्जवसुलीवर भर देणे आवश्यक आहे. त्यासाठी कुशल व खास कार्यक्षमता असलेले मनुष्यबळाची नेमणूक करून आपली आर्थिक पत सिध्द करून बाजारात उभारणे अशी अनेक पावले उचलली लागतील.

महत्त्वाचे शब्द :- अनुत्पादित कर्ज, बुडीत कर्ज, एन.पि.ए. (NPA)

संशोधन पद्धती

(अ) उद्दिष्टे

या संशोधनाची उद्दिष्टे खालीलप्रमाणे आहे.

- १) सार्वजनिक क्षेत्रातील बँकांच्या बुडीत कर्जाच्या संदर्भात माहिती गोळा करणे.
- २) भारतातील बँकांच्या बुडीत कर्जाच्या कारणांचा शोध घेणे.
- ३) भारताच्या आर्थिक विकासावर बँकांच्या बुडीत कर्जाचा झालेला परिणामांचा अभ्यास करणे.

(ब) माहिती व माहितीचे स्रोत

भारतातील बँकिंग क्षेत्राची व्याप्ती विस्तृत असल्याने या संशोधनाकरिता दुय्यम माहिती गोळा केली आहे. दुय्यम माहिती प्राप्त करण्याचे स्रोत इंटरनेट, संदर्भ पुस्तके, संबंधित मासिके इत्यादी मधुन माहिती मिळविली आहे.

(क) संशोधनाच्या मर्यादा

- १) हे संशोधन केवळ दुय्यम माहितीवर आधारित आहे.
- २) संशोधनामध्ये सार्वजनिक क्षेत्रातील बँकांच्या बुडीत कर्जाचा व त्याचा होणारा भारतीय अर्थव्यवस्थेवर परिणाम याचा अभ्यास केला आहे.
- ३) संशोधनामधून काढलेले निष्कर्ष हे गोळा केलेल्या दुय्यम माहितीच्या आधारावर आहे.

अनुत्पादित संपत्ती

- १) बँकेची अशी संपत्ती जी बँकेसाठी उत्पन्न मिळवून देऊ शकत नाही. तिला अनुत्पादित संपत्ती म्हणतात.
- २) अकार्यकारी संपत्ती म्हणजे असे अग्रिम; advance किंवा अशी कर्जे.
- अ) जी मुदतकर्जे असून ज्यांच्या मुद्दल आणि किंवा व्याजाचा हप्ता ९० दिवसांपेक्षा जास्त काळासाठी थकला आहे.
- ब) अधिकर्ष (overdraft) स्वरूपात किंवा रोखपत (cash credit) स्वरूपात घेतली असून, ९० दिवसांपर्यंत त्या खात्यात कुठलीही रक्कम जमा झालेली नाही. या स्थितीला वनज व वित्तकमत असे संबोधले जाते.
- क) विकत घेतलेली किंवा पुर्नवसन केलेली हुंडी जी ९० दिवसांपर्यंत थकीत राहिली आहे.
- ड) लघु मुदतीच्या पीक कर्जाचे मुद्दल किंवा व्याज जे दोन हंगामासाठी थकीत राहिले आहे.
- इ) दीर्घ मुदतीच्या कृषी कर्जाचे मुद्दल / किंवा व्याज जे

एका हंगामासाठी थकीत राहिले आहे.

- फ) प्रतिभूती व्यवहारामध्ये गुंतवलेली तरल संपत्ती जी ९० दिवसांपर्यंत थकीत राहिली आहे.

अकार्यक्षम संपत्तीचे वर्गीकरण

- अ) अनुप्रमाणित (Sub-Standard) – अशी संपत्ती जी ९० दिवसांपेक्षा जास्त व १२ महिन्यांपेक्षा कमी किंवा १२ महिने अकार्यकारी राहिली आहे. तिला अनुप्रमाणित कार्यकारी संपत्ती म्हणतात.
- ब) साशंक (doubtful) – १ वर्षापेक्षा जास्त काळापर्यंत अकार्यक्षम राहिलेल्या संपत्तीला साशंक अकार्यकारी संपत्ती म्हणतात.
- क) गमावलेली संपत्ती (loss of assets) – बँकेने किंवा रिझर्व्ह बँकेच्या अंतर्गत किंवा बाह्यपरिक्षकाने कर्ज बुडित झाल्याचे केले, ती कर्जे गमावलेली संपत्ती म्हणून गणली जाते.

बुडित कर्जे किंवा अकार्यकारी संपत्ती वाढण्याची कारणे

- १) प्रमाणापेक्षा अधिक असुरक्षित कर्जे वितरीत करणे.
- २) सहेतूक कर्ज बुडवणे.
- ३) कर्जघोटाळे
- ४) भ्रष्टाचार
- ५) बँकांचे अकार्यक्षम व्यवस्थापन
- ६) दिवाळखोरीच्या कायद्यांची कमतरता

बँकांच्या बुडित कर्जाचा भारतीय अर्थव्यवस्थेवरील परिणाम

मार्च २०१८ ला संपलेल्या आर्थिक वर्षाअखेर भारतीय बँकिंग क्षेत्रातील बुडित कर्जाचे प्रमाण कर्ज वाटपाच्या ११.६% झाले आहे. बुडित कर्जाचे प्रमाण काही वर्षांपूर्वी पाच टक्क्यांपेक्षा कमी होते. काही बँकांचे बुडित कर्जाचे प्रमाण जास्त आहे. उदाहरणार्थ आयडीबीआय बँकेच्या बुडित कर्जाचे प्रमाण २४ टक्के आहे. त्यामुळे एलआयसीला आयडीबीआयला वाचवण्यासाठी भांडवल गुंतवावे लागत आहे.

सर्वच सार्वजनिक क्षेत्रातील बँकांचे बुडित कर्जाचे प्रमाण हे १२ टक्क्यांपेक्षा अधिक आहे. नुकत्याचे संपलेल्या आर्थिक वर्षाअखेर विविध बँकांनी ८० हजार कोटींचा तोटा नोंदवला आहे. हा तोटा वाढण्याचे मुख्य कारण म्हणजे अनुत्पादित कर्जाचे वाढते प्रमाण.

रिसर्व्ह बँकेच्या माहितीनुसार १३९ कर्जदारांनी एक हजार कोटी रुपयांचे कर्ज थकवले आहे. तर त्याहून गंभीर म्हणजे १२ कर्जदारांच्या एकूण थकीत रक्कम ही तब्बल १,९७,७६९ कोटी रुपये आहे. मोठ्या प्रमाणात कर्ज थकवणे व ते बुडवणे यामुळे बँकिंग क्षेत्राला सतत तोटा सहन करावा लागत आहे. बँकिंग क्षेत्रामुळे देशाला आर्थिक पाठबळ मिळत असते. व त्यामुळे देशाचा विकास होण्यास मदत होणे, बँकांची कर्जे थकल्यामुळे व बुडाल्यामुळे त्याचा परिणाम देशातील व्याजदर, महागाई, चालू खाते आणि वित्तीय तुट यावर होत असतो.

केवळ दोन बँका नफ्यात –

सरकारी बँकांचा २०१७-१८ या आर्थिक वर्षातील निव्वळ तोटा ८७,३५७ कोटी रुपयांवर पोहचला आहे. एकूण तोट्यांपैकी सर्वाधिक

तोटा पंजाब नॅशनल बँकेचा (१२,२८३ कोटी रुपये) असून त्यापाठोपाठ आयडीबीआय बँकेचा क्रमांक (८,२३,७९३ कोटी रुपये) लागतो.

देशातील २१ सार्वजनिक बँकांपैकी केवळ इंडियन बँक आणि विजया बँक या दोन बँकानाच नुकत्याच संपलेल्या आर्थिक वर्षात फायदा झाला आहे.

उपाययोजना

- १) भारतीय बँकांनी एखादी संपत्ती अकार्यकारी होण्याआधीच काळजी घेतली पाहिजे यासाठी बँकांना मार्गदर्शक सूचना जाहीर केल्या पाहिजे.
- २) पायाभूत सुविधा आणि उद्योगांना कर्जे देताना त्यात लवचिकता कशी ठेवता येईल अशा मार्गदर्शक सूचना रिझर्व्ह बँकेने जाहीर केल्या आहेत.
- ३) रिझर्व्ह बँकेने बुडत्या कर्जदारांकडून पैसे वसूल करणा-या कंपन्यांविषयक नियम कडक केले आहेत.
- ४) बँकांवर आर्थिक प्रतिबंध
- ५) व्यापक अर्थव्यवस्थेचे व्यवस्थापन, वित्तीय तूट कमी करणे, कमी व्याज दर आणि महागाईवरील नियंत्रण यामुळे बुडित कर्जाचे प्रमाण कमी होत आहे.
- ६) भारतीय बँकिंग क्षेत्रावरील संकटाकडे त्वरित आणि सातत्यपूर्ण लक्ष देणे.
- ७) दिवाळखोरीचा नवीन कायदा आणि प्रक्रिया
- ८) सार्वजनिक क्षेत्रातील बँकांच्या सुशासनासाठी मोठ्या प्रमाणात स्वायत्तता आणि लवचिकता गरजेची आहे.
- ९) कर्जवाटप प्रक्रियेमध्ये सुधारणा करणे.
- १०) कर्मचारी नेमणूका करणे.
- ११) सर्व बँकांमधील मोठमोठी बुडित कर्जे एकत्र करायची आणि ती एका नवीन बँकेत वर्ग करायची याला बँड बँक असे म्हणतात. याचा महत्त्वाचा फायदा म्हणजे आधीच्या बँकांचा ताळेबंद स्वच्छ होऊन त्या नवीन कर्जवाटपाला मोकळ्या होतात ही संकल्पना वन टाईम सोल्युशन म्हणून वापरली जाते. ही संकल्पना भारतामधील बँकांमध्ये वापर करणे.

वरील सर्व उपाय आमलात आणले गेले तर बुडित कर्जाचे प्रमाण कमी होण्यास मदत होईल.

निष्कर्ष

सार्वजनिक बँकांवर अजूनही सर्वसामान्यांचा विश्वास आहे. परंतु दुरसंचार, स्टील, सिमेंट, वाहतूक, पायाभूत सुविधा या क्षेत्रांतील बुडित कर्जाचे प्रमाण सर्वाधिक आहे. त्याच्या जोडीला सध्याची जागतिक परिस्थिती पाहता भारतीय बँकिंग क्षेत्रावरील या संकटाकडे लक्ष देणे अत्यंत गरजेचे आहे. भारतीय रिझर्व्ह बँक व केंद्र सरकार यांनी मिळून सार्वजनिक क्षेत्रातील असणा-या बँकांच्या बुडित कर्जाचे प्रमाण कमी करण्यासाठी व बँकेच्या ताळेबंदातून बुडित कर्ज हा शब्द काढून टाकण्यासाठी व ताळेबंद स्वच्छ करण्यासाठी, कठोर उपाययोजना करणे गरजेचे आहे. तरच सार्वजनिक क्षेत्रातील बँकांचा विकास होण्यास मोठ्या प्रमाणात मदत होईल व त्यांच्या माध्यमातून आर्थिक विकास साध्य

होईल.रिझर्व्ह बँकेच्या शिफारशी व सरकारच्या उपाययोजना यामध्ये बँकांचे अकार्यक्षम व्यवस्थापन कमकूवत असल्याने बुडीत कर्जाचे प्रमाण वाढत आहे.परंतु त्यावर योग्य उपाययोजना केल्या जात असून ते प्रमाण कमी होण्यास मदत होत आहे.

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सूत्रसंचालन काळाची गरज

– सौ. मृण्मयी मनोज भुसाणे

गोखले एज्युकेशन सोसायटीचे कला, वाणिज्य व विज्ञान महाविद्यालय
श्रीवर्धन, जि. रायगड

प्रस्तावना

खरं तर सूत्रसंचालन हा विषय शास्त्रोक्त आहे. पूर्वी या शब्दाला फारशा गांभीर्यान घेतलं जात नव्हतं. मात्र अलीकडच्या काळात 'सूत्रसंचालनकर्ता' हा सांस्कृतिक क्षेत्रात ठसा उमटवणारा घटक झालाय. प्रत्येक छोटा-मोठा कार्यक्रम सूत्रसंचालकाच्या ताकदीवर चांगला वाईट ठरू लागला. निवेदन सूत्रसंचालनाला असंख्य पैलू आहेत. हे ध्यानात येऊ लागलं, तसं या विषयावरच्या अभ्यासपूर्ण पुस्तकाची उणीव जास्तच तीव्रतेनं जाणवू लागली.

आजच्या विज्ञान तंत्रज्ञानाच्या युगात समाजामध्ये विविध क्षेत्रांत कार्यक्रमांचे आयोजन केले जाते. अगदी घरगुती कार्यक्रमांपासून ते सामाजिक, शैक्षणिक, धार्मिक, आध्यात्मिक, व्यावसायिक अशा विविध क्षेत्रांत वेगवेगळ्या स्वरूपाचे कार्यक्रम आयोजित केले जातात. हे कार्यक्रम नेटकेपणाने, शिस्तबद्ध रीतीने पार पाडण्यासाठी सूत्रसंचालनाचे कौशल्य असणे आवश्यक ठरते. म्हणजेच सूत्रसंचालन आजच्या काळाची गरज बनली आहे. आजच्या काळात 'सूत्रसंचालन कौशल्य' हा जणू व्यवसायाचा एक भागच झाला आहे.

उद्दिष्टे

- १) सूत्रसंचालनाचे कौशल्य विकसित करणे.
- २) व्यक्तिमत्त्व विकास होण्यास मदत होणे.
- ३) अंगी सभाधीटपणा बाणवणे.
- ४) आत्मविश्वास निर्माण होणे.
- ५) ज्ञान समृद्ध करणे.

संशोधन पद्धती

संशोधन कार्याचे नियोजन करण्यासाठी संशोधन आराखडा तयार करणे आवश्यक असते. संशोधन आराखड्यात संशोधनाची रूपरेषा निश्चित केली जाते. संशोधन आराखड्यात नमुना निवड योजना निरीक्षण योजना, संख्याशास्त्रीय योजना याबाबतची रूपरेषा ठरविली जाते. संशोधन आराखड्यामुळे संशोधनकर्त्याला संशोधन कार्य सुरळीतपणे करणे शक्य होते. त्याचप्रमाणे संशोधन कार्य अचूक होण्यास मदत होते. संशोधक आपल्या संशोधनाच्या उद्दिष्टानुसार संशोधन आराखड्याचे स्वरूप निश्चित करतो. संशोधनासाठी तयार केलेल्या आराखड्याची प्रत्यक्ष अंमलबजावणी करण्यासाठी आराखड्याचे व्यवहार्य संशोधन आराखड्यात रूपांतर केले जाते. सूत्रसंचालनासाठी दुय्यम स्रोतपद्धतीत वापर करण्यात आला.

सूत्रसंचालन म्हणजे काय ?

सूत्रसंचालनाच्या अनेक व्याख्या केल्या जातात. त्यापैकी

- १) “नियोजित कार्यक्रमात प्रेक्षकांपुढे सादर करण्यात येणाऱ्या कार्यक्रमांसंबंधी मधूनमधून क्रमशः केलेले निवेदन म्हणजे सूत्रसंचालन होय”.
- २) “सूत्रसंचालन म्हणजे कार्यक्रमपत्रिकेतील कार्यक्रमांमधल्या अदृश्य रिकाम्या जागा भरण्यासाठी केलेले निवेदन होय”.
- ३) “निवेदकाने श्रोत्यांशी साधलेला संवाद म्हणजे सूत्रसंचालन होय”.

एखादा कार्यक्रम ठरल्याप्रमाणे सुसूत्रपणे, सुविहितपणे, कुठेही तुटकपणा जाणवू न देता, सलगता निर्माण करत पार पाडण्यासाठी सूत्रसंचालनाची गरज असते. सूत्रसंचालन हे भाषेच्या उपयोजनाचे एक महत्वाचे क्षेत्र आहे.

सूत्रसंचालनाची क्षेत्रे

जिथे जिथे श्रोत्यांसमोर एखादा कार्यक्रम सादर केला जातो, तिथे तिथे सूत्रसंचालकांची महत्वाची भूमिका असते. शाळा कॉलेजांतील स्नेहसंमेलने, विविधगुणदर्शन स्पर्धा, व्याख्याने अशा व यांसारख्या कार्यक्रमांत सूत्रसंचालकाची गरज असते. शाळा-कॉलेजांप्रमाणे साहित्यसंमेलन, नाटयसंमेलन, ग्रंथप्रकाशन, एखादया व्यक्तीचा सत्कार, षष्ट्यब्दीपूर्ती सोहळा, रौप्यमहोत्सवांसारखे उत्सव अशा सर्व ठिकाणी सूत्रसंचालकाची उपस्थिती अनिवार्य असते. संगीतनृत्याचे विविध गुणदर्शनात्मक कार्यक्रम, शास्त्रीय संगीताच्या मैफली आणि कविसंमेलने यांमध्ये सूत्रसंचालकाचे कार्य महत्वाचे असते. हे काम आता हौशी स्वरूपाचे राहिले नसून त्याला व्यावसायिक स्वरूप प्राप्त झाले आहे. सूत्रसंचालनासाठी जाणकार व्यक्तींना निमंत्रित केले जाते व त्यासाठी चांगले मानधनही दिले जाते.

सूत्रसंचालनातील आवश्यक बाबी

काय हवे ?

- सूत्रसंचालकाचे व्यक्तिमत्त्व प्रसन्न असावे.
- रंगमांचावरील त्याच्या/ तिच्या पदार्पणाने आणि पहिल्या आवाहनातून विविध व्यक्तीरूपी श्रोत्यांचे एकात्म श्रोतृवृंदात रूपांतर व्हावे.
- व्यासपीठावरील वावर आत्मविश्वासपूर्ण असावा.
- व्यासपीठावर चालणे, उभे राहणे सहज आणि आकर्षक असावे.
- श्रोत्यांकडे बघूनच बोलावे.
- एक पाय थोडा पुढे ठेवून दोन्ही पायांवर भार येईल असे बघावे.

- सूत्रसंचालकाला ध्वनिवर्धकाचा उत्तम सराव असावा.
- स्वाभाविक चढउतारांसह आपल्या आवाजाद्वारे श्रोत्यांशी आपण संवाद साधत आहोत असे आवाजाचे स्वरूप ठेवावे.
- सर्वांना समजेल अशा स्वाभाविक गतीने अस्खलित बोलावे.
- बोलण्यात उच्चार स्पष्ट व निर्दोष असणे गरजेचे असते.
- निवेदनाची भाषा ही प्रमाणबोली असली पाहिजे.
- निवेदन साध्या,सोप्या,प्रवाही भाषेत असावे.

काय नको ?

- एका पायावर,दीड पायावर अथवा पाय हलवत,रेलून वा एकदम ताठ उभे राहू नये.
- पाठीत वाकू नये अथवा पायाचा ठेका धरून ते आपटू नयेत.
- के सांतून वारंवार हात फिरवणे,नाक-कान खाजवणे,चुकल्यावर जीभ बाहेर काढणे,हाताची घडी घालणे असे प्रकार टाळावेत.
- आवाज अतिउंच पट्टीतला किंवा खालच्या पट्टीतला नसावा.
- बोलण्याची गती फार भरभर किंवा अति सावकाश नसावी.
- भाषा पुस्तकी नसावी.
- कृत्रिम,आलंकारिक,बोजड भाषा टाळावी.
- निवेदनात लांबलचक वाक्ये टाळावीत.
- निवेदनात एकच वाक्य पुनःपुन्हा बोलू नये.
- निवेदकाने दोन कार्यक्रमांच्या मध्ये बोलताना भान ठेवणे अतिशय महत्त्वाचे आहे.आपले निवेदन हा कार्यक्रमाचा मुख्य भाग नसून त्या केवळ गाळलेल्या जागा आहेत हे ध्यानात ठेवून पाल्हाळीक बोलणे वाहावत जाणे टाळावे.आपल्याला ध्वनिवर्धकाचा सोस आहे असे वाटू न देण्याइतके प्रमाणात बोलावे.
- सादर झालेल्या कार्यक्रमांमध्ये तुलना करणे,गुणदोष सांगणे टाळावे.
- स्वतःकडे अति कमीपणा घेणे किंवा आपली बढाई मारणे-एकूणच स्वतःबद्दल बोलणे टाळावे.प्रेक्षकांनी आपली हुर्यो उडवावी असे वागू नये.

सूत्रसंचालनाची पूर्वतयारी

- अनेक सभासंमेलनांमधून व दूरचित्रवाणीवर होणाऱ्या चांगल्या सूत्रसंचालनाचे निरीक्षण करावे.
- विविध विषयांवरील वाचन वाढवून आपल्या सामान्यज्ञानात सतत भर घालत राहावे.
- शाळा-कॉलेजपासून सभासंमेलनांत भाग घेऊन अंगी सभाधीटपणा बाणवावा.
- कुटुंबीयांसमोर,मित्रमंडळींसमोर सूत्रसंचालनाचा सराव करावा.
- कवितांच्या ओळी,सुभाषिते,विनोदी चुटके यांचा संग्रह करावा.
- कार्यक्रमाचे स्वरूप जाणून त्यानुसार माहिती मिळवावी.

उदा.शास्त्रीय संगीताच्या मैफीलीत कलावंतांचे नाव,त्यांचे गुरु,संगीतातील घराणे, त्यांना मिळालेले सन्मान, रागांची नावे, इ.ची अचूक माहिती मिळवावी. साहित्यिकांच्या संदर्भात त्यांच्या पुस्तकांची, पुरस्कारांची, महत्त्वाच्या आठवणींची माहिती गोळा करावी.

- कार्यक्रमात काही ठिकाणी दोन निवेदक(एक स्त्री आणि एक पुरुष)असण्याची पद्धत असते,अशा वेळी सहनिवेदकालाही वाव मिळेल अशी निवेदनाची विभागणी करावी.

प्रत्यक्ष सूत्रसंचालन करण्यापूर्वी

- कार्यक्रमपत्रिका नीट समजून घेऊन त्यानुसार आपल्या निवेदनाची आखणी करावी.
- कार्यक्रमाच्या सुरुवातीला आणि कार्यक्रमाच्या दरम्यान आपण काय बोलणार आहोत ते आधी लिहून काढावे,पण लिहिलेले कागद हातात घेऊन वाचू नयेत.प्रत्यक्षात तो प्रेक्षकांशी साधलेला संवाद वाटावा असे बोलावे.
- कार्यक्रमाचे श्रोते कोण आहेत,याची माहिती घ्यावी.त्यांचा वयोगट,सर्वसाधारण अभिरूची जाणून घ्यावी.शालेय विद्यार्थी,ग्रंथप्रेमी वाचक ,संगीताचे चाहते,प्रौढ स्त्री पुरुष,केवळ स्त्रिया किंवा मिश्रस्वरूपाच्या श्रोत्यांपुढे सूत्रसंचालनाची पद्धती लवचीक ठेवणे आवश्यक असते.
- कार्यक्रमात सहभागी होणाऱ्या व्यक्तींची नावे,त्यांचा हुद्दा नीट लक्षात ठेवावा.
- विविध गुणदर्शनासारख्या कार्यक्रमांत सादर होणाऱ्या कार्यक्रमांचे स्वरूप कशा प्रकारचे आहे हे जाणून निवेदनाच्या मधल्या जागेत काय बोलायचे ते निश्चित करावे.

सूत्रसंचालनातील शिष्टाचार

सूत्रसंचालन करण्यासाठी काही शिष्टाचार आपल्याला पाळावे लागतात.ते शिष्टाचार पुढीलप्रमाणे -

- कार्यक्रमाला सुरुवात करताना श्रोत्यांना उद्देशून 'नमस्कार श्रोतेही' असे अभिवादन करावे.स्वतःचे नाव सांगून गगन कार्यक्रमात 'मी आपले मनःपूर्वक स्वागत करतो/करते' असे म्हणावे.
- कार्यक्रमाचे अध्यक्ष,प्रमुख पाहूणे,व्यासपीठावरील इतर मान्यवर यांच्यासाठी योग्य संबोधने वापरावीत.
- अध्यक्ष/वक्ते/अन्य मान्यवर यांच्या कार्याचा उचित गौरव करावा.
- रंगमंचावर येणाऱ्या बालकलाकारांचे कौतुक करावे,प्रोत्साहनपर बोलावे.
- रंगमंचावर येणाऱ्या मोठ्या कलावंतांविषयीचा आदरभाव आपल्या नम्र अभिवादनवजा भाषणातून व्यक्त करावा.
- कार्यक्रमात सादर झालेल्या भागाबद्दल रसग्रहणात्मक बोलावे,दोषदर्शन टाळावे,तसेच वक्ता काय बोलला हे पुन्हा सांगू नये.

- कार्यक्रमाच्या संयोजनात काही त्रुटी राहिल्यास अथवा चुका घडल्यास नम्रपणे दिलगिरी व्यक्त करावी.
- कार्यक्रम संपवण्यापूर्वी कार्यक्रमातील महत्त्वाच्या मुद्द्यांचा थोडक्यात परामर्श घ्यावा.

निष्कर्ष

सूत्रसंचालन आजकाल सर्वच क्षेत्रांमध्ये केले जाते. सूत्रसंचालनासाठी सूत्रसंचालकाची आवश्यकता असते. त्यासाठी सूत्रसंचालकाचे व्यक्तिमत्त्व अतिशय महत्त्वाचे असते. सूत्रसंचालकाला सूत्रसंचालन करण्यासाठी पूर्वतयारी करावी लागते. प्रत्यक्ष सूत्रसंचालन करण्यापूर्वी सूत्रसंचालकाला वेगवेगळ्या गोष्टींची काळजी घ्यावी

लागते. त्याचबरोबर सूत्र संचालनातील वेगवेगळे शिष्टाचार सूत्रसंचालकाला पाळावे लागतात. अशा प्रकारे सूत्रसंचालन आणि सूत्रसंचालक यांना समाजामध्ये मानाचे स्थान दिले जाते. म्हणून सूत्रसंचालन ही आजच्या काळाची गरज मानली जाते.

संदर्भ सुची

- १) महाराष्ट्र राज्य पाठ्यपुस्तक निर्मिती व अभ्यासक्रम संशोधन मंडळ, पुणे.
- २) उत्कृष्ट सूत्रसंचालन-सारंग टाकळकर-साकेत प्रकाशन
- ३) संशोधन पद्धतीशास्त्र व तंत्रे-डॉ. प्रदीप आगलावे. विद्या प्रकाशन नागपूर.

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राजनीतिज्ञ प्लेटोची संगीत विषयक दृष्टी

- प्रा. विद्या दि. कुलकर्णी
मराठी विभाग

पुणे विद्यार्थी गृहाचे श्रीराम सदाशिव धामणकर महाविद्यालय, नाशिक

संगीताच्या उगमाचा शोध म्हणजे म्हणजे मानवाच्या संस्कृतीच्या उगमाचाच शोध असे म्हणता येईल. मानवाच्या उत्क्रांती सोबत संगीत विकसित होत गेले. जंगलातील पशुपक्षांच्या नादापासून गानसंगीताच्या उत्पत्तीची मुहुर्तमेढ रोवली गेली. भारतीय वेदकालीन प्राचीन संगीत यज्ञयागादी धार्मिक करण्यासाठी वापरले गेले तर युरोपीय संगीत चर्चमधून विकसित होत गेले.

माणुस आणि संगीत यांचे अतुट नाते निर्माण होत गेले, मनुष्य जन्माला आल्यापासुन मृत्युपर्यंत संगीतासोबत त्यांची वाढ होत जाते ती मृत्युपर्यंत हिंदू संस्कृतीत जे सोळा प्रमुख संसर सांगितलेले आहे त्या प्रत्येकामध्ये संगीताचा वापर थोडातरी होतांना दिसतो. कुठल्याही मंगल कार्याची सुरुवात ही मंगलवाद्यांच्या गायनाने होते. ईश्वराला प्रसन्न करून घेण्यासाठी संगीताचा प्रभावी वापर अनेक संतांनी केल्याचे आपणांस ठाऊकच आहे. चौसष्ट कला व सात प्रमुख ललित कलांपैकी संगीत ही महत्वाची कला आहे. अळणी पदार्थात जर मीठ घातले तर जेवणाला चव येते, त्याचप्रमाणे संगीताचेही आहे. आयुष्यात आनंद लाभावा यासाठी संगीतच जादूची कांडी फिरावी व चमत्कार व्हावा, तसे संगीतामुळे नीरस आयुष्य रसयुक्त होते. संगीत हे मानवी मनावर संस्कार करत असते व त्यातूनच बुध्दीचाही विकास होत जातो. बुध्दी व मन यांना जोडणारा व त्यामध्ये संतूलन साधणारा तो दुवा आहे. अभिजात साहित्य, अभिजात कला यांच्याप्रमाणेच अभिजात संगीत हे आगळेवेगळे प्रतिभासंपन्न आहे.

भारतीय परंपरेनुसार शिव, ब्रह्मा, सरस्वती, गंधर्व व किन्नर यांना संगीताचे आदिप्रेरक मानतात. ह्मण, ङ्गसंगीत सादर करणाऱ्यांना गंधर्व म्हणत असत. त्यामुळेच संगीतविद्येला गंधर्ववेद हे नाव मिळाले. ह्मण.

संगीत हे सर्वांनी ऐकले पाहिजे कारण संगीत हे प्रत्येकासाठी वेगवेगळ्या प्रकारात उपलब्ध आहे. संगीत ऐकल्याने आपले मन अगदी प्रसन्न होते. संगीत माणसाला मानसिक स्वास्थ्य प्रदान करते. ललस? म्हणजे स्वर ललस? म्हणजे ताल होय. संगीत कलाही सर्व कलांमध्ये श्रेष्ठ मानली जाते. ङ्गमहर्षि व्यासांनी वेदांची चार भागात रचना केली ते चार भाग म्हणजे ऋग्वेद, यजुर्वेद, सामवेद व अथर्ववेद होयङ्ग३.

भारताप्रमाणेच जागतिक संगीत क्षेत्रात ज्या अत्यंत प्रभावी संगीत पध्दती मानल्या जातात त्यामध्ये पाश्चात्य संगीतास मानाचे स्थान द्यावे लागेल. पाश्चात्य संगीतात सामूहिक गायन किंवा सामूहिक वादन याला प्राधान्य दिले जाते व त्यामुळे त्या संगीताची उभारणी वृंदवादन किंवा वृंदगान याला उपयुक्त अशी असते. त्यामुळे पाश्चात्य संगीताचा मूळआधार हार्मनी ठरला, हार्मनी म्हणजे स्वरमेळ, दोन

किंवा दोनापेक्षा अधिक स्वर एकाच वेळी वाजविणे या क्रियेला हार्मनी किंवा स्वरमेळ असे म्हणतात असे स्पष्टीकरण ल्लसंगीतशास्त्राचे गार्डिड ? या ग्रंथामध्ये पाश्चात्य संगीतशास्त्राची ओळख करून देताना पं.अरविंद गजेंद्र गडकर करतात. संगीत म्हणजे सद्गुणांच्या शिक्षणासाठी आत्म्यापर्यंत होणारी आवाजाही लयबध्द हालचाल.३

भारतीय असो की, पाश्चात्य संगीत असो मानवी जीवनात त्याचे महत्वाचे स्थान आहे, जीवनाचा डोलारा त्यावर आधारित आहे. प्लेटो हा राज्यशास्त्रातील प्रमुख विचारवंतांपैकीच एक. काल आणि परिस्थिती यातून विचारवंत उदय पावतात. पाश्चात्य असो की पौरवात्य जगाच्या राजकीय विचारांचा इतिहास हा राज्यकर्ते आणि राजकीय विचारवंत या दोहोंनी घडवला आहे, प्लेटोचा कालखंड इ.स.पूर्व ४२४ ते इ.स.पूर्व ३४८ असा आहे, तो ग्रीकमधील अथेन्स नगरात वाढला. अथेन्स हे नगरराज्य सामाजिक, आर्थिक आणि सांस्कृतिकदृष्ट्या प्रगत होते. प्लेटो हा वैचारिक प्रमेय मांडणारा पहिला जागतिक, राजकीय विचारवंत मानला गेला. सॉक्रेटिस हा प्लेटोचा गुरु. सॉक्रेटिसने मृत्युदंडाची शिक्षा स्वीकारून राज्याचे श्रेष्ठत्व सिध्द केले या गोष्टीचा प्लेटोवर खूप परिणाम झाला आणि म्हणून त्याने आदर्श राज्याचा शोध घेण्यात आपले संपूर्ण जीवन व्यथित केले. ल्हदि रिपब्लिक? हा प्लेटोचा ग्रंथ राज्यशास्त्राच्या अभ्यासासाठी जगप्रसिध्द मानला जातो. शिवाय त्याचे इन्दि स्टेटस्मन? आणि ल्हदि लॉज? हे राजनीतीवरचे महत्वाचे ग्रंथ. त्याने एकूण ३६ ग्रंथ लिहिले आहे, त्याची विचार मांडण्याची पध्दत ही संवादात्मक आहे. प्लेटो हा जगप्रसिध्द राजकीय विचारवंत असला तरी देखील त्याने संगीत या विषयावर आपले जे विचार मांडले आहे, त्यानुसार जीवनातील कलाक्षेत्राचे महत्त्व त्यास मान्य होते हे निश्चित उत्तम शरीरासाठी जसे शारीरिक शिक्षण हवे तसेच मनासाठी (सोल-आत्मा) संगीत असे त्याला वाटते. प्लेटोने आपले संगीताविषयक विचार ल्हदि रिपब्लिक? व ल्हदि लॉज? या ग्रंथांमध्ये प्रतिपादिले आहे.

प्लेटोने संगीताद्वारा दिल्या जाणाऱ्या शिक्षणाचा प्रभाव ओळखला होता. व्यक्तिगत गीतांचे गायन आणि सामूहिक गीतांचे पठण प्लेटोला महत्वाचे वाटले. ललित कला व्यक्तीच्या सर्वांगीण विकासाला वळण देणाऱ्या असतात याची प्लेटोला जाणीव होती किंबहुना संगीत, साहित्य आणि कला यामुळेच माणूस पशुपेक्षा वेगळा असतो. प्लेटोने संगीताचा विचार मांडत असताना गाण्यांना ज्या चाली दिलेल्या असतात, त्या अर्थानुकारी असतात असे मानूनच आपले विचार मांडले आहेत. झदुःखाची अभिव्यक्ती करणारे लिडियन संगीत आणि दारुची धंदी, आळस, मदता यांचा अविष्कार करणारे आयोनियन व लिडियन

संगीत यांना आदर्श राज्यात स्थान असणार नाही. उलट डोरियन व फ्रिजियन संगीत वीरश्रीपूर्ण व संयमी असल्यामुळे त्याला मात्र मानाचे स्थान असेल. प्लेटो फक्त संगीताचा विचार करता नाही तर साहित्य, चित्रकला व इतर कलांच्या संदर्भात देखील तो असे म्हणतो की, काव्यावर जसे राज्यकर्त्याचे नियंत्रण असायले हवे, तसेच ते इतर कलासंदर्भातही असायला हवे असे मत तो रिपब्लिक या ग्रंथात मांडतो. आपण ज्या वातावरणात राहतो त्यातील सर्व गोष्टींचा आपल्या व्यक्तिमत्त्वावर कळत-नकळत परिणाम घडत असतो आणि म्हणून या सर्व गोष्टींचा आपण नीट विचार केला पाहिजे.

प्लेटोच्या मते झसंगीत हे कुठलीही गोष्ट शिकत असतांना उपयुक्त असते कारण कुठलेही विशेष प्रशिक्षण न घेता देखील व्यक्तीला अनेक गोष्टी करणे साध्य होते व त्याचा बुद्ध्यांकदेखील वाढतो. भावनांवर नियंत्रण साध्य करण्यासाठी संगीताची मोठी मदत होते असे प्लेटो रिपब्लिकमध्ये सांगतो,

शिवाय संगीताद्वारे सुख, दुःख, आनंद राग इ. भावना देखील लोकांपर्यंत चांगल्या पद्धतीने पोहोचू शकतात. त्यामुळेच चांगल्या संगीताला लोक प्रतिसाद देखील देत असतात व तेच उत्कृष्ट संगीत ठरते.

व्यक्तीच्या व्यक्तीमत्त्वाचा मानवी जीवनात महत्त्वाचा वाटा असतो आपल्या व्यक्तीमत्त्वामुळे आपल्याला यश-अयश मिळत असते. हे सांगतांना प्लेटो म्हणतो झसंगीत व्यक्तीची व्यक्तीमत्त्व घडविण्यासाठी व उत्कृष्टता मिळविण्यासाठी कोणत्याही क्षेत्रात संगीताची गरज आहे व संगीतामुळे त्या त्या क्षेत्रात व्यक्ती नक्कीच चांगली कामगिरी करू शकतात.

संगीतामुळे प्रत्येक गोष्टीत आनंद मिळतो, व गुणात्मक चांगल्या गोष्टीमध्ये त्याचे रूपांतर होते. संगीतातील ताल व लयबद्धतेमुळे

लहान मुळ रडण्याचे थांबते, हे आपल्याला अंगाईगीत गातांना लक्षात येते. मनुष्याची वाढ होण्यासाठी संगीताची आवश्यकता आहे, शिवाय शारीरिक, बौद्धिक वाढीसाठी संगीताची गरज अधिक आहे. त्यामुळे व्यक्तीचे व्यक्तीमत्त्व अधिक बहारणार आहे असे प्लेटो लिखित ? मध्ये सांगतो.

एकदरीतच संगीताचे महत्त्व हे अनन्यसाधारण आहे. संगीताला सहावे इंद्रिय मानले तर व्यक्तीचा सर्वांगीण विकास व्हायला मदत होईल. मन व बुद्धीचा विकास देखील व्हायला संगीत हे उपयुक्त ठरते. तसेच संगीत, साहित्य आणि कला यामुळे माणूस पशुपेक्षा वेगळा ठरतो. आहार, निद्रा, भय, मैथुनादी गरजा भागल्यावर खऱ्या अर्थाने माणसातील पशूवर संस्कार होऊ लागतात आपल्याकडे म्हटले आहे की, झसाहित्य संगीत कलाविहिनः साक्षात् पशुः पुच्छ विषाणहीनः. आजकालच्या कर्कश आवाज करणाऱ्या संगीतामुळे मात्र शरीर व मन चुकीच्या मार्गाने जाताना दिसत आहे. आणि म्हणूनच प्लेटोचा संगीतविषयक विचार नीट लक्षात घेतला तर भारतीय संगीतकलेचे महत्त्व अधिकच वाढेल.

संदर्भ सुची

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मराठाकालीन स्त्रियांची स्थिती

– सौ. सुरेखा रा.चित्ते

गोखले एज्युकेशन सोसायटीचे कला, वाणिज्य व विज्ञान महाविद्यालय
श्रीवर्धन, जि. रायगड

गोषवारा

इतिहास म्हणजे केवळ आवारात घडणा-या घटनांची एक मालिका नसुन मानवप्राण्याने आपल्या दैनंदिन गरजा भागविण्यासाठी केलेला प्रयत्न असतो. प्रत्येक राष्ट्राचा इतिहास हा त्या राष्ट्राला प्राणासारखा प्रिय असतो. तो इतिहास हा वर्तमानाला व भविष्यकाळाला अथक स्वरूपाची प्रेरणा देणारा असतो. अनेक अडीअडचणींयावर मात करताना मार्गदर्शक असतो. त्यात एक प्रकारची तेजस्विता असते आणि त्यातुनच आपल्याला प्रेरणा मिळत असते.

प्रस्तावना

समाजातील स्त्रीचे स्थान हे प्रामुख्याने संस्कृतीचा दर्जा व समाजाचा स्त्रीकडे पहाण्याचा सर्वसाधारण दृष्टीकोण यावर अवलंबून असतो आणि संस्कृती व सर्वसाधारण दृष्टीकोण हा सामाजिक तत्वज्ञान व समाजात विकसित झालेल्या सामाजिक संस्था यावर अवलंबून असतो.

स्त्रीचे परावलंबन फार पुरातन असुन तिची ही पराधीनता समाजाच्या आणि तिच्याही अंगवळणी पडली आहे. आजही २१ व्या शतकात स्त्रीला आपला भार समर्थपणे सांभाळणारा पती तिला पाहिजे असतो. पुरुषावर सर्वस्वी अवलंबून असणारी स्त्री ही कधिच पुरुषांच्या बरीबरीचे उभी राहु शकत नाही. त्याच्यात बरोबरीचे नाते निर्माण होण्याची शक्यता नसते.

वचकांना मराठाकालीन स्त्रियांच्या स्थितीची माहिती व्हावी आणि निदान स्त्रियांकडे समजुतदारपणे पाहण्याचा दृष्टीकोण बदलावा या दृष्टीक्षेपाने मराठाकालीन स्त्रियांची स्थिती स्पष्ट करण्याचा प्रयत्न केला गेला आहे. तसेच महाराष्ट्रातील मराठाकालीन स्त्रीजीवनानुन व रीतीतुन काही ऐतिहासिक बोध मिळावा या हेतुने संशोधन करण्यात आले आहे.

उद्दिष्टे

- मराठाकालीन स्त्रियांची सामाजिक स्थिती समजून घेणे.
- मराठाकालीन स्त्रियांचे राजकारणातील व सार्वजनिक जीवनातील स्थान समजून घेणे.
- मराठाकालीन कुटुंब, विवाह, हुंडा, बालविवाह, बहुपत्नीत्व, सतीप्रथा आणि विधवा विवाह, यांचा आढावा घेणे.

मराठे कालीन स्त्रियांची सामाजिक स्थिती

मराठाकालखंडामध्ये स्त्रियांच्या सामाजिक दर्जा फारसा उंचावला नाही. त्यामुळे समाजात स्त्रीला गौण स्थान प्राप्त झाले होते. समाजात बालविवाहाची पध्दत ही सर्वसामान्य व प्रचलित अशी पध्दती होती.

मुलीचे लग्न ८ व्या वर्षी करत असत. बहुपत्नीकत्वाची चाल अस्तित्वात होती. किंबहुना अनेक स्त्रिया करणे हे पुरुषार्थाचे लक्षण समजत असत. सरदार लोक, श्रीमंत लोक आपल्या पदरी कुणबिणी बाळगत असत. या कुणबिणी अडचणीच्या प्रसंगी गहाणही टाकल्या जात असत. कुणबिणीप्रमाणेच नायकिणीचा सुध्दा एक स्वतंत्र वर्ग होता. संपूर्ण मराठी कालखंडात सतीची चाल अस्तित्वात होती. सतीची चालही १८व्या शतकात एक प्रतिष्ठेची परंपरा मानली जात होती. सधवांनी जीवनामध्ये वैशिष्ट्यपूर्ण कृत्ये पार पाडावी लागत. विधवा स्त्रियांना समाजात कोणतेही स्थान नव्हते.

खंडोबा ही देवता लोकप्रिय असल्यामुळे ज्यांची मुले जगत नसत, अशा स्त्रिया आपल्याला मुले होऊन ती जगली तर दुस-या मुलाच्या जन्मानंतर पहिले मुल देवाला वहात असत. मुलगा असेल तर त्याला वाध्या व मुलगी असेल तर मुरळी म्हणुन देवाची सेवा करण्यास सोडून देत असत.

मराठी कालीन स्त्रियांचे सामाजिक स्वातंत्र्य

भारतीय संस्कृती पुरुषप्रधान असल्याने मराठाराज्यात स्त्रियांना सामाजिक स्वातंत्र्य नव्हते. समाजात स्त्रियांना केवळ दुय्यमच नव्हे तर गौण किंवा नगण्य स्थान प्राप्त झाले होते. लग्नानंतरचे जीवन अत्यंत दुःखी व कष्टमय असल्याने स्त्रीला सामाजिक स्वातंत्र्याची जाणीव नव्हती. समाजाने आणि शास्त्राने तिच्यापुढे पारलौकिक कल्याणाच्या अफाट कल्पना ठेवल्याने व सासर-माहेरचा कुलोद्वार आपल्या हाती एकवटलेला आहे, या भ्रामक जबाबदारीने स्त्री इतकी भारावून गेली होती की, तिला सामाजिक स्वातंत्र्याची जाणीवही उरली नव्हती. वरिष्ठ जमातीत स्त्रियांना काही प्रमाणात सामाजिक स्वातंत्र्य असल्याचे जाणवते.

मराठाकालीन स्त्रियांचे राजकारणातील व सार्वजनिक जीवनातील स्थान

मराठा कालखंडातील स्त्रिया विशेषतः सरदार, वतनदार व राजघराण्यातील स्त्रिया राजकारणात व सार्वजनिक जीवनात सक्रिय भाग घेत असल्याचे दिसते. या कालखंडातील कागदपत्रावरून असे दिसते की, शिवाजीची माता जिजाबाई, राजारामची पत्नी ताराबाई, अहिल्याबाई होळकर, पेशवे घराण्यातील राधाबाई, गोपिकाबाई, आनंदीबाई तसेच अनुबाई घोरपडे, दर्याबाई भोसले, लक्ष्मीबाई व यमुनाबाई शिंदे (महादजी शिंद्याच्या बायका) उमाबाई दाभाडे, तुळसाबाई होळकर अशा कितीतरी राजघराण्यातील स्त्रियां राजकारणात व समाजकारणात सक्रिय असल्याचे दिसते.

थोडक्यात, वरच्या वर्गातील स्त्रिया आपल्या मुलांचे व पतीचे हितसंबंध सुरक्षित ठेवण्यासाठी राजकारणात व सार्वजनिक जीवनात भाग घेत असत. युद्ध व राजकारण या क्षेत्रात या वर्गातील स्त्रिया आघाडीवर होत्या. सामाजिक बंधने, धार्मिक बंधने, रुढी, परंपरा या गोष्टी या वर्गातील स्त्रिया झुगारून देत होत्या असे समजते.

स्त्रिचे कुटुंबातील स्थान

कुटुंब ही आजपर्यंत राहिलेली समाजाची सर्वात उपयोगी आणि मूलभूत सामाजिक संस्था आहे. कुटुंब हाच एक घटक असा आहे की जो ज्या समाजात आहे. त्या समाजाची रचना निर्धारित करतो आणि त्याच्या सभासदांचे चरित्र घडवतो. संपूर्ण मराठा कालखंडात महाराष्ट्रात एकत्र कुटुंबपद्धती रुढ व लोकप्रिय होती. सासू, सासरे, दीर, जावा नणंदा व घरातील इतर आसजन यांची मनोभावे सेवा करणे हे तिचे आद्य कर्तव्य होते. सासू आपला सुनेचा छळ करण्याचा हक्क बजावित असे. सासूच्या छळाला त्रासून सुनांनी आत्महत्या केल्याची अनेक उदाहरणे मराठा कालखंडात सापडतात.

बालविवाह

जेव्हा मराठाकालीन मुलींचा विवाह लांबणीवर म्हणजे वयाच्या ११ व्या वर्षापर्यंत होत असे, तेव्हा ती वयाची सर्वात जास्त मर्यादा समजली जात असे. जर का कुणी आपल्या मुलीचा विवाह वयाच्या ११ व्या वर्षापर्यंत लावू शकला नाही तर त्याच्याशी संबंध तोडले जात असे किंवा त्यास जातीबाहेर वाळीत टाकले जात असे. जेव्हा मुलीचा विवाह वयाच्या १० वर्षांच्या आत होत असे अश्यावेळी त्या नववधू मुलीचे जीवन अत्यंत शोचनीय आणि हालअपेष्टांनी भरलेले असे.

विवाह

विवाहसंस्था ही भारतातील एक पुरातन संस्था होय. ही समाजाद्वारे निर्माण केली गेलेली पहिली अशी संस्था आहे जिने समाजिकीकरणाच्या प्रक्रियेमध्ये समाजाला सर्वात जास्त सहाय्य केले. कुटुंब हा विवाह संस्थेचा मूलभूत हिस्सा आहे. खरं तर विवाहशिवाय कुटुंबच अस्तित्वात येऊ शकत नाही. संयुक्त कुटुंबामधील विवाह ही करार स्वरूपाची असत. पाविण्याच्या विशिष्ट कल्पना समाजात मान्य झाल्या असल्याने स्त्री पतीला परमेश्वर मानीत असे. विवाहाच्या अनेक पद्धती व बहुपत्नीत्वाची चाल, सतीची चाल याचा स्त्री जीवनावर मोठा आघात झालेला दिसून येतो.

बहुपत्नीत्वाची पद्धती

मराठा कालखंडात बहुपत्नीत्वाची प्रथा असल्याने आणि ते एक प्रतिष्ठेचे लक्षण मानले गेल्याने पुरुष कितीही वेळा आणि कोणत्याही वयात लग्न करू शकत असे. बालवधू व थोराड वर असेल तर मुलीला

बराच काळ वैधव्याचे जीवन जगावे लागत असे बहुपत्नीत्वाची प्रथा समाजाने व धर्मानेही मान्य केली असल्याने राज्यकर्ते व सरदारही अनेक लग्ने करीत असत.

सतीप्रथा

सतीच्या प्रथेला धार्मिक अधिष्ठान होते. सती जाणा-या स्त्रीसमोर स्मृतीकारांनी फार मोठे पारलौकिक कल्पनांचे प्रलोभन ठेवले होते. जी स्त्री पतीसह गमन करते ती आपले मातृकूल व भर्तृकूल या दोन्ही कुलांचा उध्दार करते. धर्माचा जबरदस्त पगडा स्त्रियांच्या मनावर असल्याने, विधवांच्या अपमानित व दुःखी जीवनाच्या भेसूर दृश्यामुळे, कुटुंबाच्या प्रतिष्ठेच्या खोट्या कल्पनामुळे, पूर्वजांच्या दुदैवी उदाहरणामुळे स्वर्ग प्राप्तीच्या मूर्ख कल्पनांमुळे व अशाच प्रकारच्या इतर कारणामुळे सती जाण्यास स्त्रिया प्रवृत्त होत.

विधवा विवाह

विधवा स्त्रीला लग्नसमारंभात मोकळेपणाने वावरता येत नसे. तिला समारंभात कसलाही मानपान दिला जात नसे. विधवा स्त्रीने सदाचरणाचा भंग केल्यास तिला नरक प्राप्त होतो व तिचा पती स्वर्ग लोकापासून पतित होतो. तसेच तिचे माता, पिता व भर्तृवर्ग हयांचेही पतन होते अशा भ्रामक कल्पना समाजात रुढ होत्या. विधवेचा कचबंध (केससंभार) पतिच्या बंधनास कारणीभूत ठरतो. म्हणून तिने केशवपन केले पाहिजे. म्हणजेच विधवेने पातिव्रत्याचे संरक्षण करावे म्हणून तिच्यावर उपासतापासाचे व केशवपनाचे जाचक निर्बंध समाजाने लादले होते.

सारांश

महाराष्ट्रातील स्त्रियांची परिस्थिती फारसी चांगली नव्हती. स्त्रीचे जीणे एकंदरीने कष्टदायक असे. समाजातील तिचे स्थान निश्चितपणे कनिष्ठ स्वरूपाचे होते. बहुपत्नीत्वाची चाल, बालविवाह, उच्चवर्गात असलेली विधवा विवाहावरील बंधने, सतीची पद्धत वैधव्याची परंपरा, एकत्र कुटुंबपद्धती व पुरुषवर्गाची स्त्रीवर्गाबाबत बेपर्वाई सर्व कारणामुळे मध्ययुगीन महाराष्ट्रात स्त्रीचे जीवन कष्टदायक असल्याचे दिसून येते.

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श्रीवर्धन तालुक्यातील बचत गटाचा अभ्यास

– सौ. वैशाली दिलीप सावंत

गोखले एज्युकेशन सोसायटीचे कला, वाणिज्य व विज्ञान महाविद्यालय
श्रीवर्धन, जि. रायगड

प्रस्तावना

बचतगट हा एक सामाजिक, आर्थिक उपक्रम आहे. ही प्रक्रिया संघटितपणे एकमेकांना समजून घेत होत असल्याने या रचनेला स्वयंसाहाय्य गट असेही संबोधले जाते. गटाला काहीतरी विशिष्ट नाव ठेवले जाते. उदा. जागृतीगट, अस्मितागट इ. बचत गट म्हणजे ठराविक काळाने बचत जमा करण्याच्या निमित्ताने एकत्र येणारा गट.

बचतगटाची आणखी एक व्याख्या सांगता येईल ती म्हणजे 'एकमेकांबद्दल जिवाळा वाटणाऱ्या २० पेक्षा कमी व्यक्ती एकत्र येऊन नियमित बचत करतात आणि त्या बचतीतून एकमेकांच्या गरजा, अडचणी आणि जीवनमुल्ये उंचावण्यासाठी आर्थिक सहाय्य करतात', एवढेच नव्हे तर उद्योगधंद्यासाठी भांडवल उभे करतात. सर्वांची मिळून संघटन शक्ती वाढवतात. थोडक्यात परस्पर सहकार्य आणि सहभाग नेतृत्व व कर्तृत्वासह सातत्याने प्रयत्नशील व कार्यरत असणाऱ्या सदस्यांच्या गटाला बचत गट असे म्हणतात.

संशोधन पद्धती

संशोधन उद्दिष्टे

दारिद्र्यरेषेखालील कुटुंबे आणि स्त्रियांना स्वावलंबी बनविण्यासाठी स्वातंत्र्योत्तर काळात अनेक योजना आल्या अनुदाने, आर्थिक मदत, बिनव्याजाची वा कमी व्याजाची कर्जे किंवा अन्य अनेक पद्धतीने आर्थिक मदत करण्यात आली उद्योग-व्यवसायाला, कुटीर उद्योगाला चालना देण्याचा प्रयत्न झाला, तरीही दारिद्र्य निर्मुलनात व स्त्रियांच्या सबलीकरणात अपेक्षित यश आले नाही या सर्व शासकीय योजनेत लाभाध्यांना सहभाग कमी होता. त्यातून स्वावलंबन निर्माण होण्याऐवजी शासनावर अवलंबून राहण्याची प्रवृत्ती वाढली. प्राप्त झालेली आर्थिक मदत योग्य कारणासाठी वापरून स्वावलंबी होण्याऐवजी ती अन्य कारणासाठी वापरली गेली आणि पुन्हा शासनाकडे याचना करण्याची वृत्ती बळावली ह्या पार्श्वभूमीवर महिलांच्या बचत गटाच्या चळवळीचे वेगळेपण ठळकपणे लक्षात येते.

संशोधन पद्धतीच्या मर्यादा

बचतगटाचे सदस्य हे किमान आर्थिक पातळीवरील किंवा त्याखालील असतात. अशा वेळी प्रत्येकाचे जीवनानुभव, दृष्टीकोन, अपेक्षा वेगळ्या असतात. परिणामतः प्रत्येक वेळी निर्णय घेताना तो सहजगत्या घेतला जाऊ शकेलच असे नाही काही वेळा सदस्यांमध्ये आपापसांत काही प्रश्न निर्माण होऊ शकतात. तसेच एका गटात अनेक गट असतील तर प्रत्येक गटाचे कामकाज वेगळे असू शकते. त्यामुळे एका गटातील माहिती दुसऱ्या गटाच्या सदस्याला अपूर्ण अवस्थेत

मिळाली तर त्याचा परिणाम त्या दोन गटांमध्येही काही समस्या नेमक्या कोणत्या व त्या कशा येऊ शकतात त्या समस्या उद्भवूच नयेत म्हणून काळजी घेता येईल.

संशोधनाचे महत्त्व

- १) गरिबांना बचतीची सवय लागते.
- २) मोठ्या प्रमाणात कर्जाव्दारे निधीची उपलब्धता होते.
- ३) गटातील सभासद एकत्र आल्याने गटाच्या प्रशिक्षणाव्दारे सभासदांचे तांत्रिक कौशल्य व निपुणते वाढ होते.
- ४) सभासदांना त्यांच्या जागेवरच खावटी कर्ज व उत्पादक कर्ज प्राप्त होते.
- ५) काही तारण नसताना बँकेकडून त्वरीत कर्ज मिळते.
- ६) व्यवसायात सुलभतेने वाढ करता येते.
- ७) गटात सभासद असल्याने शासनाच्या विविध योजनांची माहिती व उपलब्धता मिळू शकते.
- ८) गटात सहभागी झाल्याने सभासदांमध्ये समानता, स्वातंत्र्य, स्वावलंबन व सक्षमीकरण खात्री मिळू शकते.
- ९) सभासदांमध्ये सदगुण, सदाचार, सदवृत्ती विकसित होते.
- १०) सभासदांच्या दुर्गुणांचा बिमोड होण्यास मदत होते. स्वार्थीपणा, भांडखोरवृत्ती, हेकेखोरपणा, इत्यादीसारखे स्वभावातील दुर्गुण गटातील सभासदांच्या मदतीने कमी होतात. व्यक्तिगत सुप्तगुण, क्षमता, नेतृत्व यांच्या विकासाला संधी मिळते.
- ११) सावकाराकडून कर्ज घेणे बंद होऊन काहीही गहाण न ठेवता त्यांच एकमेकांना कर्ज देऊ शकतात.
- १२) गरजू सदस्यांना कर्ज देता येते.

नमुना निवड

प्रश्नावली बनवून ती प्रश्नावली १० बचत गटात दिली व त्यांना त्यामध्ये त्यांची मते मांडायला सांगितली, त्याप्रमाणे त्यांनी एकएक प्रश्नावली आपल्या सदस्यांमध्ये देऊन त्यांना त्यामध्ये आपापली मते मांडण्यास सांगितले अशा तऱ्हेने बचत गटातील सदस्यांचे मते आपणास समजली व त्यावरून त्यांना ह्या बचत गटाचा किती प्रमाण फायदा झाला ते समजले तसेच त्यांना प्रत्यक्ष भेटून त्यांची वैयक्तिक मतेही जाणून घेण्याचा प्रयत्न केला.

नमुना आकार

जेव्हा बचत गटाला भेट दिली तेव्हा अनेक जणींची मते आपणास समजली.

भेट दिलेली बचत गट खालील प्रमाणे -

- १) श्री.हेरंब बचत गट
- २) जागृती बचत गट
- ३) श्री.सिद्धकला बचत गट
- ४) गृहलक्ष्मी बचत गट
- ५) अस्मिता बचत गट
- ६) श्री.गणेश बचत गट
- ७) श्री.नारायण बचत गट
- ८) श्री.सोमजाई बचत गट
- ९) जिवना बचत गट
- १०) महेश्वर बचत गट

वरील गटांचा आपण संशोधनासाठी अभ्यास केला.

माहिती संकलन

प्राथमिक माहिती:- बचत गटांना भेटण्याआधी आम्ही त्यांना कायकाय प्रश्नविचारायचे त्यांची प्रश्नावली तयार केली व त्यानंतर त्यांना माहिती भरण्यासाठी एक वेगळी प्रश्नावली तयार केली व त्यानंतरच आम्ही त्यांना भेटायला गेलो व त्यांना काही प्रश्न विचारून तसेच त्यांच्या कडून काही प्रश्नावली सोडवून घेऊन आम्ही त्यांच्या बचत गटासंबंधीची माहिती गोळा केली.

दुय्यम माहिती:- बचत गटासंबंधीत दुय्यम माहिती ही आम्ही नेट वरून तसेच काही वर्तमानपत्रे व मासिकांमधून घेतली त्यानंतर आम्ही काही बँकांना भेटी दिल्या व त्यांच्या कडून काही बचत गटांची नावे व पत्ते गोळा केली व त्यानंतर त्या बचत गटांना प्रत्यक्ष भेटण्याचे ठरविले.

माहिती विश्लेषण

वेगवेगळ्या बचतगटांना भेट देऊन त्यांची प्रत्यक्ष मुलाखत घेवून तसेच त्यांना प्रश्नावली देऊन माहिती गोळा केली.

संशोधन शोध

- १) बचत गटातील संशोधन शोधात असे आढळले प्रत्येक बचत गटात वेगवेगळी सभासद संख्या आहे.
- २) सभासद मासिक सभा घेतात व त्यामध्ये आपले नियम ठरवतात.
- ३) मासिक सभेमध्येच हे आपली वर्गणी गोळा करतात
- ४) बँकेतून मिळणाऱ्या कर्जाचे वाटप करतात.
- ५) व्याजाचा दर ठरवितात.
- ६) मिळणाऱ्या कर्जातून आपला एखादा व्यवसाय सुरू करतात.
- ७) मिळणाऱ्या उत्पन्नातून आपल्या कर्जाचे हफते फेडतात
- ८) तसेच पुन्हा मिळणाऱ्या पैशाचे नियोजन करतात.

- ९) एखादा नवीन उद्योग किंवा उत्पादनाचे नवीन साधन उपलब्ध होतात का त्यावर चर्चा करतात.

- १०) पुढील सभेची तारीख ठरवितात.

निष्कर्ष

बचत गटातील सदस्य आपापले व्यवसाय किंवा काही घरगुती व्यवसाय चालू करून आपल्या कुटुंबाला आर्थिक मदत केली आहे म्हणजेच त्या आर्थिक दृष्ट्या कोणावर अवलंबून राहात नाहीत. आर्थिक दृष्ट्या त्या पुरुषांवर जरी अवलंबून राहात नसल्या तरी त्यांचा सवयीचा परिणाम किंवा पुरुष प्रधान संस्कृतीचा बडगा म्हणा परंतू त्या कोणताही निर्णय घेण्यासाठी मात्र त्या पुरुषांवरच अवलंबून राहतात, म्हणजेच घ्यावरून हेच लक्षात येते की महिला जरी कीतीही आत्मविश्वासाने सर्व व्यवहार सांभाळत असतील तरी देखील त्यांच्या काही सवयी अजूनही बदललेल्या नाहीत व त्या बदलण्यासाठी त्यांना अजूनही काही काळ जावा लागेल व त्याचवेळी त्या खऱ्या अर्थाने स्वयंसिद्ध बनतील असे म्हणता येईल.

उपाययोजना

महिलांना आपल्या सभेमध्ये जसे आपल्या बचत गटावर चर्चा करतात त्याच प्रमाणे त्यांनी आपल्या वैयक्तिक प्रश्नांवरही चर्चा करणे गरजेचे आहे त्यामुळे कदाचित त्यांना आपला आत्मविश्वास वाढवण्यास मदत होईल कारण चर्चेमधून अनेक समस्यांवर उपाययोजना सुचवल्या जाऊ शकतात. त्याचमुळे कदाचित त्यांना काही निर्णयांवर घराचाची चर्चा करण्याचे कमी होईल व त्या वैयक्तिक प्रश्नांवरही स्वतः उपाययोजना करतील व ज्याप्रमाणे आपल्या व्यवसायासंबंधीचे निर्णय त्या स्वतः घेतात त्याचे प्रमाणे आपल्या वैयक्तिक समस्यांवरही निर्णय त्या स्वतः घेऊ शकतील व पूर्णपणे स्वयंसिद्ध होतील.

संदर्भ सुची

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